

HOME OF THE  
**WILDCATS**



WILDCATS

21

T.O.L.

3

FINANCIAL  
AID 101

VISITOR

14

T.O.L.

3

DOWN

2

TO GO

8

10:00

BALL ON

35

QTR.

2

CONFERENCE  
CHAMPIONS

'06

CONFERENCE  
CHAMPIONS

'11

STATE  
CHAMPIONS

2016



CONFERENCE  
CHAMPIONS

'18

CONFERENCE  
CHAMPIONS

'22

# Your Presenter

**Wendy Dunlap**

Higher Education Access Partner  
PA Higher Education Assistance  
Agency (PHEAA)

[Wendy.Dunlap@pheaa.org](mailto:Wendy.Dunlap@pheaa.org)

# Higher Education

- There are many different types of higher education opportunities to choose from including:
- colleges and universities
- community colleges
- hospital schools of nursing
- trade and technical schools



# Factors in Choosing a College

- Location
- Size
- Major/Academic Program
- Job Placement
- Graduation Rate
- Internships/Co-ops
- **Financial Fit**
  - Acceptance of transfer credit/AP classes
  - Safety
  - Curriculum
  - Student Life

A photograph of a dormitory room. On the left, there are wooden bunk beds with blue mattresses. A window is on the right wall, showing a view of a parking lot with a car. Below the window is a white radiator. The floor is grey carpet. The text "Tuition, Fees, Housing, Meal Plan, Books, Living Expenses, Transportation..." is overlaid in white.

Tuition, Fees, Housing, Meal Plan,  
Books, Living Expenses,  
Transportation...

## SENDING YOUR KID TO COLLEGE

College Tuition  
4 @ \$23,712.00 = \$94,848.00

Books  
4 @ \$1,300.00 = \$5,200.00

Housing  
4 @ \$3,800.00 = \$15,200.00

Meals  
4 @ \$8,000.00 = \$32,000.00

Transportation  
4 @ \$2,400.00 = \$9,600.00

Total \$156,848.00

Cash

\$156,848.00

Plan for the costs for the  
whole degree

FOR



FINANCIAL  
AID:

**Let's Find Our Financial Fit!**

# Net Price Calculator

- What is the Net Price that you will pay?
  - Net Price Calculator



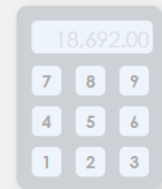
U.S. Department of Education

**Net Price Calculator Center**



## Search for Schools' Calculator

Begin typing to search for schools



### What does Net Price mean?

Net Price is the amount that a student pays to attend an institution in a single academic year AFTER subtracting scholarships and grants the student receives. Scholarships and grants are forms of financial aid that a student does not have to pay back.

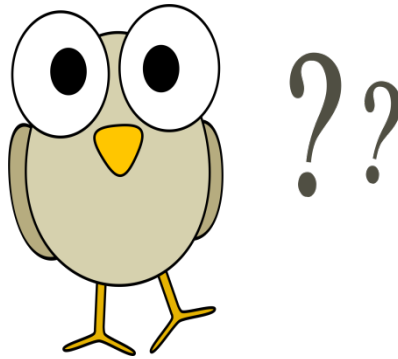
### What is a Net Price Calculator?

Net price calculators are available on a college's or university's website and allow prospective students to enter information about themselves to find out what students like them paid to attend the institution in the previous year, after taking grants and scholarship aid into account.

**[collegecost.ed.gov/net-price](https://collegecost.ed.gov/net-price)**

# What should I be asking about costs?

- Costs different for different majors?
- Return on investment?
- How long will it take me to graduate?



# Ways to Reduce the Need for Financial Aid

10

- Graduate on time!
- Earn college credits in high school
- 2+2 or 3+2 Strategy
- Buy/rent textbooks
- Consider commuting
- Find cheaper meal plan



# Be a Smart Consumer



## DO YOUR RESEARCH

What is the  
net price you  
will pay?

What is the  
graduation  
rate?

What is the  
average debt  
of graduates?

What is the  
employment  
outcome?



FINANCIAL  
AID:  
101

# How to Apply for Financial Aid

# How to Begin to Apply

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

- Federal programs
- State programs
- School programs



# When to Apply

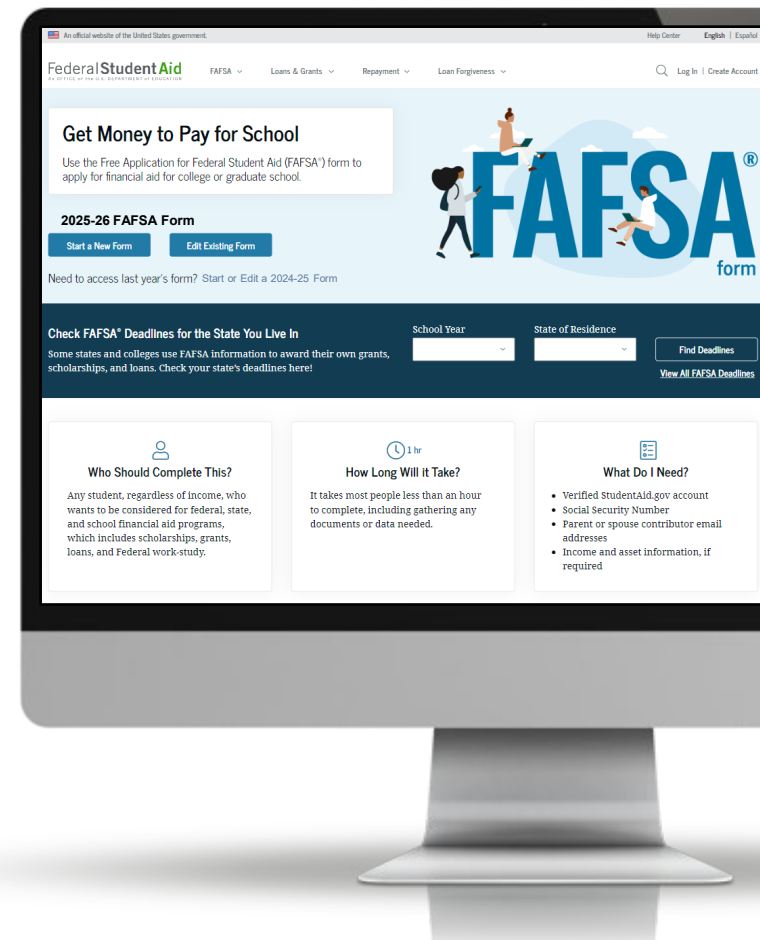
The FAFSA will be available **October 1, 2026** for the upcoming award year.



# FAFSA (Free Application for Federal Student Aid) – StudentAid.gov/fafsa

15

- 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**.



# FAFSA Support in Other Languages

**The Free Application for Federal Student Aid (FAFSA®)** form is available in English and Spanish. If you need assistance in a different language, you can use our interpretation services.

Get information on requesting an interpreter or review the FAFSA guide in one of the following languages at [StudentAid.gov/apply-for-aid/fafsa/filling-out/request-interpreter](https://studentaid.gov/apply-for-aid/fafsa/filling-out/request-interpreter)

- Chinese (Cantonese)
- Chinese (Mandarin)
- Tagalog
- Vietnamese
- French
- Korean
- German
- Arabic
- Russian
- French Creole

# Deadlines Are Crucial



- Make sure you know the priority FAFSA filing deadlines for the schools you are researching.
- File your FAFSA prior to the earliest deadline of your school possibilities.
- Students do not have to be accepted for admission to list any schools on the FAFSA.

# PA State Grant Deadlines

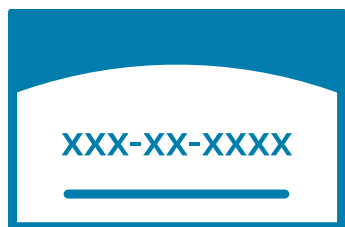
*You must complete your FAFSA by the deadline to be considered for the PA State Grant.*

- **May 1**—If you plan to enroll in a degree program or a college transferable program at a 2-year private college or other college or university
- **August 1**—If you plan to enroll in a community college; a designated Pennsylvania Open-Admission institution; a business, trade, or technical school; a hospital school of nursing; or a 2-year program that is not transferable to another institution

**DON'T MISS THE DEADLINE!**

# FAFSA Prep

## Information Needed for FAFSA



**Social Security Numbers**



**Email Addresses (Not high school email address)**



**2025 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 plans for student for whom the FAFSA is being completed**



**Total child support from the most recently complete calendar year**

# 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](https://studentaid.gov/fsa-id/create-account).
- Create prior to completing the FAFSA
- Legal signature for student and contributors.
- Users without an SSN will be able to acquire a StudentAid.gov Account.

Social Security  
Number

Username

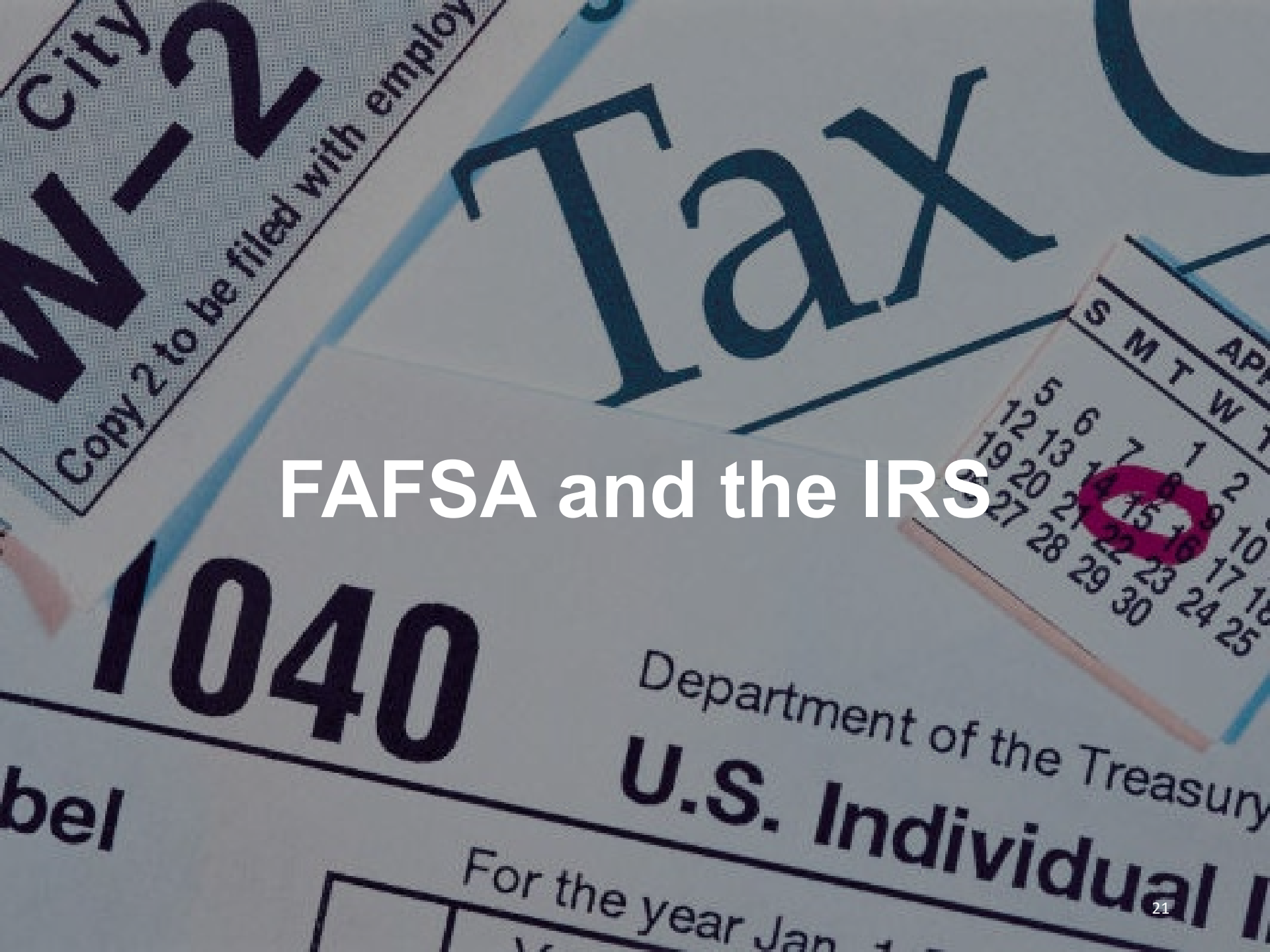
Email Address

Password

Mobile Phone

Security Questions

Enable Two-Step  
Verification



City  
**W-2**  
Copy 2 to be filed with employer

**Tax**

**1040**

Department of the Treasury  
**U.S. Individual Income Tax Return**

For the year Jan 1 to Dec 31

Calendar showing April 15 circled in red.

# FAFSA and the IRS

# What Assets Need to be Reported on the FAFSA?

- Cash
  - Savings
  - Stocks
  - Bonds
  - CDs
  - Bitcoin
  - Value of other real estate
  - 529 College Savings Plans
  - Net worth of business or farm with 100 or more employees
- Don't report the following:
- IRA, Pension, 401k, 403B
  - Family home
  - Value of 529 College Savings plans listing others as beneficiary
  - Insurance Policies

# Who Fills Out FAFSA?



# When Is A Student Automatically Considered “Independent”?



- 24 or older on Jan 1st of 2027
- 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

# Dependent Students- Who Reports Info on the FAFSA®?

- 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](https://StudentAid.gov/fafsa-apply/parents) to access the Parent Wizard



# Parent Wizard Example

## The Student's FAFSA® Parents



**jenny** is a parent on the FAFSA® form.



**jenny's spouse's** information is needed on the FAFSA® form.

- The student will need to invite only jenny to the FAFSA form.
- jenny should report their current marital status as married or remarried.
- If jenny filed taxes jointly with their spouse, only jenny is required as a contributor. jenny will report their own information and their spouse's information.
- If jenny and their spouse did not file taxes jointly, then both the parent and spouse are contributors on the FAFSA form. jenny will be prompted to invite their spouse. jenny's and their spouse's individual information, consent and approval, and signatures will be required.
- jenny (and their spouse if identified as a contributor) needs their own StudentAid.gov account username and password to fill out their portion of the student's FAFSA form.

[How To Invite a Parent](#) ∨

[Can a parent start a FAFSA form for the student?](#) ∨

Ready to begin the student's FAFSA form?

[Start a FAFSA Form](#)

# For Dependent Students, Who Reports Info on the 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



# Roles Within the FAFSA



Student



Parent and  
Parent Spouse



Student  
Spouse

- 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.**

# 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**<sup>®</sup> Form  
2027-28

Student **Raya Tran**

Save

FAFSA Menu

## 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 legal parent is a biological or adoptive parent as determined by the state.

So, keep in mind the following:

- If your stepparent or legal guardian has legally adopted you, you can invite them to your form.
- If your legal parent is married to someone who hasn't legally adopted you, don't invite them to your form. When your legal parent fills out their section, they will invite them to your form if needed.



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

Previous

Continue

# Parent's Invitation Email

FAFSA® Form 2027-28 Student Raya Tran 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.*

[Who should I invite as a parent on the FAFSA form?](#)

Parent

#### Invite a Parent Contributor

Email

[Send Invite](#)

FAFSA® Form 2027-28 Student Raya Tran 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.*

[Who should I invite as a parent on the FAFSA form?](#)

Parent

#### Invite a Parent Contributor

Email

[Send Invite](#)

Send Invite to aliciatran@gmail.com?

We will send an email that includes contributor invitation link and access code to this address.

[Go Back](#) [Send Invite](#)

# Steps to Apply for a PA State Grant

1. Complete the FAFSA by the appropriate filing deadline.
2. If you pass the pre-screening applicant checks, you'll get an email from **noreply@grantus.pheaa.org** to activate your GrantUs account.
3. Review and complete items listed under your Action Items.

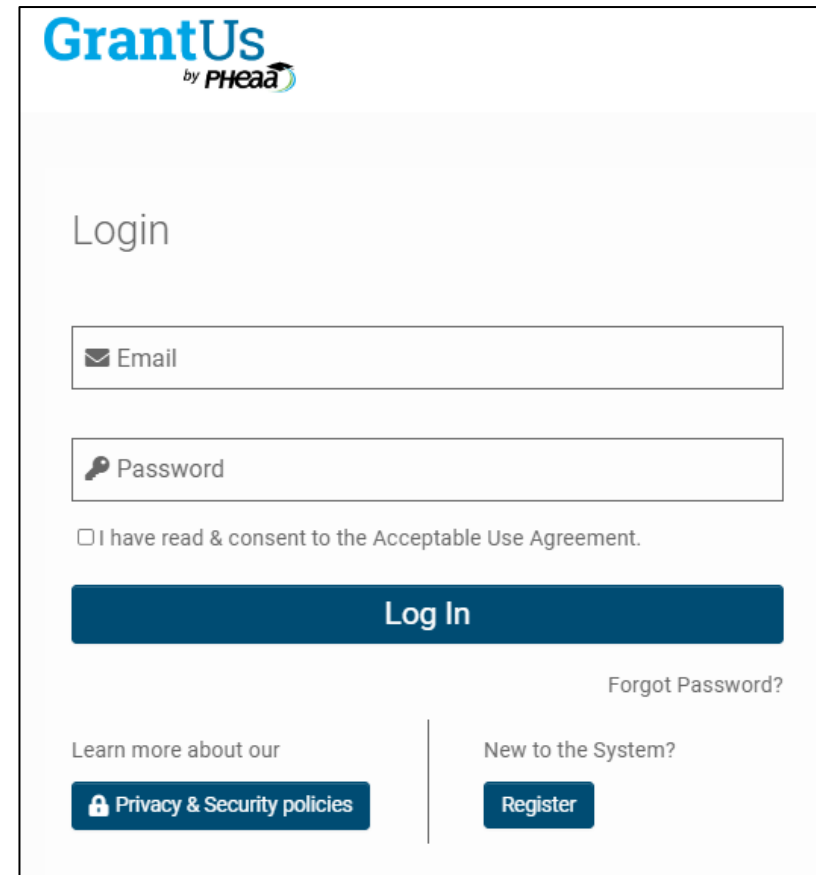
Students should watch for email messages and mail from PHEAA regarding their PA State Grant status. Students with incomplete applications will not be considered for state grant funds. Additional details on how to apply for a PA State Grant can be found at [pheaa.org](https://pheaa.org).

# PA State Grant Application Information

- Visit [pheaa.org/StateGrant](https://pheaa.org/StateGrant) after completing the FAFSA for more information
- All data corrections (for example, school choice) will need to be made on the FAFSA
  - PHEAA will receive the updated information
  - First school listed on FAFSA is used for PA State Grant eligibility purposes
- FAFSA information will be automatically sent to PHEAA

# GrantUs

- PHEAA's PA State Grant and Special Programs online account management tool.
- Will be used to apply and manage eligibility for PA State Grant Program



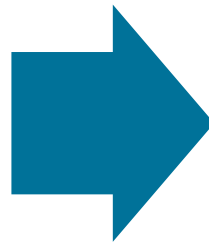
The screenshot shows the GrantUs login interface. At the top left is the logo "GrantUs by PHEAA". Below it is the heading "Login". There are two input fields: "Email" with an envelope icon and "Password" with a key icon. Below the password field is a checkbox labeled "I have read & consent to the Acceptable Use Agreement." A large blue button labeled "Log In" is centered below the checkbox. To the right of the "Log In" button is a link "Forgot Password?". At the bottom, there are two columns. The left column has the text "Learn more about our" above a blue button labeled "Privacy & Security policies" with a lock icon. The right column has the text "New to the System?" above a blue button labeled "Register".

# Other Forms You May Need to Complete



✓ Check with your school

College  
Scholarship  
Service  
(CSS)  
Profile



College  
Specific  
Form

# CSSProfile.CollegeBoard.org

- Required at **some** institutions to award need based & institutional aid
- Used in addition to the FAFSA, not a replacement
- CSS Profile costs \$25.00 + \$16.00 for additional schools

**Domestic undergraduate students may submit CSS Profile for free if:**



The student is eligible for an SAT fee waiver

OR



Family adjusted gross income is \$100,000 or less

OR

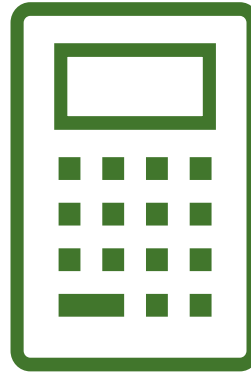


Student is an orphan or ward of the court under the age of 24

# FAFSA is Filed... Now What?



Student  
completes  
the FAFSA



Schools  
receive  
FAFSA  
results 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

# 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.**



# Calculating Financial Need



Schools/colleges receive financial aid information and calculate financial need.



School cost..... \$37,000



SAI..... \$3,000



Financial need..... \$34,000



Student awarded financial aid based on financial need and available funding (varies from school to school).

# 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

# Reviewing the Financial Aid Notification

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?

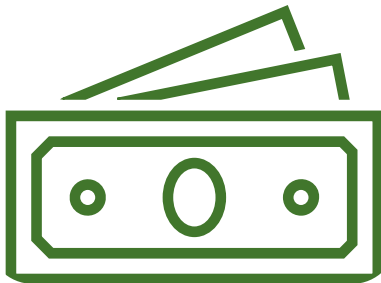
Will awards increase as tuition increases?

Will awards change from year to year?

Will loans be needed?

# 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

# PA State Grant Program

- In-state—max award \$6,000 (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**



# 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](https://pheaa.org)

# Other State Programs

- PA Postsecondary Educational Gratuities 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](http://pheaa.org).

# 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**

# 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 removed from FAFSA eligibility calculation



# 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



# Subsidized

# Unsubsidized

## **No interest charged to student while enrolled or in grace**

- Based on financial need
- There is a 1.057% fee deducted from loan amount at disbursement
- Interest will not be charged during the grace period, if the loan was first disbursed after June 30, 2014

## **Interest accrues in school and grace**

- Any interest not paid during grace will be capitalized at repayment
- There is a 1.057% fee deducted from loan amount at disbursement

# Undergraduate Loan Borrowing Limits

| <b>Dependent Undergraduate Student</b><br>(does not include students whose parents are<br>unable to borrow under the PLUS Program) | <b>Annual Loan Limits</b>                                         |
|------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------|
| <b>First Year</b>                                                                                                                  | <b>\$5,500</b> of which no more than \$3,500<br>may be subsidized |
| <b>Second Year</b>                                                                                                                 | <b>\$6,500</b> of which no more than \$4,500<br>may be subsidized |
| <b>Third Year and Beyond*</b>                                                                                                      | <b>\$7,500</b> of which no more than \$5,500<br>may be subsidized |

\*Aggregate Federal Student Loan Limit for undergraduate dependent student is \$31,000

# Federal Direct Loan: Aggregate Limits

|                                                                                                                              |                                                                       |
|------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------|
| <b>Dependent Undergraduates</b>                                                                                              | <b>\$31,000</b><br>(of which no more than \$23,000 may be subsidized) |
| <b>Independent Undergraduates</b><br>(Includes dependent students whose parents are unable to borrow under the PLUS program) | <b>\$57,500</b><br>(of which no more than \$23,000 may be subsidized) |
| <b>Graduate Students</b>                                                                                                     | <b>\$100,000</b>                                                      |
| <b>Professional Students</b>                                                                                                 | <b>\$200,000</b>                                                      |
| <b>Lifetime Limit for all federal borrowing</b>                                                                              | <b>\$257,500</b>                                                      |

# Types of Federal Loans

- Undergraduate Students
  - Subsidized (6.52% interest and 1.057% fee)
  - Unsubsidized (6.52% interest and 1.057% fee)
- Graduate Students
  - Unsubsidized (8.07% interest and 1.057% fee)
- Parents
  - PLUS Loan (9.07% and 4.228% fee)



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



# 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
  - 9.07% 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!**

# Changes to the Parent PLUS Loan

- All parents (combined) are limited to borrow no more than \$20,000 per year per dependent student
- Additionally, the aggregate borrowing limit per dependent student is \$65,000 (without regard to amounts forgiven, repaid, canceled, or discharged).



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

Low, Fixed Rates  
**2.78–9.94%** <sup>1,2</sup> APR

Effective as of 6/4/26

Learn more at [pheaa.org/PAForward](https://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 \$178.84 and a final payment of \$170.99, a fixed periodic interest rate of 3.06%, and total payments of \$10,722.77. 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 \$83.17 for 52 months and monthly payments of \$107.34 for the remainder of the repayment term, a fixed periodic interest rate of 9.98%, and total payments of \$23,645.54. The borrower in this sample did not qualify for any interest rate discounts. Less than half-time students may only borrow a maximum of \$5,000 per loan. 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's Low-Cost Way to Pay for College!

Low, Fixed Rates  
**2.81–9.94%** <sup>1,2</sup> APR

Effective as of 6/4/26



Learn more at [pheaa.org/parent](https://pheaa.org/parent)

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, monthly payments of \$178.84 for a period of 60 months, a fixed periodic interest rate of 3.06% and total payments of \$10,730.63. The borrower in this sample qualified for a 0.25% Direct Debit benefit for the entirety of the repayment period. 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 \$83.17 for 46 months and monthly payments of \$107.34 for the remainder of the repayment term, a fixed periodic interest rate of 9.98% and total payments of \$23,146.54. The borrower in this sample did not qualify for any interest rate discounts.

2) The provided rate range applies to 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.

# Types of Scholarships



Postsecondary  
Scholarships

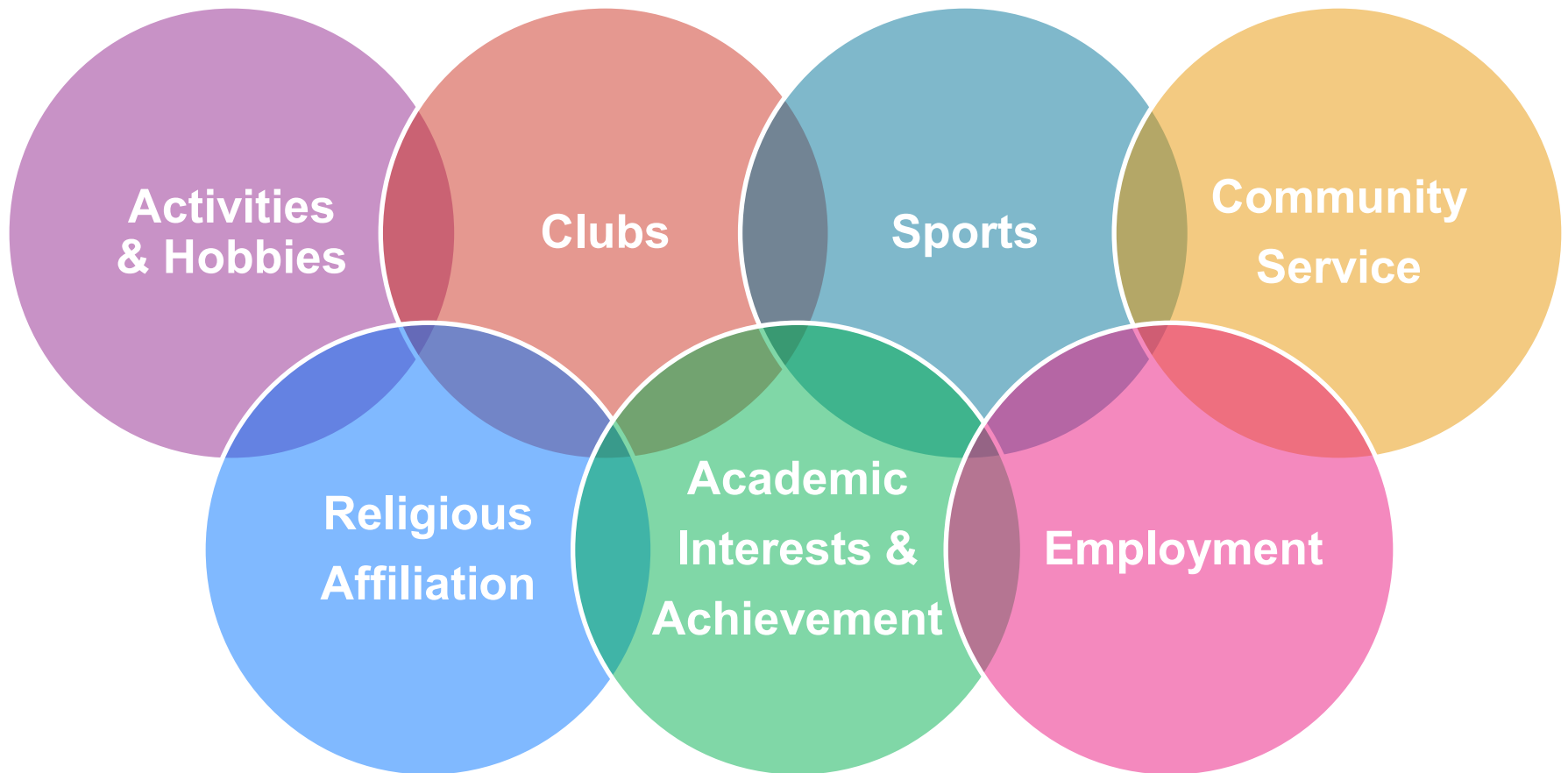


Local and  
Regional  
Scholarships



National  
Scholarships

# Your Scholarship Resume





# 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

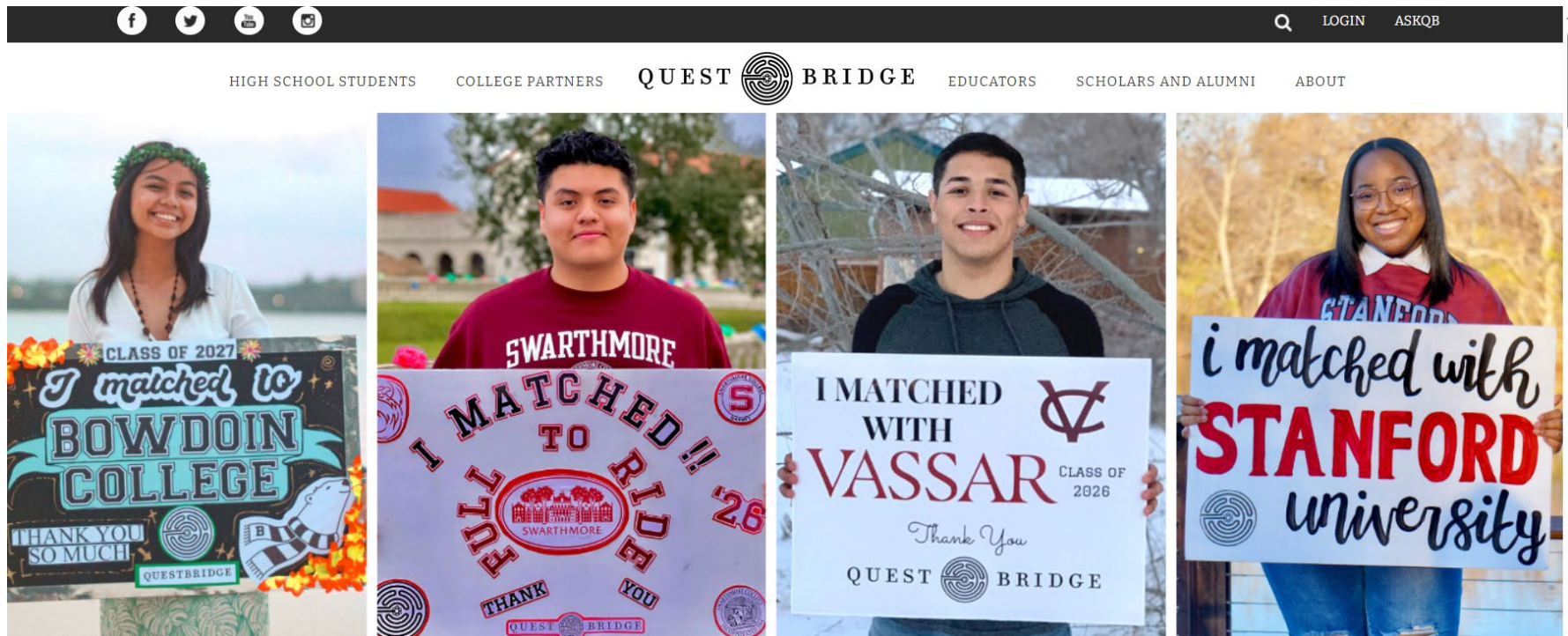
# Begin Searching Early

- [Fastweb.com](http://Fastweb.com)
- [Collegeboard.org](http://Collegeboard.org)
- [Scholarshipamerica.org](http://Scholarshipamerica.org)



# Questbridge.org – Deadline 10/1

- For high school seniors who have shown outstanding academic ability despite financial challenges.



# Recognize Scholarship Scams

- Application fees
  - Even if the fee is minimal or “only to encourage serious students to apply”
- “Guaranteed” scholarships
  - No individual can honestly “guarantee” you’ll win free money
- Solicitations
  - “You’ve been selected...”
  - “You are a finalist...”
  - Bona fide companies won’t ask for a check or credit card payment upfront
- Official-looking companies
  - The logo may look like the U.S. Dept. of Education’s logo
  - The company may talk about “federal” or “national” awards
- Seminars
  - Don’t get pressured into paying for services on the spot



# Payment Plans

- Find out how you can use this as way to manage your bill. Plans are offered by the colleges and schools.
- Ask when you can sign up for a payment plan.



# PA529 College Savings Plan

- A tax-free savings account for postsecondary education costs
- Easy, affordable and tax free

PA529.com



# pheaa.org/ResourcesStudents

The screenshot displays the PHEAA website's navigation and resource sections. The top navigation bar includes links for Students & Families, Schools & Partners, and a partially visible 'Connect With Us' link. Below this, the 'Tools & Resources' menu is expanded, showing options like Grants, Student Loans, Funding Opportunities, College Planning, and Tools & Resources. A large orange arrow points to the 'Tools & Resources' menu item. Another orange arrow points to the 'Financial Aid Resources' link, which is circled in orange. The 'Financial Aid Resources' section lists several resources: Counselor & Partner Resources (including FAFSA Toolkit, Financial Aid Night Toolkit, and PHEAA Podcast), Parent & Student Resources, Foster Care Resources, PA Forward Student Loans Toolkit, Financial Aid Webinars, and Past Webinar Events. A third orange arrow points to the 'PA Forward Student Loans' section, which is highlighted in a light blue box. Below the navigation bar, there are two main promotional banners: 'State Grant Program' and 'PA FORWARD Student Loans'. The 'State Grant Program' banner features the text 'Money You Don't Need to Repay' and a 'VIEW DETAILS' button. The 'PA FORWARD Student Loans' banner features the text 'PA's Low-Cost Way to Pay for College' and a 'VIEW DETAILS' button. Below these banners, the 'WHAT WE DO Our Programs' section is displayed, featuring three program cards: 'New! Grow PA Scholarship Grant Program', 'PA Mental Health Education Learning Program in Schools', and 'PA Target Industry Program (PA-TIP)'. Each card includes a photograph of students and the program name.

**Navigation Bar:** Students & Families, Schools & Partners, Connect With Us, Careers

**Tools & Resources Menu:** Grants, Student Loans, Funding Opportunities, College Planning, Tools & Resources

**Financial Aid Resources:**

- Counselor & Partner Resources
  - FAFSA Toolkit
  - Financial Aid Night Toolkit
  - PHEAA Podcast
- Parent & Student Resources
- Foster Care Resources
- PA Forward Student Loans Toolkit
- Financial Aid Webinars
- Past Webinar Events

**State Grant Program:** Money You Don't Need to Repay. [VIEW DETAILS](#)

**PA FORWARD Student Loans:** PA's Low-Cost Way to Pay for College. [VIEW DETAILS](#)

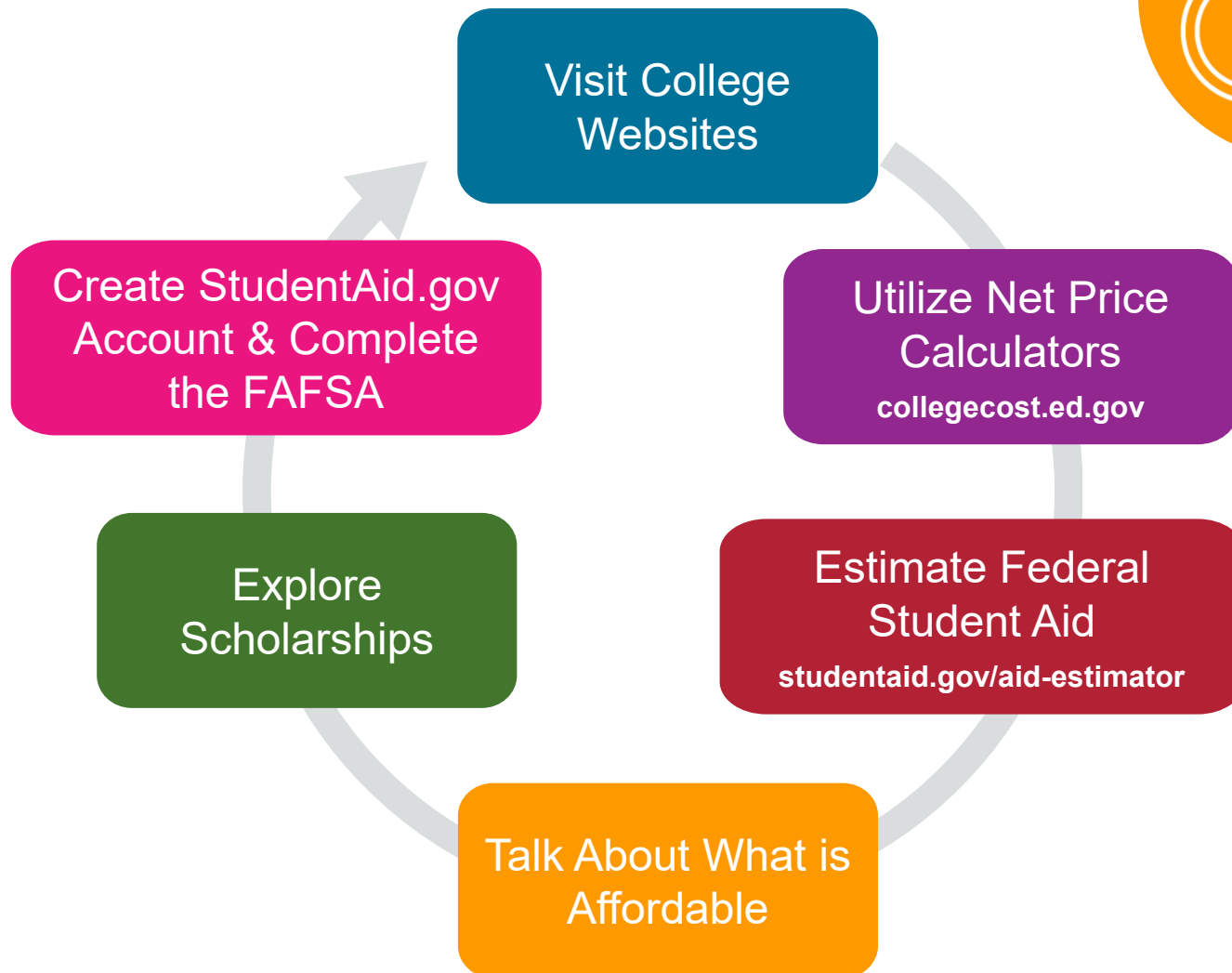
**WHAT WE DO Our Programs**

PHEAA devotes energy, resources, and imagination to developing innovative ways to ease the financial burden of higher education by offering a variety of funding opportunities.

**Program Cards:**

- New! Grow PA Scholarship Grant Program**
- PA Mental Health Education Learning Program in Schools**
- PA Target Industry Program (PA-TIP)**

# What Can You Do Now?



# HOME OF THE WILDCATS



WILDCATS

21

T.O.L.

3

VISITOR

14

T.O.L.

3

QUESTIONS?

DOWN

2

TO GO

8

10:00

BALL ON

35

QTR.

2

CONFERENCE  
CHAMPIONS

'06

CONFERENCE  
CHAMPIONS

'11

STATE  
CHAMPIONS

2016



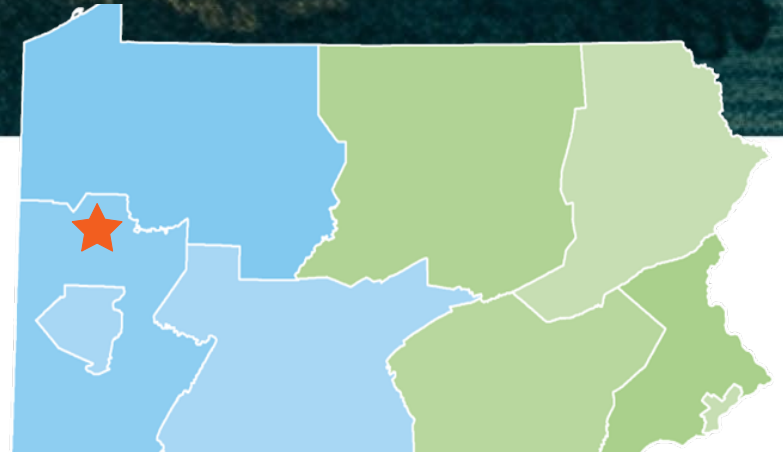
CONFERENCE  
CHAMPIONS

'18

CONFERENCE  
CHAMPIONS

'22

# Your Presenter



## Wendy Dunlap

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