

PA

STUDENT

AID guide

2027-28

PHeaa
Pennsylvania Higher Education Assistance Agency

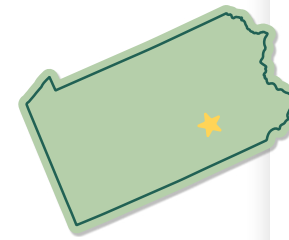
COLLEGE

About PHEAA

The Pennsylvania Higher Education Assistance Agency (PHEAA) was created by the Pennsylvania General Assembly in 1963 to provide affordable access to higher education for PA students and families. Over the years, PHEAA has become one of the nation's leading providers of student financial aid services, offering the Pennsylvania-based PA Forward Student Loan Program and Keystone Student Loans, available to students and families in Delaware, Maryland, New Jersey, New York, Ohio, Virginia, and West Virginia. PHEAA also serves millions of students through guaranty, servicing, financial aid processing, and other programs.

PHEAA's earnings are used to support the Agency's public service mission and to pay operating costs, including the administration of the PA State Grant Program and other state-funded student aid programs. This contribution from PHEAA saves the Commonwealth millions of dollars each year. PHEAA continues to devote energy, resources, and imagination to developing innovative ways to ease the financial burden of higher education for students, families, schools, and taxpayers.

PHEAA conducts student loan servicing operations nationally as American Education Services (AES).



Contact Info

PA State Grant & Special Programs

- Find more information at pheaa.org on your program page
- Use GrantUs® Message Center for RTSS and the PA State Grant Program

Financial Aid Programs & Related Services

 pheaa.org

Career & College Planning

 EducationPlanner.org and MySmartBorrowing.org

PA Forward Private Student Loans

 pheaa.org/PAForward

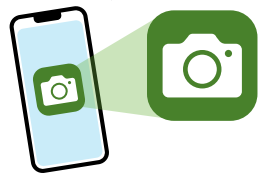


Scan Me

Get the Guide Online!

Get a digital copy of the PA Student Aid Guide at pheaa.org/StudentAidGuide for easier access to videos, links, and resources.

Step 1



Open the camera on your smart phone or device.

Step 2

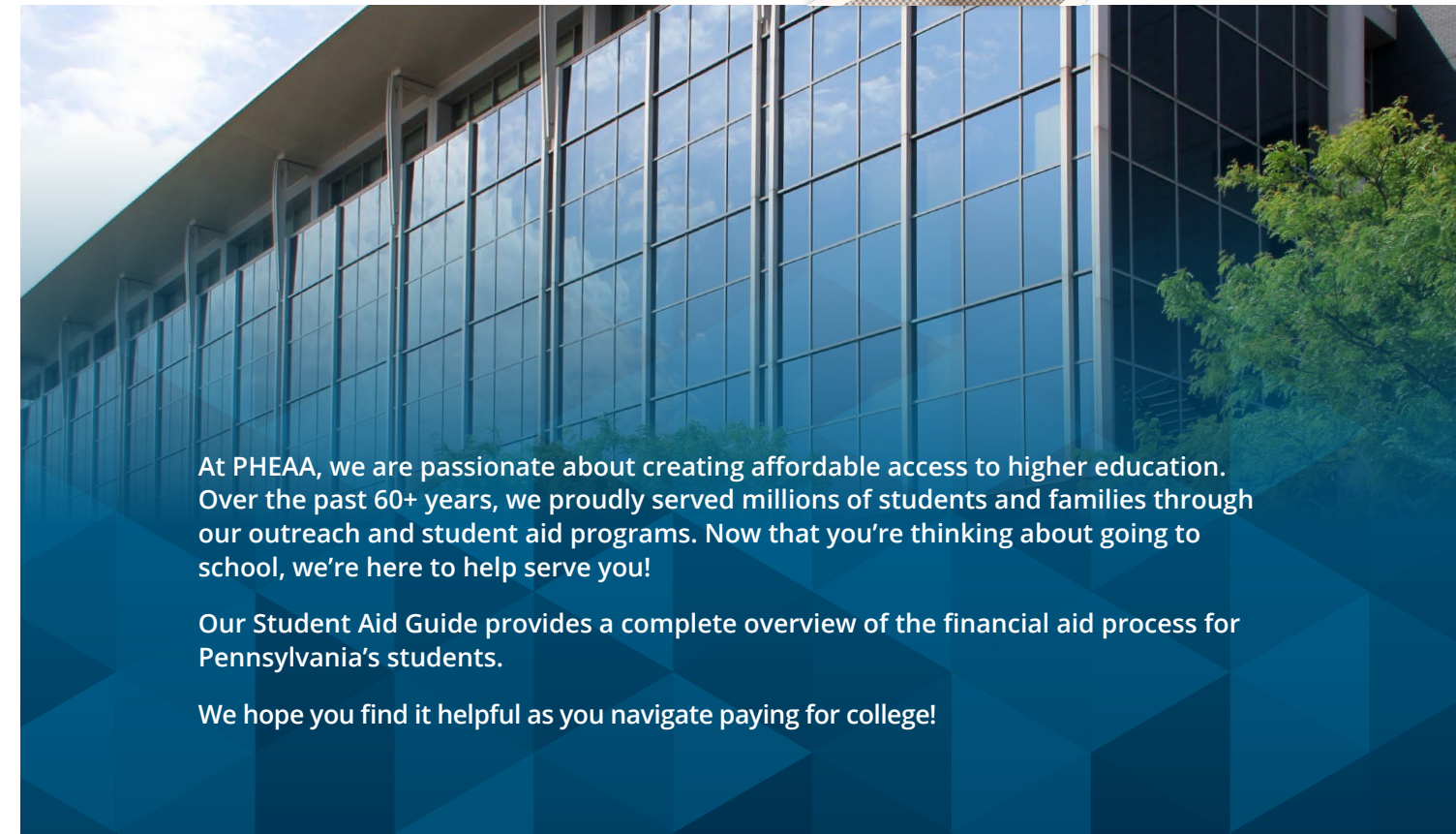


Hover over the QR code.

Step 3



Once the camera registers the QR code, tap the pop-up that appears.



At PHEAA, we are passionate about creating affordable access to higher education. Over the past 60+ years, we proudly served millions of students and families through our outreach and student aid programs. Now that you're thinking about going to school, we're here to help serve you!

Our Student Aid Guide provides a complete overview of the financial aid process for Pennsylvania's students.

We hope you find it helpful as you navigate paying for college!



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Find Your Financial Fit

Paying for college starts with understanding how much you can afford. This is based on your school choice, career goals, and the money available. Making a good educational investment means not borrowing too much—so decide if a program is a good financial fit before you enroll.

Don't worry! You have a lot of options to help pay for school. We'll take you through all the tools, programs, and resources that you need to know.

Know the Cost

The cost of higher education is more than just tuition and fees. It also includes:

- Housing & food
- Books, course materials, supplies, & equipment
- Transportation
- Personal expenses



Estimate Your Costs	
Tuition & Fees	\$
Housing & Food	\$
Books, Course Materials, Supplies, & Equipment	\$
Transportation	\$
Personal Expenses	\$
Miscellaneous	\$
Total Student Budget	\$



How to Estimate Costs

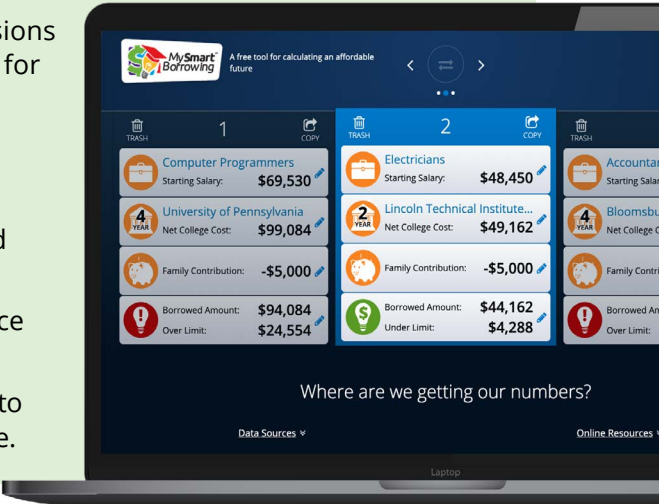
College Net Price

College “Net Price” is how much you pay after subtracting grants and scholarships from the full cost of school. Schools must provide a net price calculator on their website. Input your personal information to see how much similar students paid last year, then estimate some of your own costs. Visit CollegeCost.ed.gov for links to available calculators.

My Smart Borrowing

At MySmartBorrowing.org, you can make smart decisions about your career and education. This is our free tool for calculating an affordable future!

1. **Select a CAREER:** See how much you could make your first year out of school.
2. **Select a COLLEGE:** See the average cost to attend the school of your choice.
3. **Add in your SAVINGS:** See how savings can reduce the amount you borrow.
4. **Get your RESULTS:** See how much you may need to borrow, an estimated monthly payment, and more.



Check the Net!
Many students pay less than their school's advertised price thanks to financial aid. Compare school costs by reviewing costs minus free money.
COST – FREE MONEY = NET PRICE



Compare Financial Aid Offers

After filing your Free Application for Federal Student Aid (FAFSA®) and getting an acceptance letter, look for a financial aid offer. Schools format their financial aid offers and letters differently, but they all contain some basic info:

Cost of Attendance

Tuition, fees, housing, food, books, course materials, supplies, equipment, transportation, personal expenses...it all adds up!

Check the school's website or contact their Financial Aid Office if your offer is missing any of this info.



Gift Aid

All the grant or scholarship money your school offers, plus any grants you receive from federal and state sources. Be sure to include any private scholarships and other free money!



Self-Help Aid

Self-help aid is different from gift aid—you must repay the money or work to earn it.

Work-study awards are not deducted from your bill. Use your paychecks for living costs, transportation, and all other educational expenses.



Scan the QR code to compare your options!



Your School

Cost of Attendance	Gift Aid (Free Money)	Self-Help Aid
Tuition & Fees +	PA State Grant +	Federal Direct Loans +
Housing & Food +	Federal Pell Grant +	Other Loans +
Books, Course Materials, Supplies, & Equipment +	FSEOG (Grant) +	Work-Study +
Transportation & Personal Expenses	Other Grants & Scholarships	
Total	Total	Total

Now do the math. "What you still need" is the amount you'll pay after adding up all of your aid.

You may need to consider a less expensive school if you can't cover this with family assistance, savings, or private education loans.

Paid directly to the student and not deducted from the bill.
NOT GUARANTEED!



Cost of Attendance	Gift Aid (Free Money)	What You Will Pay
Total	Total	

This is what you can consider the actual cost for 1 year of college.

What You Will Pay	Self-Help	What You Still Need
Total	Total	

This is for 1 year. You will likely need this each year.

How to Pay for College

Nearly two-thirds of students receive some type of financial assistance to make higher education more affordable. Don't let sticker shock stop you from seeking a certification or degree—it may be more affordable than you think!

Don't forget the Scholarship Tip Sheet!



Types of Financial Aid

Grants

Grant money is typically based on your family's financial situation. If you qualify for grant funds, **you don't pay this money back.**



Other Educational Aid

Other aid can include money from work-study programs, military service, programs with future work commitments, and specialized programs—**most of which you don't have to pay back.**



Scholarships

Scholarship money is typically awarded based on your merit or performance. Like grants, **you usually won't repay these.**



Loans

Student loans must be repaid! There are various types, and some have better terms or forgiveness programs than others. Only borrow what you need!



State Aid

Pennsylvania residents have a wide range of special programs, grants, and opportunities to pay for college. Many state-funded programs are based on your school costs and financial need, so award amounts may vary over time.

State-Based Aid Requirements

In addition to demonstrating financial need, you must also meet these general requirements:

- Be a PA resident
- Be a graduate of an approved high school, the recipient of a GED, or have completed an approved home school program
- Attend an eligible postsecondary school
- Be enrolled in an eligible program of study
- Not be in default on a federal student loan
- File the FAFSA and apply for a PA State Grant
- Meet a minimum enrollment status
- Maintain satisfactory academic progress

PA State Grant Program

The PA State Grant Program has awarded nearly \$13.9 billion to PA residents since 1965. PA State Grants are available to eligible PA residents who need help paying for undergraduate study at PHEAA-approved schools. To receive a grant, you must complete the FAFSA, demonstrate financial need, complete the PA State Grant process, and enroll in an approved program of study that lasts at least 2 academic years. For more information and requirements, visit pheaa.org/StateGrant.



PA State Grant FAQ

How much may I receive from the PA State Grant?

The amount of money you can expect to receive is based on your financial situation and the type of school you choose to attend in PA or a reciprocal state. Award calculations and amounts are based on your circumstances and are subject to annual changes. The minimum award was \$500, and the maximum award was \$5,750 for the 2025-26 academic year.

Can I use a PA State Grant at a school located in another state?

Only schools located in reciprocal states can participate in the PA State Grant Program. A reciprocal state is one that permits its own state grant funds to be used by students attending schools in PA. States that continue to support students attending schools in Pennsylvania include Delaware, District of Columbia, Massachusetts, Ohio, Vermont, and West Virginia. Students attending institutions in all other states are not eligible, with a limited exception in Maryland.

Do I have to be a PA resident to get a PA State Grant?

Yes, you must be a PA resident.

If you're 18 or older—You must be a PA resident for at least the 12 consecutive months immediately preceding your applicable PA State Grant filing deadline, excluding any time you are enrolled in a PA postsecondary school if you came into or remained in PA for the purpose of attending a school or college.

If you're under 18—You must have a supporting parent or guardian who meets the requirements. In all cases, this provision does not apply for students enrolled in a Pennsylvania community college or a business, trade, and technical school located within the Commonwealth.

Other PA Programs

Most of these programs evaluate the financial need of applicants. Some are administered by the state but use federal funding. You can find the full eligibility criteria and program details at pheaa.org.

PA Active Volunteer Tuition & Loan Assistance (Active Volunteer) Program: Supports PA residents that volunteer with fire and emergency medical service companies by providing financial assistance. Learn more about this program at pheaa.org/ActiveVolunteer.

PA Blind or Deaf Higher Education Beneficiary Grant (BDBG) Program: PA residents with visual or hearing impairments can get more info at pheaa.org/BlindDeaf.

Chafee Education and Training Grant (Chafee ETG) Program: PA undergraduate students who are aging out of foster care and attending a postsecondary school can get more info at pheaa.org/chafee.

PA Fostering Independence Tuition Waiver (FosterEd) Program: Youth who are or were in foster care can get more info at pheaa.org/FosterEd.

Grow PA Scholarship Grant Program: Helps in-state students pay for school and builds the workforce in PA for in-demand occupations. Visit pheaa.org/GrowPA to learn more.

PA Mental Health Education Learning Program in Schools (PA HELPS): Students enrolled in one of four PA Department of Education approved Educational Specialist Preparation Programs may qualify for funding under this program. Visit pheaa.org/PAHelps to learn more.

PA Partnerships for Access to Higher Education (PATH) Program: Applicants who are first awarded a scholarship or grant by a participating PATH Partner and receive a PA State Grant can get more info and a list of participating PATH Partners at pheaa.org/path.

These scholarships have the potential to be matched by PHEAA on a dollar-for-dollar basis, up to an annual maximum.



PA Postsecondary Educational Gratuuity Program (PEGP): Birth or adoptive children of PA police officers, firefighters, rescue and ambulance squad members, corrections employees, and National Guard members who died in the line of duty since January 1, 1976, can get more info at pheaa.org/pegp.

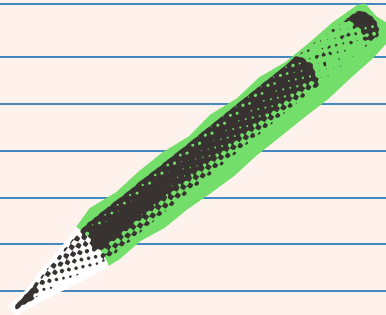
PA Ready to Succeed Scholarship (RTSS) Program: Students from middle-income families who meet GPA and family income requirements may qualify. Participating schools nominate college sophomores, juniors, and seniors based on the eligibility criteria.

Talk to your Financial Aid Office and visit pheaa.org/rtssProgram for more information.

PA State Work-Study Program (SWSP): All PA students who meet the eligibility requirements can visit pheaa.org/swsp for more info.

PA Student Teacher Support Program: Students enrolled in a PA Department of Education approved teacher preparation program may qualify for financial assistance while completing student teacher requirements. Details for this program are available at pheaa.org/StudentTeacher.

PA Targeted Industry Program (PA-TIP): PA students enrolled in short-term energy, health, advanced materials and diversified manufacturing, and agriculture and food production programs can get more info at pheaa.org/PATip.



Military Programs in PA

PHEAA, in partnership with the PA Department of Military and Veterans Affairs (DMVA), administers education programs available to soldiers and their dependents with the goal of helping service members and their families afford higher education. To qualify, students must generally be enrolled in a degree- or certificate-granting curriculum, course of study, or training program required for entrance into a specific career at an approved Pennsylvania institution of higher learning as determined by PHEAA.

PA National Guard Educational Assistance Program (EAP): Students who enter a 6-year service commitment with the PA National Guard. For more info, visit pheaa.org/eap or contact the PA National Guard at 1-800-GO-GUARD.

PA National Guard Educational Military College Assistance Program (MCAP): Valley Forge Military College students who enter a service commitment with the PA National Guard. This prestigious program is limited to just 10 participants annually. Visit pheaa.org/mcap for more information.

PA National Guard Military Family Education Program (MFEP): Dependents of service members who enter their second 6-year service commitment with the PA National Guard. For more info, visit pheaa.org/mfep or contact the PA National Guard at 1-800-GO-GUARD.



Federal Aid

The federal government offers several grant programs for students and families. You can apply for these grants by completing the FAFSA, but there may be additional steps depending on the specific program. Visit StudentAid.gov for the most current information, including how to apply.

Federal Pell Grant Program: Undergraduate students who display exceptional financial need and have not earned a bachelor's, graduate, or professional degree.

Starting in July of 2026, Pell Grant eligibility has been expanded to students and workers pursuing eligible short-term job training programs.

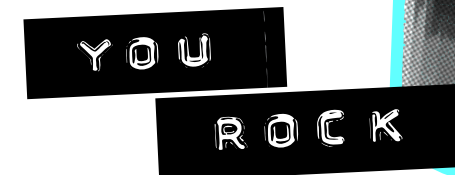
Federal Supplemental Educational Opportunity Grant (FSEOG): The Financial Aid Office at participating schools award FSEOG to students that have the most financial need. Check with your school's Financial Aid Office to find out if the school offers FSEOG.

Federal Work-Study Program (FWSP): Students with financial need may receive job opportunities. Work-study jobs pay minimum wage or higher, and schools try to align your job with your preferred field of study if possible. Award amounts depend on the funding availability and award policies of each school.

Office of Vocational Rehabilitation (OVR) Program: Individuals with physical and mental disabilities may benefit. Federal and state governments partner to fund the Vocational Rehabilitation Program. Contact your local OVR for more info.

Survivors' and Dependents' Educational Assistance (DEA) Program: Students whose parent has a permanent disability or died as a result of service in the U.S. armed forces. Contact your local Veterans Service Division of the Veterans Administration Office for more info.

Teacher Education Assistance for College and Higher Education (TEACH) Grant Program: Students who want to become teachers at participating schools. You must agree to complete a teaching service obligation as a condition for receiving the grant. If you don't complete the service obligation, the TEACH Grant will be converted to a loan that you must repay, with interest.



Loans

Student loan programs exist for students and parents to borrow money for education. Make sure you understand your lending program, interest rate, and about how much you'll pay each month before applying for a loan.

Federal Direct Loan Program

Federal Direct Student Loans help millions of students and families pay for higher education. These loans have fixed interest rates, fees, and flexible repayment options. To apply, you have to complete the FAFSA and sign a Master Promissory Note. Visit [StudentAid.gov](https://studentaid.gov) for the most current program information, requirements, and rates.

Direct Loans for Students

Undergraduate students may qualify for Direct Subsidized or Unsubsidized Loans. Students often borrow both types of loans. Student borrowers begin repayment after leaving school or dropping to less than half-time status. You'll get a 6-month grace period before you have to start paying.

Direct Subsidized Loans

The federal government pays the interest on your subsidized loans while you're in school, during your 6-month grace period, and during authorized deferment periods. You must complete the FAFSA and show financial need to qualify.



Direct Unsubsidized Loans

On an unsubsidized loan, the federal government does not pay any interest for you. Interest is charged while you are in school and during your grace period. You can either pay it or let it accrue (add up) until you begin full repayment of your loan. Unsubsidized loans will cost you more than subsidized loans over time, due to the interest.



How Much Can I Borrow?



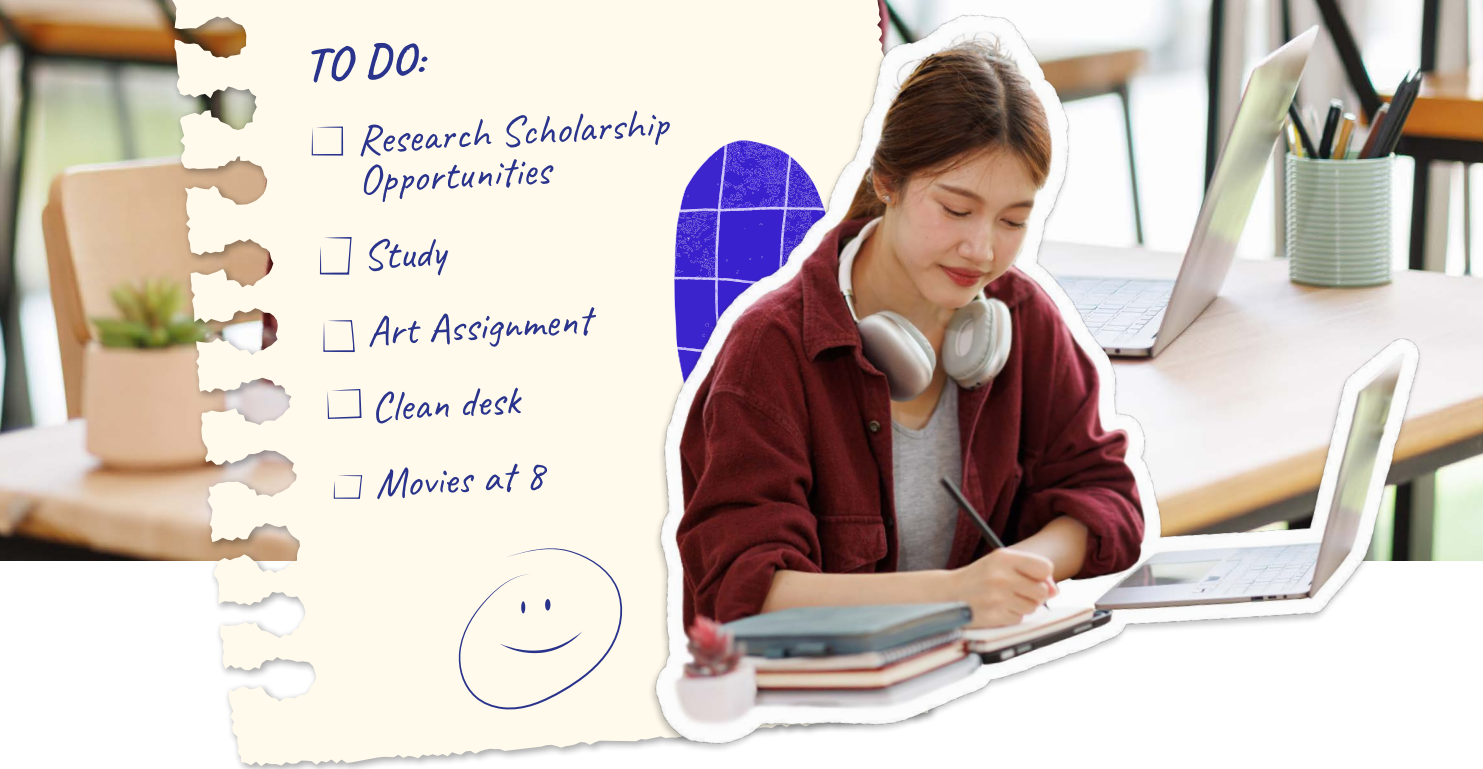
There is a lifetime borrowing cap on all federal loans: You cannot borrow more than \$257,500 total on all federal student loans, excluding Parent PLUS loans.

Federal Student Loan Limits

Dependent Undergraduates (Does not include students whose parents are unable to borrow under the PLUS Program.)	Annual Loan Limits
First Year	\$5,500 of which no more than \$3,500 may be subsidized
Second Year	\$6,500 of which no more than \$4,500 may be subsidized
Third Year and Beyond	\$7,500 of which no more than \$5,500 may be subsidized
Independent Undergraduates (Includes dependent students whose parents are unable to borrow under the PLUS Program.)	Annual Loan Limits
First Year	\$9,500 of which no more than \$3,500 may be subsidized
Second Year	\$10,500 of which no more than \$4,500 may be subsidized
Third Year and Beyond	\$12,500 of which no more than \$5,500 may be subsidized
Graduate Students*	\$20,500 all of which is unsubsidized (may not receive subsidized loans)
Professional Students	\$50,000 all of which is unsubsidized (may not receive subsidized loans)

* Graduate PLUS loans have been discontinued for new borrowers as of July 1, 2026, with legacy provisions for current borrowers to complete their program of study.





Federal Student Loan Limits

Aggregate Federal Student Loan Limits	
Dependent Undergraduates	\$31,000 of which no more than \$23,000 may be subsidized
Independent Undergraduates (Includes dependent students whose parents are unable to borrow under the PLUS Program.)	\$57,500 of which no more than \$23,000 may be subsidized
Graduate Students	\$100,000
Professional Students	\$200,000

- Undergraduate annual loan limits are subject to prorating if your program of study or final period of enrollment is less than 1 academic year. Additionally, as of July 1, 2026, institutions must prorate annual loan amounts in direct proportion to the student’s enrollment based on their enrollment percentage compared to full-time enrollment.
- Eligible undergraduate students who do not meet the financial need requirements to receive Direct Subsidized Loans or have reached the aggregate limit in subsidized loans may receive up to this entire annual or aggregate amount in Direct Unsubsidized Loans.
- Institutions may impose their own program-level loan limits effective July 1, 2026.

Direct PLUS Loans for Parents

Parents of dependent undergraduate students can borrow a PLUS Loan to help pay for their child’s education. The PLUS Loan has a fixed interest rate, and fees. Your parents do not have to demonstrate financial need to get a PLUS Loan, but they must pass a credit check. If the borrower has an adverse credit history, they can still borrow a PLUS Loan with an endorser (co-signer). If your parents don’t qualify for PLUS Loans, you may qualify to borrow higher loan amounts available to independent students through the Unsubsidized Direct Loan Program. Parents can borrow a maximum annual amount of \$20,000 per dependent student per year and an aggregate amount of \$65,000 per dependent student. These provisions are effective July 1, 2026.

Who can borrow a Parent PLUS Loan?

YES

- ✓ Biological or adoptive parent
- ✓ Stepparent
(but only for as long as the stepparent is married to the student's biological parent)

NO

- ✗ Legal guardians or foster parents
- ✗ Grandparents, aunts, uncles, or other relatives
(unless they have legally adopted the student)



Simple Steps to Pay for College



1 Complete Your FAFSA.

2 Apply for the PA State Grant plus other grants and scholarships.
Always look for free money like grants and scholarships first!



3 Use [MySmartBorrowing.org](https://mysmartborrowing.org) to find out how much the schools on your list cost, how much you might earn after college, and how much you will repay each month at [MySmartBorrowing.org](https://mysmartborrowing.org)

4 Explore Federal Direct Student Loans.

Take subsidized loans before unsubsidized options!

5 After federal loans, consider private education loans from a trusted lender.

6 Parent borrowers should compare Parent PLUS Loans to private education loan options if you still need to pay more.

7 Talk to your Financial Aid Office. They can give you information on payment plans and guidance to help understand your financial aid offer and options!



8 Remember to **beware of scams or offers** that seem too good to be true!

Questions?

Visit pheaa.org for everything else related to paying for college, career training, or trade school.

Private Education Loans

Students and families can use private education loans to help cover any remaining costs. These loans are not federal, and the terms vary by lender.



Remember...borrow only what you need! Make sure to maximize your free money and subsidized loans before looking at private education loans.



Are Private Education Loans Right for You?

- ☐ Did you explore all your other financial aid options with the school?
- ☐ Did you calculate how much total loan debt you're realistically able to handle?
- ☐ What fees are assessed and when?
- ☐ Is the interest rate fixed or variable?
- ☐ Will you need a co-signer? If yes:
 - Who is eligible to co-sign?
 - Is there a co-signer release option, and what are the terms?
- ☐ Is there a minimum or maximum amount you can borrow each year?
- ☐ What repayment options will you have?
- ☐ Can you defer payments while you're still in school?
- ☐ Are there any penalties for early repayment or prepayment?
- ☐ Can the loan be forgiven? If yes, how?
- ☐ What are the consequences of non-payment for the borrower and co-signer?



PHEAA continuously works to provide affordable access to higher education and serves as the lender and loan servicer of PA’s state-based private student loan option—the PA Forward Student Loan Program. The PA Forward Student Loan Program was designed to assist PA students and families in achieving their goal of financing higher education. PA Forward provides loans for undergraduate and graduate students and parent borrowers. Even if you've used up other aid options for the year, PA Forward Student Loans can cover up to 100% of your remaining education costs. Additionally, borrowers in repayment can refinance with PA Forward to combine all their federal and private student loans into one convenient monthly payment.

Discover more about the PA Forward Student Loan Program by visiting

pheaa.org/PAForward

or by calling 1-844-PA-FORWD today!
(1-844-723-6793)

How to Apply for Financial Aid



You and your family need to find out if you qualify for financial assistance. Don't assume that you won't qualify! Nearly two-thirds of students receive some type of financial assistance.



Nearly every type of aid discussed so far requires the FAFSA as the first step to apply.

Free Application for Federal Student Aid (FAFSA®)

NEW

New for 2026-27, all PA high school seniors must complete the FAFSA® prior to graduation unless they are exempted.*

The FAFSA is the most important application to complete for almost all types of financial aid. Many programs use the FAFSA to determine eligibility for grants and scholarships. **The FAFSA is available on October 1** for the upcoming award year. Since deadlines vary, complete the FAFSA as soon as possible!

PHEAA offers free FAFSA events! Visit pheaa.org/fafsa-events to find one near you.

If you plan to attend school from	You can submit the FAFSA from	Tax Info
July 1, 2026–June 30, 2027	October 1, 2025–June 30, 2027	2024
July 1, 2027–June 30, 2028	October 1, 2026–June 30, 2028	2025
July 1, 2028–June 30, 2029	October 1, 2027–June 30, 2029	2026

Use [StudentAid.gov](https://studentaid.gov) to complete your FAFSA application. It is the only secure and encrypted site that the federal government provides for students to file the FAFSA. If you don't have a computer, you may be able to use one at a library, school, or attend a FAFSA event in your community.

Filling out the FAFSA is free! The official site will never charge you or ask for credit card information to apply. Plus, you are never obligated to borrow any money.

* The Pennsylvania Department of Education (PDE) will provide an opt-out form for parents, legal guardians, emancipated minors, and students of legal age (18) who do not want to complete the FAFSA.

How to File the FAFSA

TIP: Pay attention to deadlines. File by the earliest federal, state, or school deadline.

STEP 1 ▶ Create a StudentAid.gov Account

Visit [StudentAid.gov](https://studentaid.gov) to create an account. Your account login also serves as your electronic signature. If you're a dependent student, both you **and** at least one parent should create an account to electronically sign the FAFSA.



STEP 2 ▶ Organize Your Information

The FAFSA asks for details about you and your financial situation. If you're married, you will need the same information for your spouse. **If you are a dependent student, you will also need your parent or guardian, called a contributor, to fill out their portion of the FAFSA.** Learn more by visiting the resources on [Page 22](#).

You will need these items to complete your FAFSA:

- ☐ Your [StudentAid.gov](https://studentaid.gov) Account
- ☐ Your Social Security number
- ☐ Your date of birth
- ☐ Your contributor's email address
- ☐ Your Alien Registration number if you are not a U.S. citizen
- ☐ Your federal income tax return 1040 and accompanying schedules
- ☐ Your financial assets, including: Checking and savings statements; records of stocks, bonds, 529 plans; other investments; child support received
- ☐ A personal email address (not a school email address)
- ☐ A list of college or career schools you may want to attend

TIP: Contributors will be asked to provide their income and financial records on the FAFSA.



Am I a dependent or independent student?

In general, most students under the age of 24 are considered dependent. You may be considered independent if any of the following apply:

- ☐ Born before 2004 for the 2027-28 award year
- ☐ An orphan (both parents deceased), in foster care, or a ward of the court since age 13 or older
- ☐ Have legal dependents, other than a spouse
- ☐ You provide 50% or more of the support for a legal dependent, other than a spouse
- ☐ You are an emancipated minor or in legal guardianship through the court
- ☐ An unaccompanied homeless or self-supporting student at risk of being homeless
- ☐ A veteran of the U.S. armed forces or serving on active duty for other than training purposes
- ☐ A graduate or professional student
- ☐ Married or separated

STEP 3 ▶ File Online

Before starting the FAFSA, turn off any pop-up blockers in your browser. This ensures you don't miss any tool tips or information. Visit [StudentAid.gov](https://studentaid.gov) to get started.

STEP 4 ▶ Review & Update

Review your FAFSA information after you submit it and make any necessary updates. You can usually review it about 1 week after completing the form online.

- ☐ Read your FAFSA Submission Summary email to confirm everything looks correct
- ☐ Review your Student Aid Index (SAI)—this is the number your school's Financial Aid Office uses to determine your financial aid offer
- ☐ Correct your FAFSA online if necessary
- ☐ Be prepared to verify your FAFSA information when requested

TIP: Update the number one school listed on your FAFSA when you decide where to enroll. **The first-choice school on your FAFSA matters** for the PA State Grant Program and other awards.

If you have questions about your FAFSA results, you can contact 1-800-4-FED-AID (1-800-433-3243) for more information. PHEAA and each of the schools that you listed on your FAFSA will receive a copy of the information you provided, including the SAI. The SAI is calculated by a federal formula based on the income and asset information that you provided. You can review your SAI on the FAFSA confirmation page.

FAFSA FAQ

Should I file the 2026-27 or the 2027-28 FAFSA?

Your FAFSA should correspond with the academic year you plan to attend school. Check with your school’s Financial Aid Office if you need further guidance, especially if you plan to take summer classes.

I need help not listed here!



Scan Me

No worries, we’ve got you.

Visit pheaa.org/fafsa for more information and FAQ. Or, if you have special financial circumstances—such as a sudden change in family income—you can contact your Financial Aid Office for help.

▶ For additional resources like video guides and tip sheets, visit pheaa.org/fafsaHelp. ◀



How to Apply for the PA State Grant

In addition to completing the FAFSA, you may also need to complete additional PA State Grant application items. **If additional application items are needed, PHEAA will notify you.**

After we receive your FAFSA information, we will send you an update about your eligibility for the PA State Grant Program.

PA State Grant Deadlines

First-Time Applicants

- **May 1**—If you plan to enroll in a degree program or a college transferable program at a 2-year college or other college or university (excludes community colleges and designated Pennsylvania Open-Admission institutions), you must submit the FAFSA.
- **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; you must submit the FAFSA.

Renewal Applicants

- **May 1**—You must submit a renewal FAFSA.

Summer-Term Applicants

- **August 15**—You must submit the Summer PA State Grant application. If not already on file, you must also submit the FAFSA and may need to complete other PA State Grant application items.



If you miss the PA State Grant deadline for the academic year, apply anyway! Late applications (for terms other than summer) may qualify if funding permits.

How to Apply for the PA State Grant Online

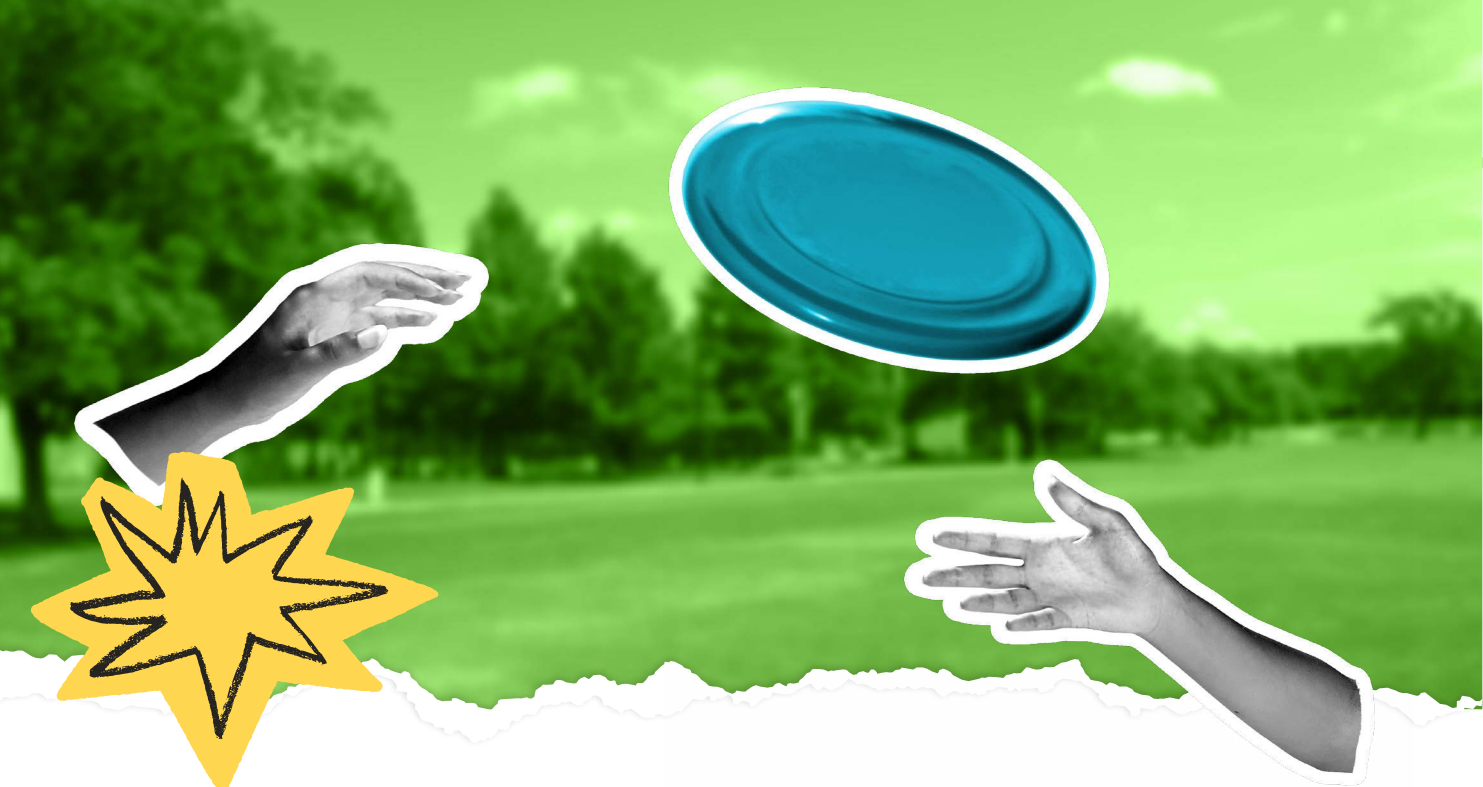
We Will Contact You When It's Time to Apply

Once we have your FAFSA information, we will review your data to determine if you should also apply for the PA State Grant Program. If you pass our pre-screening checks, we will let you know! Monitor the email address you used on the FAFSA for an update from GrantUs. Then, follow the instructions to activate your account and complete your application items. For more information, visit pheaa.org/StateGrant.



You must complete the FAFSA to receive a PA State Grant!

You may experience a delay while we receive and process your FAFSA information, so please be patient! We will be posting regular updates on our website and social media to let you know when we start sending notifications.



How to Apply for Other Aid Programs

Check the specific program requirements online. Whether the program is state or federal, you may need to fill out a form, complete the FAFSA, and apply for the PA State Grant Program to be considered.

How to Apply for Direct Loans for Students

Once you complete the FAFSA, your school's Financial Aid Office handles the details. Look for Direct Student Loans in your financial aid offer—and remember, you're never obligated to borrow money!

You'll have the chance to accept each part of your aid package individually. No Direct loans are final until you sign your Master Promissory Note (MPN).

How to Apply for Direct PLUS Loans for Parents

STEP 1 ► Complete a FAFSA.

STEP 2 ► Apply and complete an MPN by signing in at [StudentAid.gov](https://studentaid.gov).

Financial Aid Timeline

There's a lot to do when you're paying for school! Following these steps will help you stay organized and informed about your options as you plan your future.



NOTE: Resources not published by PHEAA do not reflect the views or positions of PHEAA, its employees, or affiliates. Use of or reference to resources does not constitute an endorsement by PHEAA. PHEAA does not control or approve content published by outside resources.



EducationPlanner.org—Provides practical and easy-to-understand advice helping you prepare for college and your career.



FastWeb.com—A **free** search tool for scholarships, internships, and part-time jobs.



MySmartBorrowing.org—An interactive tool that helps you calculate and compare the cost of your college choices.



PA529.com—PA 529 plans help families save for college and career education.



PACareerZone.com—Explore, plan, and choose careers that match your interests.



YouCanDealWithIt.com—Learn to manage money, student loans, a budget, and credit cards.

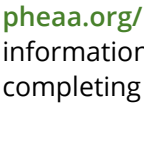


► **pheaa.org**

Get information on the PA State Grant Program and other state administered financial aid programs.



pheaa.org/AccessPartners—Contact your Access Partner for more information or partner with us to help parents, students, and families!



pheaa.org/ResourcesStudents—These resources provide information on the entire financial aid process, including completing the FAFSA.



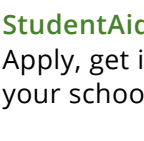
pheaa.org/PAForward—PA’s low-cost way to pay for college with loans for undergrads, graduate school, and parents.

► **StudentAid.gov**

The official site for federal student loans, programs, and options. Get information on preparing for and funding your education.



StudentAid.gov/aid-summary—A central database containing information about your federal loans and grants.



StudentAid.gov/fafsa—The official home for the FAFSA. Apply, get input from your contributors, and manage your school choices.



StudentAid.gov/help-center—An excellent resource for questions regarding federal aid.

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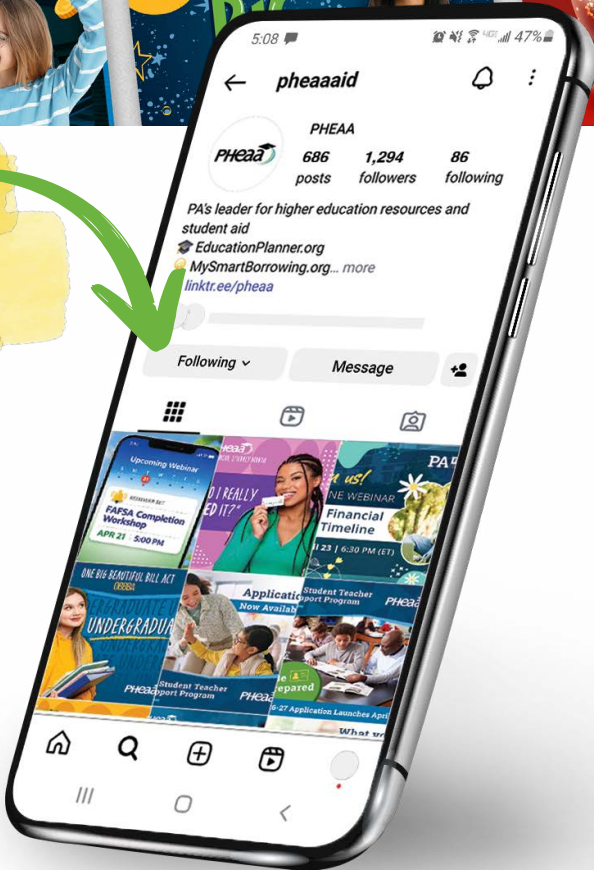
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Pennsylvania Higher Education Assistance Agency

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