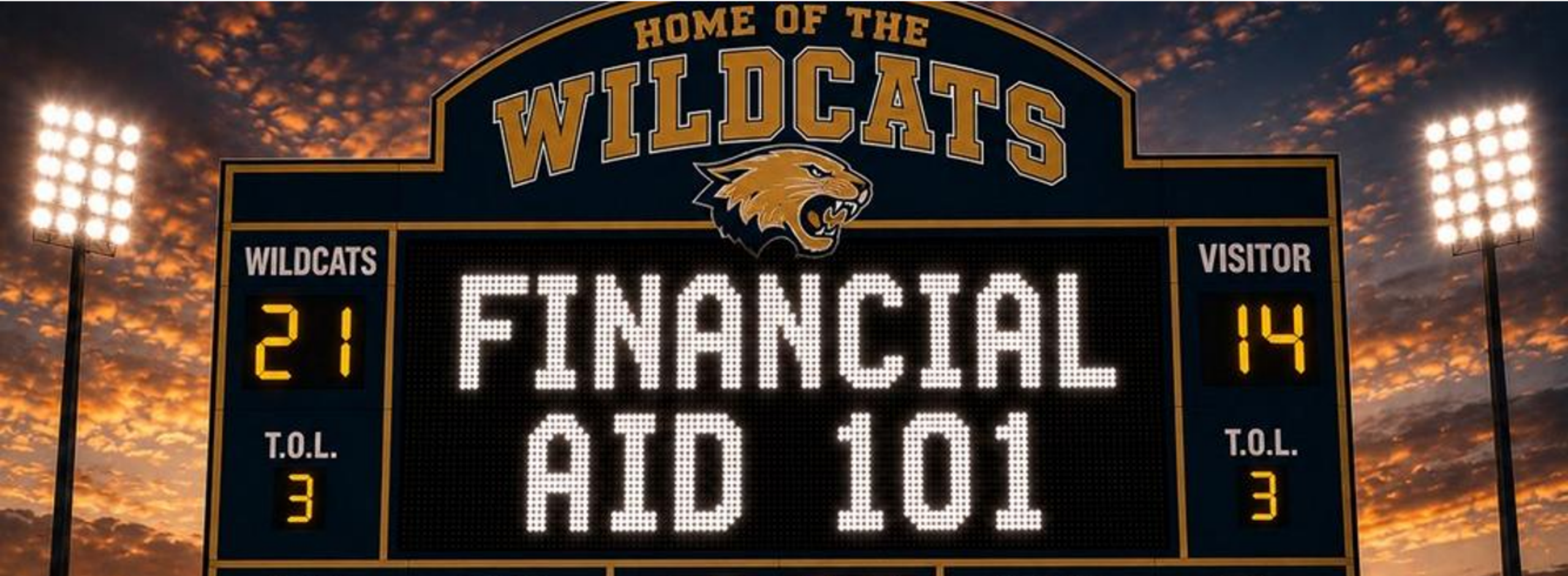




**A Deep Dive in to
Free Application for Federal Student Aid (FAFSA®)**



Topics of Discussion



- Understanding the Basics
 - Things to Consider
 - School choice & financial fit
 - Types & sources of Aid
- Federal & State Programs
- The Application Process
- Forms are filed- What's next?
- Resources

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WILDCATS



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**UNDERSTANDING
THE BASICS**

DOWN

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10:00

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CONFERENCE
CHAMPIONS

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CHAMPIONS

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Financial Aid Basics

Financial Aid: funds to help students pay the cost of an education at college & career schools.

Keep in mind:

- **Eligibility criteria may apply in order to receive/maintain financial aid**
 - Criteria varies based on type/source of aid
 - Important to understand the terms and conditions
- **Students should play an active role in the process**
 - Share goals & career plans
 - Take advantage of college fairs & school visits (ask about cost and available aid)
 - Ask for assistance, if necessary
- **Some students may not qualify for all forms of aid**
- **Must apply to be considered**

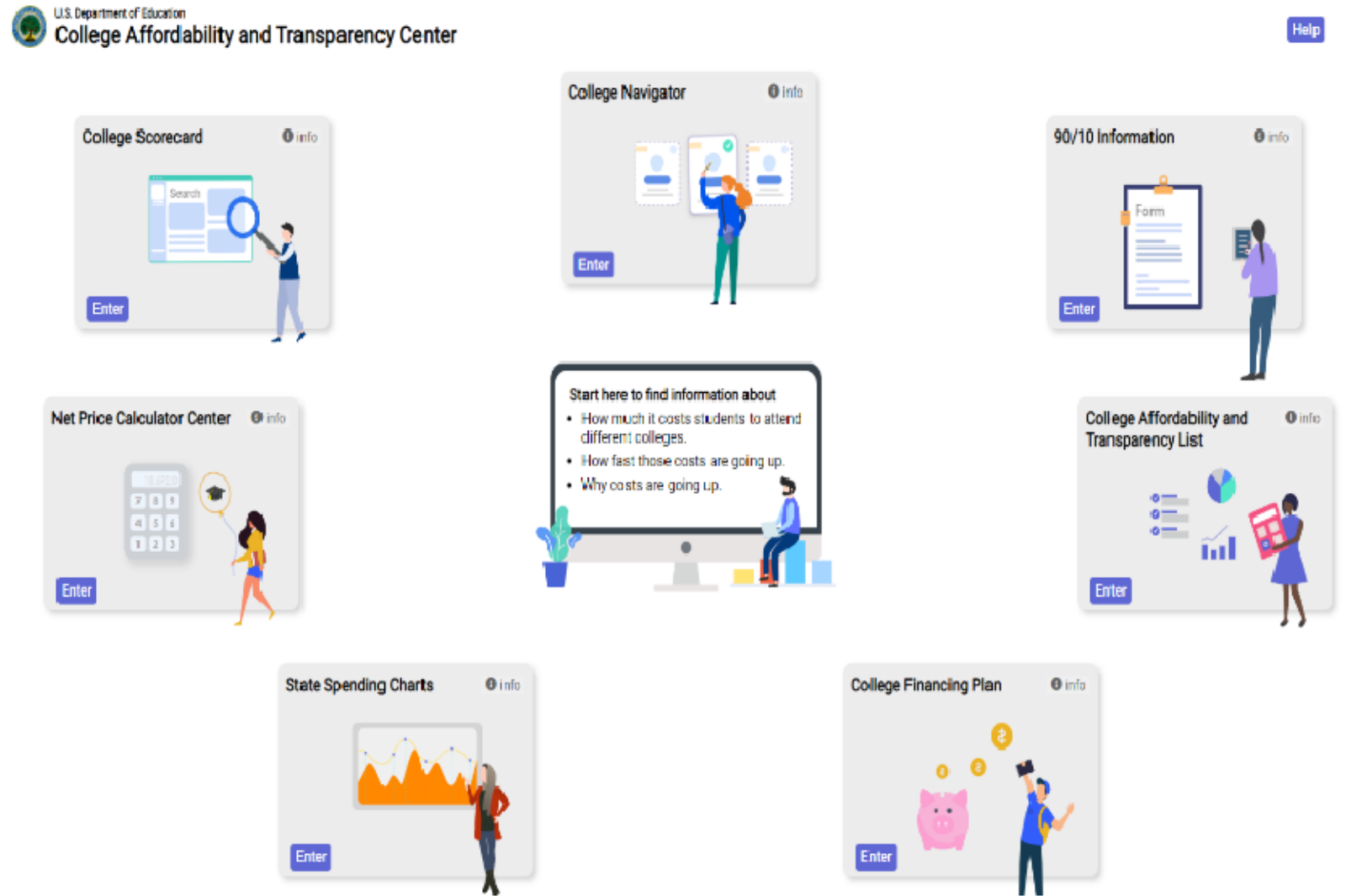


Financial Aid Basics

visit collegecost.ed.gov

School Choice:

- Location
- Courses and class size
- Job Placement
- Graduation Rate
- Student Life
- **Financial Fit**
- Major/academic program
- Safety
- Acceptance of transfer credits/AP classes



Financial Aid Basics



Cost of Attendance(COA):

Costs that the student can expect to incur during a specific academic school year

- **Direct costs:** billed by the school
- **Indirect costs:** not included in bill but may be incurred

School costs may include:

- **Tuition and fees**
- **Housing & Food**
- **Books, supplies & equipment**
- **Federal student loan fees**
- **Transportation**
- **Costs to obtain licensure, certification or 1st professional credential**
- **Study abroad programs**

Student Aid Index (SAI)

- Used to determine eligibility for need-based aid by assessing a student's ability to pay.
- Based on information received from the Free Application From Federal Student Aid (FAFSA)

Financial Need = COA – SAI

- Schools will determine need after reviewing financial aid applications
- Schools determine aid based on need, eligibility & available funding at their schools

Financial Aid Basics



Grants: Free Money (based on financial need)



Scholarships: Free Money (based on merit/select criteria or need)



Work Study: Earned Income



Student Loans: Borrowed money that must be repaid

Additional funding options: 529 plans, tuition payment plans, savings, etc.

Sources of Aid



Federal Government (studentaid.gov)



State Government (pheaa.org)



School or College



Scholarships

Federal Student Aid Programs

MUST
SUBMIT
FAFSA®

Visit studentaid.gov & PA SAG pgs. 12 & 13 for details

Federal Program	Program Details
Pell Grant	Awarded to undergraduate students who demonstrate financial need
Federal Supplemental Educational Opportunity Grant	Awarded to undergraduate students who demonstrate exceptional financial need
Federal Work-Study	Provides jobs for students with financial need, to earn money to help pay school expenses
TEACH	For students who are enrolled in programs designed to prepare them to teach in a high-need field at the elementary or secondary school level
Direct Loan	Federal student loan to help cover school expenses (must be repaid)
Direct PLUS Loan	Federal <u>parent</u> student loan to help cover school expenses (must be repaid)

Max award amounts reviewed annually

Federal Direct Loan Borrowing Limits

PA Student Aid Guide (SAG) Pgs. 14 & 15

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

Additional Student Loans

Visit studentaid.gov



A free tool for calculating an affordable future

Federal PLUS Loans

- Loan is in the parent's name
- Must meet credit requirements
 - May apply with a credit worthy cosigner
 - If denied, student may borrow additional unsubsidized amount
- May borrow up to \$20,000/yr/dependent student with \$65,000 max per student.
- Fixed interest rate: set July 1st
- Origination fee
- Payments may be deferred
- Student must complete the FAFSA®

Private Loans

- Borrower = student or someone else who meets the requirements (cosigner is generally required for student borrowers)
- Student or Cosigner must meet income & credit requirements
- May borrow up to the COA minus any other aid
- Variable or fixed interest rate
- May have cosigner release clauses
- **Terms vary by lender**
 - Do your research
 - Read the fine print

Pennsylvania State Aid

Visit pheaa.org & PA SAG pgs. 7-8 for details

PA State Grant: 2026-27 max award 6,000*

- Awarded to eligible PA residents who demonstrate financial need
- Required: approved school/ approved program of study
- Out of State schools in DE, MA, OH, WV, VT & DC: max \$600
 - Veterans: up to \$800



MUST SUBMIT
FAFSA & PA
STATE GRANT
FORMS

Cost Tier	Minimum Award	Maximum Award
\$0-\$14,000	\$500	\$3,192
\$14,001-\$21,000	\$500	\$5,106
\$21,001-\$31,000	\$500	\$5,488
\$31,001-\$34,000	\$500	\$6,000

*Max award amounts reviewed annually

PA State Administered Programs

- PA Active Volunteer Tuition and Loan Assistance (Active Volunteer) Program
- PA Blind or Deaf Higher Education Beneficiary Grant
- Chafee Education and Training Grant Program— co-administered with the PA Department of Human Services
- PA Fostering Independence Tuition Waiver Program (FosterEd)
- Grow PA Scholarship Grant Program
- PA Mental Health Education Learning Program in Schools (PA HELPS)
- PA National Guard Educational Assistance Grant (EAP)
- PA National Guard Military Family Education Program (MFEP)
- PA Postsecondary Educational Gratuities Program (PEGP)
- PA Partnerships for Access to Higher Education (PATH)
- PA State Work-Study - job related to major
- PA Targeted Industry Program (PA –TIP)
- PA Ready to Succeed Scholarship (RTSS)
- PA Student Teacher Support Program

Visit pheaa.org & PA SAG pgs. 9-11 for details

Financial Aid Forms

Know which forms are required by each school

All Schools Require:

- **Free Application for Federal Student Aid (FAFSA)**
 - Required by PHEAA, and some scholarship organizations as well
- **PA State Grant Forms**
 - Required for first -year students & some returning students
 - PA State Grant application process – email from “noreply@grantus.pheaa.org”

Some Schools Require:

- **CSS Profile** (College Scholarship Service)
 - <https://student.collegeboard.org/css-financial-aid-profile>
- **Institutional Financial Aid Forms**
 - Internal forms specific to each school
 - Required by some schools



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**THE APPLICATION
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Free Application for Federal Student Aid (FAFSA®)

FAFSA® - used to determine eligibility for:

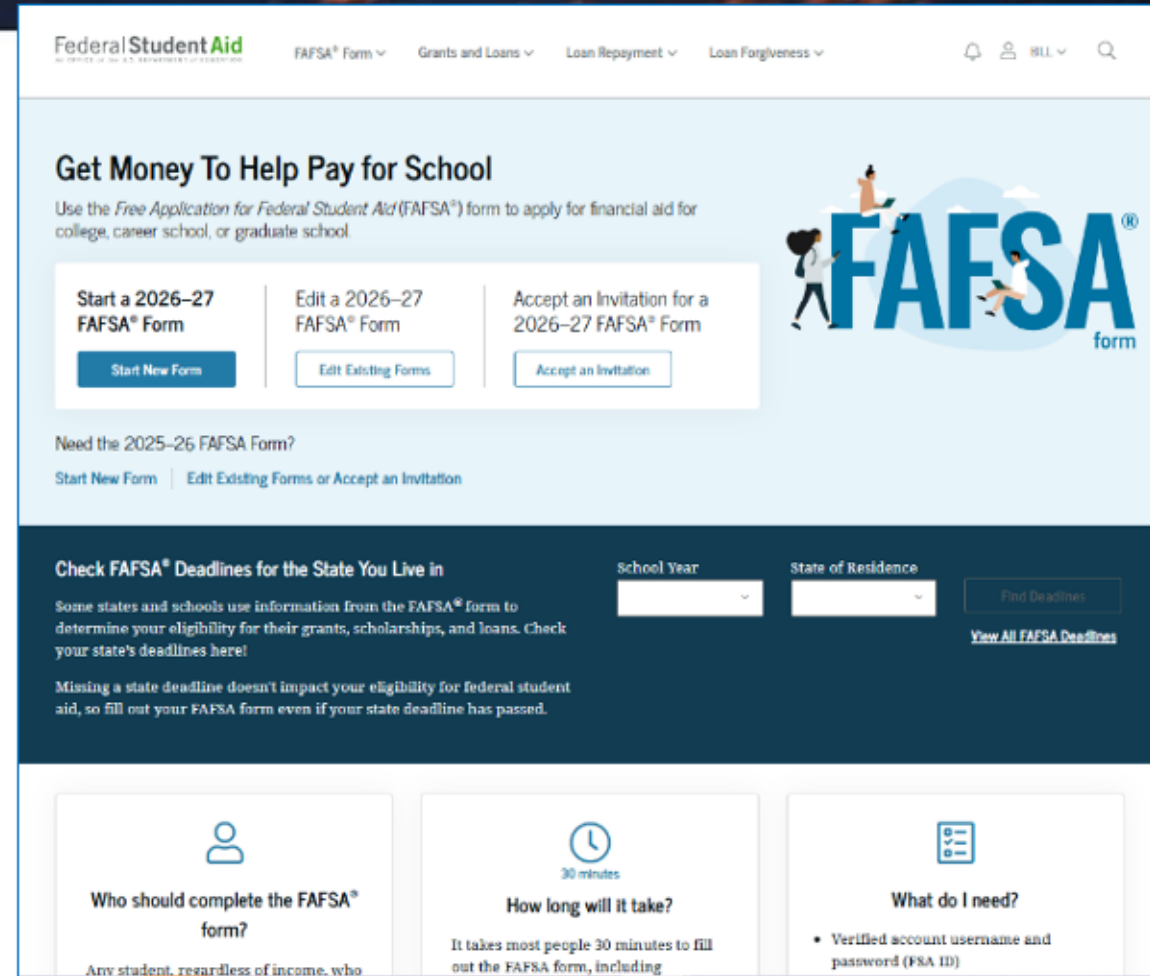
- Federal & State Aid
- School Aid
- Some scholarship programs

File annually

- File online: fast, secure, skip logic & built-in edits
- Help center & tools to assist
- Available in English & Spanish

2027-28 FAFSA® - Available by October 1, 2026

Estimate federal aid: [Studentaid.gov/aid-estimator](https://studentaid.gov/aid-estimator)



The screenshot shows the FAFSA website homepage. At the top is a navigation bar with links for 'FAFSA® Form', 'Grants and Loans', 'Loan Repayment', and 'Loan Forgiveness'. Below this is a main section titled 'Get Money To Help Pay for School' with a subtext: 'Use the Free Application for Federal Student Aid (FAFSA®) form to apply for financial aid for college, career school, or graduate school.' To the right of this text is a large 'FAFSA form' logo with an illustration of students. Below the main text are three buttons: 'Start a 2026-27 FAFSA® Form', 'Edit a 2026-27 FAFSA® Form', and 'Accept an invitation for a 2026-27 FAFSA® Form'. Below these buttons is a section titled 'Need the 2025-26 FAFSA Form?' with links for 'Start New Form' and 'Edit Existing Forms or Accept an Invitation'. Further down is a section titled 'Check FAFSA® Deadlines for the State You Live in' with dropdown menus for 'School Year' and 'State of Residence', and a 'Find Deadlines' button. Below this is a section titled 'Who should complete the FAFSA® form?' with a subtext: 'Any student, regardless of income, who'. To the right of this is a section titled 'How long will it take?' with a subtext: 'It takes most people 30 minutes to fill out the FAFSA form, including'. To the right of this is a section titled 'What do I need?' with a subtext: '• Verified account username and password (PSA ID)'. At the bottom right of the page is a large blue banner with the text 'File online at studentaid.gov'.

**File online at
studentaid.gov**

Know Your Deadlines

DON'T MISS THE DEADLINE!

Deadlines for the 2027-28 academic year

- Federal Deadline for FAFSA: June 30, 2028
- PA State Grant Deadlines for FAFSA
 - **May 1, 2027** – First-time and renewal students attending colleges, universities & college transferrable programs (excluding community colleges)
 - **August 1, 2027** – First-time students attending community college; a business, trade or technical schools, hospital school of nursing; Open Admissions Institutions or a 2-year non-transferrable degree program at a Jr or 4-year college.
- School Deadlines – vary (check with each school for priority filing deadline)

File the FAFSA by the earliest deadline

Free Application for Federal Student Aid: FAFSA®

- All students who wish to be considered for financial aid & plan to attend an approved post-secondary school must complete the form.
- Complete the correct FAFSA® (2027-28 AY)
- Provide answers based on the day the form is filed (except tax/income information)

Enrollment Dates (year student will attend college or career school)	When can students submit the FAFSA®	Tax Return Information
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

Visit the PA SAG p.20 for details

Information Needed for 2027-28 FAFSA®



Social Security Numbers



Email Addresses
(high school email address not recommended)



2025 Federal Tax Returns *



Investment records, including 529
for student for whom the FAFSA®
is being completed



Checking & saving account
balances
(as of the FAFSA® filing date)



Total child support received
from the most recently
complete calendar year



Name/School
Code of schools
interested in
attending

* Consent and approval: required to retrieve & disclose federal tax information.

Create Your StudentAid.gov Account

Students, parents & borrowers must have a StudentAid.gov account to:

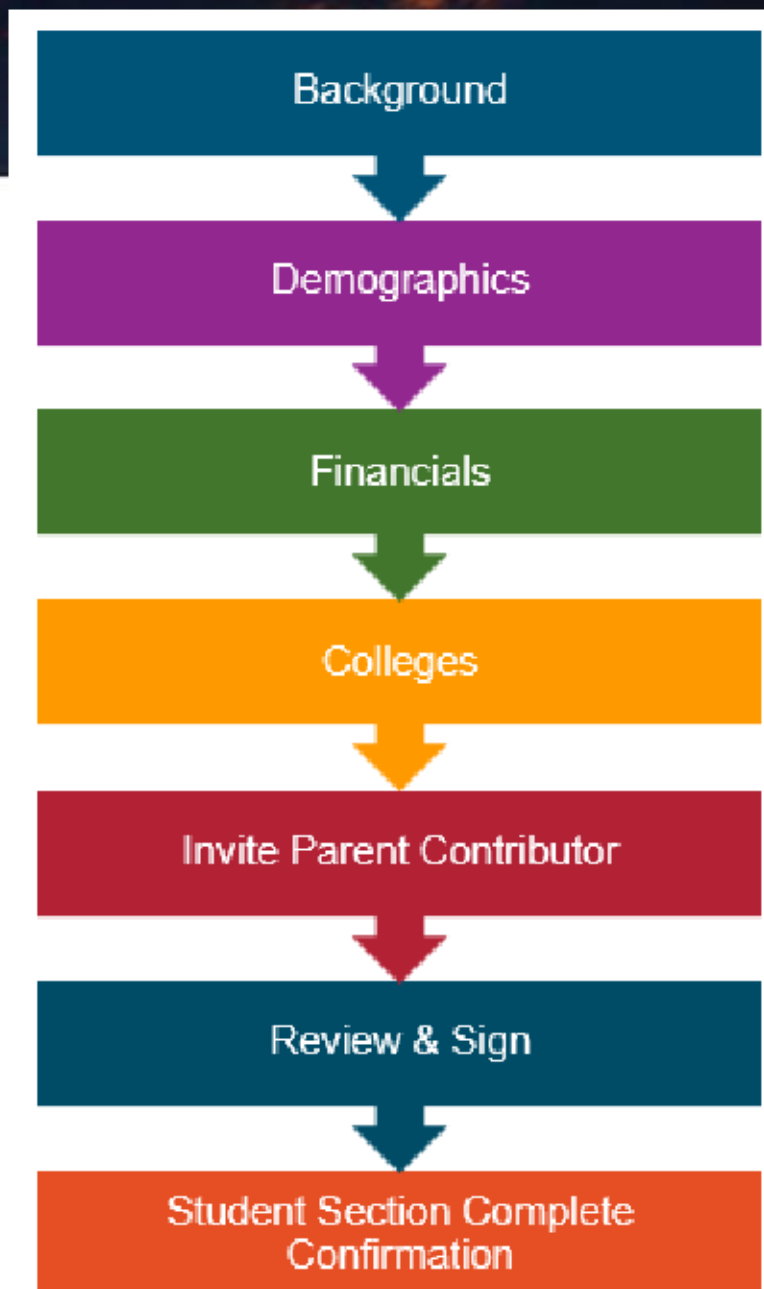
- Start the FAFSA® form online
- Electronically sign & submit the FAFSA
- Apply for a federal student loan
- Review federal student aid received
 - Parents- If married and filed a joint return, only one needs an account.
 - <https://studentaid.gov/fsa-id/create-account>
- Users without an SSN will be able to acquire a StudentAid.gov Account.



FAFSA® Steps

Key sections on the 27-28 FAFSA®

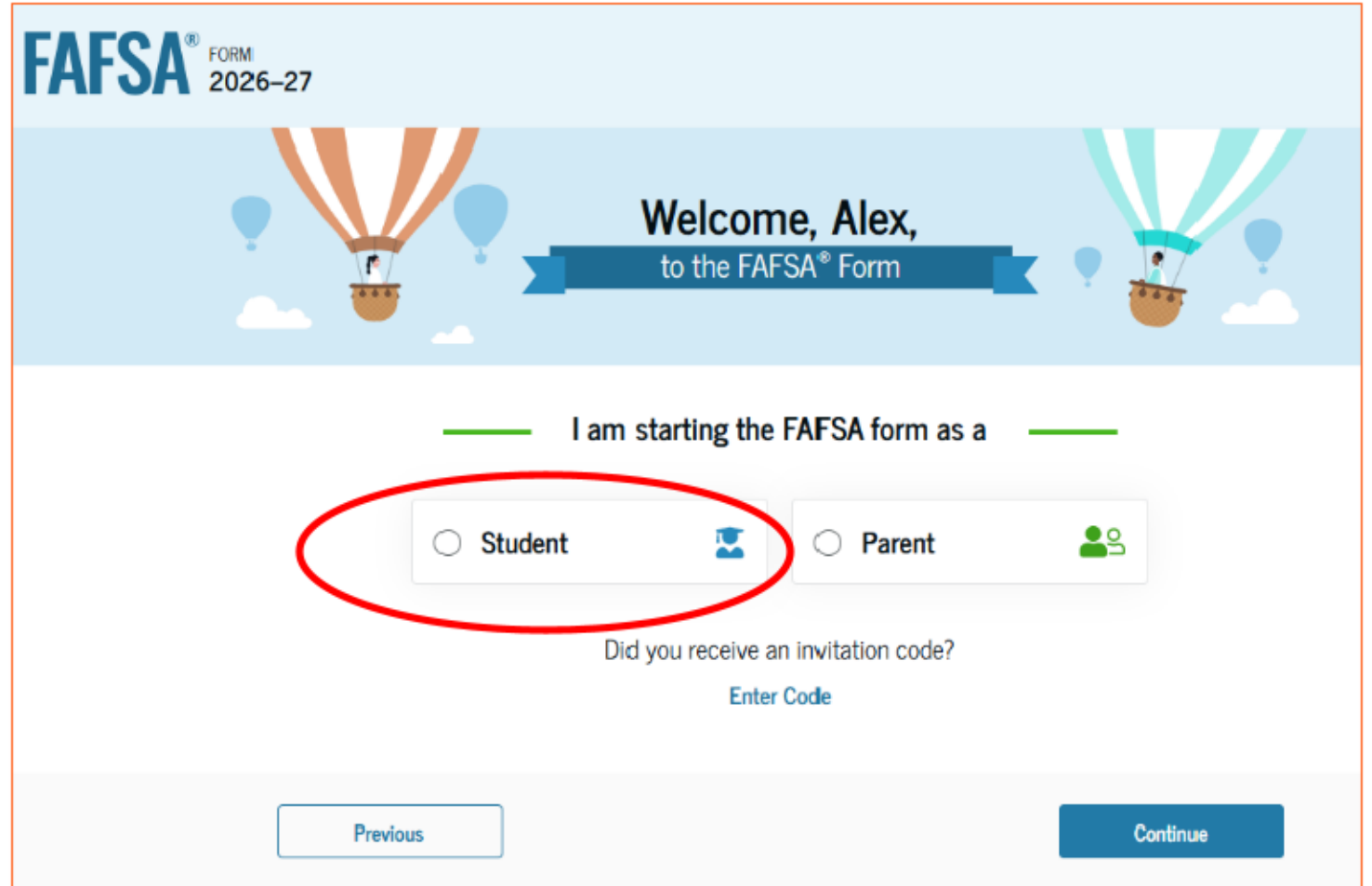
- Onboarding steps, wizards and help tools to guide students & contributors
- Student completes all sections
- Contributors (parents) complete three sections:
 - Demographics
 - Financials
 - Signature
- After all required data has been provided and all sections have been signed, the student or contributor can submit the FAFSA form



Starting the FAFSA

Preferred way to start the FAFSA® form:

- Student starts the FAFSA
- Student invites parent
- Parent accepts invite
- Student & parent complete respective sections
- Parent or student can submit form



FAFSA® FORM 2026-27

Welcome, Alex,
to the FAFSA® Form

I am starting the FAFSA form as a

☐ Student  ☐ Parent 

Did you receive an invitation code?
[Enter Code](#)

[Previous](#) [Continue](#)

Consent & Approval

Summary

Your consent and approval are needed to retrieve and disclose federal tax information. With your consent and approval, we can obtain tax return information automatically from the IRS to help you complete the FAFSA® form. If you don't provide consent and approval, you will not be eligible for federal student aid, including grants and loans. You must provide consent and approval even if you didn't file a U.S. federal tax return or any tax return.

- Get your 2023 tax return information for the 2025–26 FAFSA form.
- Tax return information is required to complete the FAFSA form.
- Federal tax information is used to determine your eligibility for federal student aid.



We're securely importing your information.



Success!

We have confirmed your information with the IRS, but you may have to answer additional questions in the Finances section. Select "Continue" to proceed.

Select "Approve" to provide consent and approval for the use of your federal tax information to determine your eligibility for federal student aid. If you select "Decline," you will not be eligible for federal student aid.

Previous

Decline

Approve

Previous

Continue

Consent and approval: required to retrieve & disclose federal tax information.

FAFSA® – Colleges Section

Colleges Section:

- Only schools listed will receive results of FAFSA®
- Don't have to have applied/been accepted to list school
- Can list up to 20 schools at a time
- May go back and add schools later

NOTE: Once your Final Decision is made, Update your PA Grant Information with the school you WILL attend.

The screenshot shows the FAFSA 2024-25 'Colleges' section. At the top, a progress bar indicates the user is on step 4 of 5: Personal Circumstances, Demographics, Financials, **Colleges**, and Signature. The main heading is 'Where should we send your FAFSA?' with a subtext: 'Search for the colleges to which you'd like to send your FAFSA® information. You can add up to 20 colleges to your FAFSA form.' Below this, a green pill shows '0 of 20 Schools Selected' and a link 'View Selected Schools'. There are two search tabs: 'Search by School Name' (active) and 'Search by School Code'. Under 'Search by School Name', there is a 'State' dropdown menu with 'Cal' selected, showing 'California (CA)' below it. There are also empty input fields for 'School Name' and 'School Code', each with a magnifying glass icon. A blue 'Search' button is at the bottom of the search section. At the very bottom of the page, there are 'Previous' and 'Continue' buttons.

Student's Dependency Status

- Born before January 1, 2004,
- Married (and not separated)
- Veteran (includes active-duty personnel)
- Working on graduate level degree
- ☐ Emancipated minor
- ☐ Legal guardianship
- ☐ Anytime since the age of 13 has been either:
 - ☐ An orphan,
 - ☐ In foster care
 - ☐ Ward of the court
- ☐ Have legal dependents other than spouse
- ☐ Student unaccompanied and homeless or self-supporting and at risk of being homeless



**Dependent
or
Independent**

Dependent Students- Who Reports Info on the 2027-28 FAFSA®?

YES

- Legal Parents
 - Biological parents living together (married/unmarried)
 - Adoptive parents living together (married/unmarried)
- Divorced or separated parents:
 - The parent that provided the most financial support
 - If equal, the parent with the higher income & assets
- Stepparent – If part of the student's household

NO

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

Dependent Students- Who Reports Info on the 2027-28 FAFSA®?

- Dependent students can use the new Who's my FAFSA Parent? wizard to determine which parent(s) will be a required contributor on the FAFSA.
- Scan QR code or visit website listed below to access the Parent Wizard



<https://studentaid.gov/fafsa-apply/parents>

Dependent Student Invites Parent

Answers on FAFSA® (or Parent Wizard) determine which contributors will be required to provide information.

- The student enters parent's email address to send invite.
- The parent receives an invitation code via email and on their studentaid.gov dashboard
- The parent enters code to complete their section of FAFSA

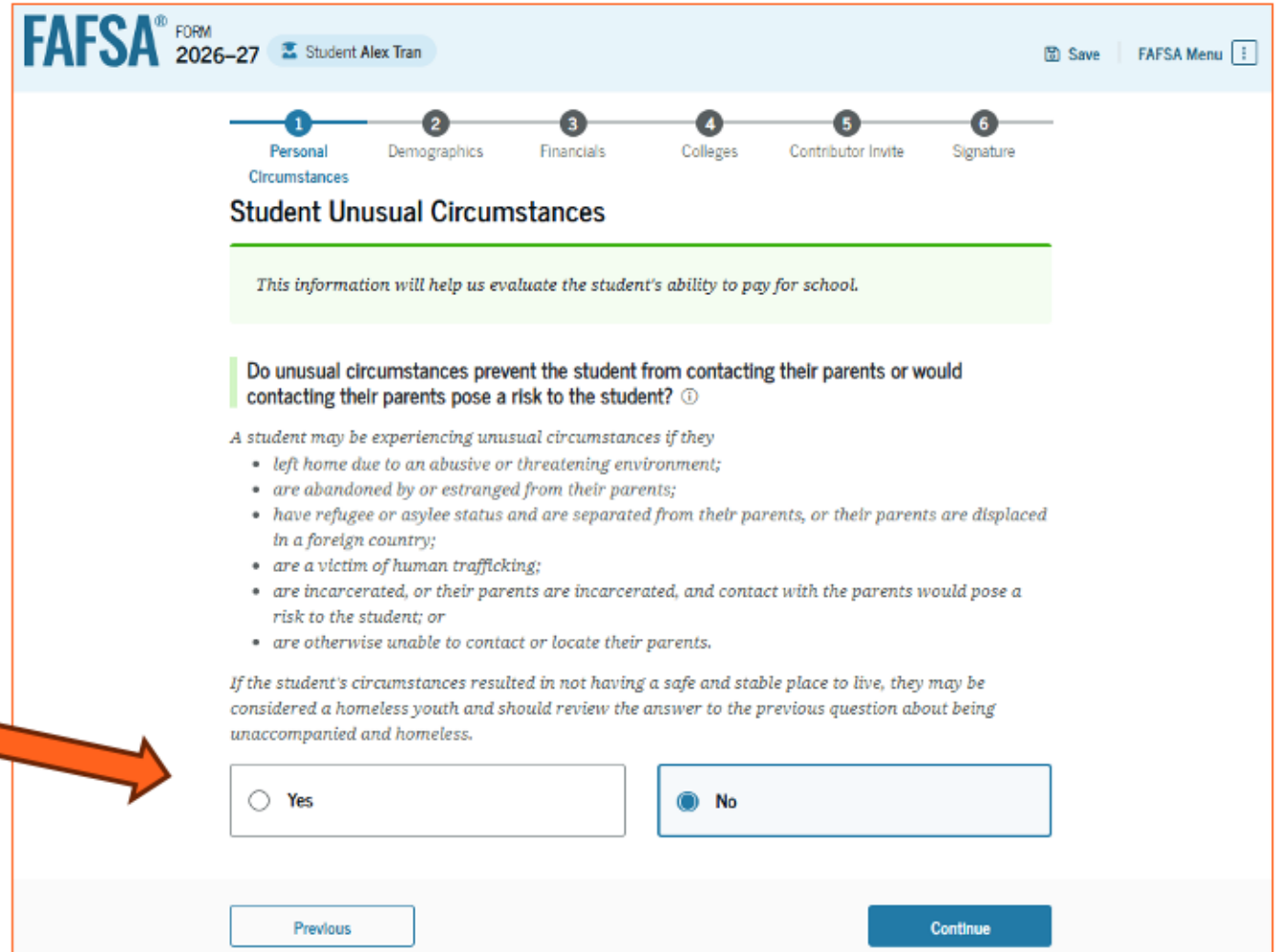
The screenshot shows the FAFSA 'Invite Your Parent' screen. At the top, a progress bar indicates the steps: Personal Circumstances, Demographics, Financials, Colleges, Contributor Invite (current step, marked with a blue circle and number 5), and Signature (marked with a grey circle and number 6). Below the progress bar, the heading 'Invite Your Parent to This FAFSA® Form' is displayed. A green box contains the text: 'To determine your student aid eligibility, we need more information on your household financial situation. You'll need to invite a contributor to provide this information.' Below this, a paragraph states: 'As a dependent student, you need to invite a legal parent as a contributor. You only need to invite one parent. We may ask them to invite their spouse or partner.' A blue link reads 'Who counts as a parent on the FAFSA form?'. The main form area is titled 'Parent' with a green icon. Below this, the heading 'Invite a Parent Contributor' is shown. There is an 'Email' label above a text input field, which has a question mark icon to its right. Below the input field is a blue button labeled 'Send Invite'. At the bottom of the screen, there are two buttons: 'Previous' and 'Continue'.

What if the
student cannot
provide parent's
information on
the FAFSA & PA
State Grant
forms?



Dependent Student: Unusual Circumstances

- Do **unusual circumstances** prevent the student from contacting their parents?
- Would contacting the parents pose a risk to the student?
- Select “yes” and follow up with the school’s financial aid office and PHEAA.



FAFSA[®] FORM 2026-27 Student Alex Tran Save FAFSA Menu

1 Personal Circumstances 2 Demographics 3 Financials 4 Colleges 5 Contributor Invite 6 Signature

Student Unusual Circumstances

This information will help us evaluate the student's ability to pay for school.

Do unusual circumstances prevent the student from contacting their parents or would contacting their parents pose a risk to the student? ⓘ

A student may be experiencing unusual circumstances if they

- left home due to an abusive or threatening environment;
- are abandoned by or estranged from their parents;
- have refugee or asylee status and are separated from their parents, or their parents are displaced in a foreign country;
- are a victim of human trafficking;
- are incarcerated, or their parents are incarcerated, and contact with the parents would pose a risk to the student; or
- are otherwise unable to contact or locate their parents.

If the student's circumstances resulted in not having a safe and stable place to live, they may be considered a homeless youth and should review the answer to the previous question about being unaccompanied and homeless.

☐ Yes ☒ No

Previous Continue

Financial Information:



If required to report assets:

- Do not report the value of:
 - Primary home
 - Qualified retirement funds
 - Life insurance policies
 - Small business if less than 100 employees
 - Family farms where family resides
 - Commercial fishing business & related expenses
- Report the net value, as of the day you are completing the FAFSA®.
 - Balance of checking & savings accounts, records of stocks, bonds, bitcoins, etc.
 - Value of 529 accounts for the student owned by the parent(s) of a dependent applicant or owned by the student applicant
 - Child support received for the most recently completed calendar year
 - Net Worth of your business (over 100 employees)

Current Total of Cash, Savings, and Checking Accounts

Don't include student aid.

\$.00 ⓘ

Current Net Worth of Investments, Including Real Estate

Don't include the home the student lives in. Net worth is the value of investments minus any debts owed against them.

\$.00 ⓘ

Current Net Worth of Businesses and Investment Farms

Enter the net worth of the student's businesses and for-profit agricultural operations. Net worth is the value of the businesses and farms minus any debts owed against them.

\$.00 ⓘ

[Previous](#) [Continue](#)

Signing with the FSA ID

The image displays three overlapping screenshots of the FAFSA 2024-25 website, illustrating the signing process for a student.

Top Screenshot: Shows the progress bar with steps: Personal Circumstances, Demographics, Financials, College, and Signatures. The 'Signatures' step is highlighted. Below the progress bar, it says 'Sign and Complete Your Part'.

Middle Screenshot: Shows the 'You're Almost There! The Student Section is complete!' message. It includes a section for 'Parent Contributors' with a list of requirements for dependent students. The requirements are:

- will use federal aid for higher education
- are not in default
- do not owe money to pay it
- will notify your school
- will not receive a

Bottom Screenshot: Shows the 'Congratulations, the FAFSA Form is Complete!' message. It includes a section for 'What Happens Next' with three steps:

- Email sent:** Confirmation that the student received an email review of this page.
- The Student Will Receive Notification of Processing:** In one to three days, the student will receive a notification by email that their FAFSA form was processed and sent to the student's school.
- The Student Will Receive School Communications:** The school will send the student a letter or email with information about the student's FAFSA form. The school will also send the student a letter or email with information about the student's FAFSA form. The school will also send the student a letter or email with information about the student's FAFSA form.

- FAFSA® must be signed by Student & all required contributors before it is considered complete.
- If parent submits the FAFSA®, then student will receive an email and can access the detailed confirmation page.
- If Student submits the FAFSA®, then they will have a different view of the confirmation page than the parent.

Special Circumstances

If things change...

Special Circumstances:

- Recent death or disability
 - Reduced income/Unemployment
 - Tuition expenses at secondary schools
 - Unusual medical or dental expenses
-
- **Contact schools listed on FAFSA: Only a school can change a FAFSA based on your circumstances**
 - **Contact PHEAA for the PA State Grant (800-692-7392)**



PA State Grant Application Information

- Visit 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

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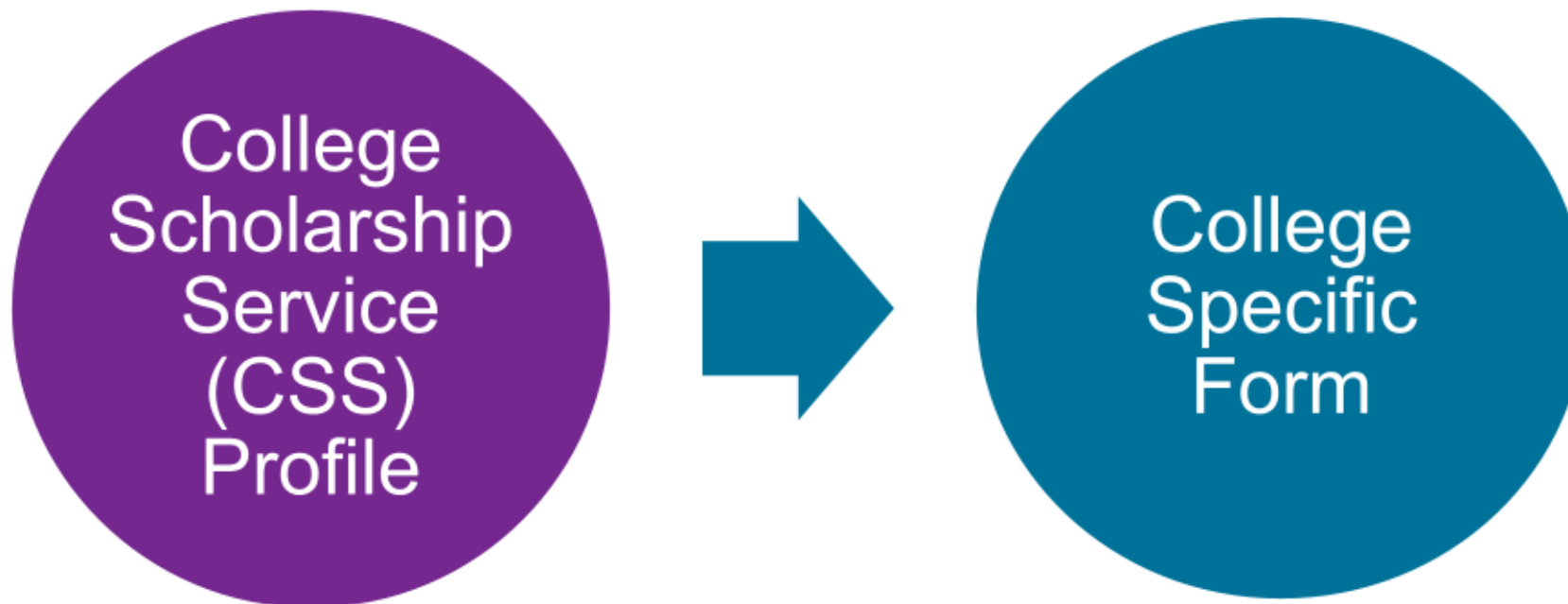
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PA State Grant Application Information

- Visit 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

Other Forms You May Need to Complete

✓ Check with your school



After Filing

After completing the FAFSA, students and contributors will receive a FAFSA Submission Summary in real-time.

After the initial submission, students can make up to four corrections without waiting between transactions.

Information will be shared with PHEAA and all schools listed on FAFSA.

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

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

FAFSA Submission Summary

After the FAFSA® is filed:

- Student receives FAFSA® Submission Summary
 - Review for errors, make corrections if necessary
 - Share with scholarship organizations, if requested
- Student Aid Index (SAI) is included on the FAFSA® Submission Summary
- Results shared with PHEAA & schools listed on FAFSA®
 - Student undergoes need analysis
 - Monitor emails & respond to requests from Federal Student Aid, PHEAA & schools.

FAFSA[®] FORM 2025-26

FAFSA Submission Summary

Student  Raya Tran

Application Received
Sept. 11, 2024

Application Processed
Jan. 16th, 2024

Data Release Number
1234

Viewing: Submission 1

[Eligibility Overview](#)

[FAFSA Form Answers](#)

[School Information](#)

[Next Steps](#)

Your Estimated Federal Student Aid

Federal Pell Grant

A Federal Pell Grant is awarded to undergraduate students who have financial need and who have not earned a degree or are in a teacher certification program. Federal Pell Grants don't need to be repaid.

Up to **\$4,556**

Federal Direct Loans

A federal direct loan is money lent to you by the government to you that you must repay with interest.

Up to **\$4,556**

Federal Work-Study

Federal Work-Study is a way for students to earn money to pay for school through part-time jobs on or off campus.

You May Be Eligible

Amounts shown here are only estimates of federal student aid based on full-time enrollment and the average cost of attendance. Your school will determine how much student aid to offer you, which may include additional aid from your school or state.

[Learn more about financial aid](#)



Keep in mind, this is only an estimate

Always refer to your school's financial aid offer for a final determination of financial aid available.

View All of Your Federal Student Aid in One Place

View detailed information about your federal loan and grant aid, including your enrollment history, payment history, and subsidized usage.

[Visit My Aid](#)

Find the Right College or Career School

Use College Scorecard to compare schools by size, location, graduation rate, and more.

[Visit College Scorecard](#)



Review Financial Aid Notices Carefully

- Notices vary amongst schools
- Presented by the school(s) and typically includes:
 - Types and amounts of aid
 - Source of aid (federal, state or school)
 - Student's rights and responsibilities & academic requirements
 - Explains what must be done to accept or reject aid
- Contact the school's financial aid office with questions

Bottom Line: What are your out-of-pocket costs?

Sample Award Letter

Financial Aid		\$39,945	
SPORTS AND SCHOLARSHIPS			
Faculty Scholarship	\$18,000	\$18,000	\$18,000
Federal Pell Grant	\$1,823	\$1,823	\$1,823
Federal Supplemental Educational Opportunity Grants (FSEOG)	\$400	\$400	\$400
LOANS			
Federal Direct Subsidized Loan	\$1,150	\$1,150	\$1,150
Federal Direct Unsubsidized Loan	\$1,000	\$1,000	\$1,000

Estimated Cost of Attendance		\$61,826	
DIRECT BILLABLE COSTS			
Tuition	\$23,000	\$23,000	\$23,000
Fees	\$100	\$100	\$100
Room/Boarding	\$4,000	\$4,000	\$4,000
Books/Supplies	\$2,600	\$2,600	\$2,600
INDIRECT COSTS			
Books/Supplies	\$150	\$150	\$1,100
Transportation	\$125	\$125	\$450
Other Educational Costs	\$175	\$175	\$250

Total Estimated Balance		\$21,881	
ESTIMATED MONTHLY PAYMENT OPTIONS			
\$2,188 12 payments per year	\$1,823 12 payments per year	DEVELOP PLAN	
METHOD OF PAYMENT			

Resources to Pay Your Balance

ACCEPTING YOUR FINANCIAL AID AWARD
Log into our website and accept, decline or partially accept your financial aid award.

WORK STUDY
Federal Work Study \$1,250 \$1,250 \$1,250

PAYMENT PLAN
We offer 10 and 12 month payment plans. Payment plans are calculated by semester and subject to change. You need to sign up for a payment plan each semester.

If you have any questions or concerns related to this award letter please contact the financial aid office.

Compare & Understand Financial Aid Offers

Do you understand your aid offers?

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?

Net Price Calculator

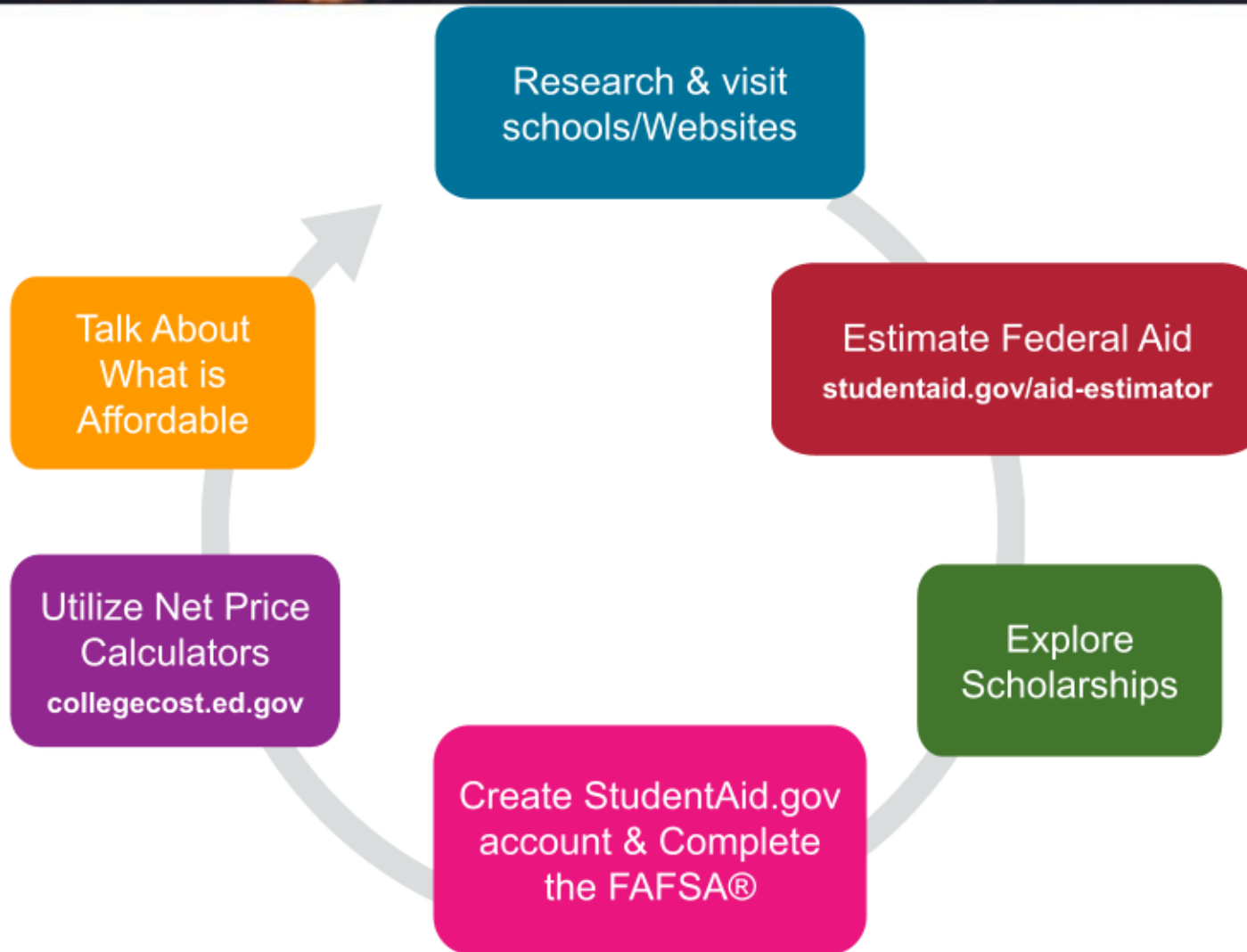
Net Price is the amount that a student pays to attend an institution in a single academic year AFTER subtracting scholarships and grants the student receives.

Net Price Calculators

- Available at **collegecost.ed.gov/net-price**
- All schools must have a net price calculator on their school's website
- Use the Net Price Calculators to determine your bottom-line.



What Can You Do Now?



2026

September through November PHEAA Statewide Webinars



Pennsylvania Higher Education Assistance Agency

Get Ready to File the FAFSA®

Join us for our Get Ready to File the FAFSA webinar and learn the key steps you can take now to prepare for filing the 2027–28 Free Application for Federal Student Aid (FAFSA®). We'll discuss who needs and how to get a StudentAid.gov account, share practical tips to make the application process easier, and review important deadlines and requirements for federal and state financial aid programs. This session will help students and families feel informed and confident as they get ready to file.

Monday, September 28
6:00–7:00 PM (ET)



Presenters: Wendy Dunlap
and Tiffanie DeVan



Register

Ask an Access Partner

Join our Ask an Access Partner webinar, a live, interactive session where experienced higher education access partners will answer your financial aid questions on a wide range of topics including federal and state aid programs, the FAFSA, and scholarships.

Friday, November 6
Noon–1:00 PM (ET)



Register

Presenters: Diona Brown,
Sonya Mann-McFarlane,
Wendy Dunlap, Kurt
Deutsch, Michelle Work,
Evelyn Disla, Ron Felder,
Tiffanie DeVan, Abby
Gabner, and Ed Lane.

Creating Your StudentAid.gov Account

In order to fill out and submit the FAFSA, you will need a StudentAid.gov account. Join us to learn more about what a StudentAid.gov account is, and who should create one and when.

Tuesday, November 10
6:00–7:00 PM (ET)



Presenter: Kurt Deutsch



Register

Register at PHEAA.org/virtual or scan the QR code



**In-Person
Event**

FAFSA® Completion Workshop

Get hands-on help from experts on the **FAFSA**.



Sign up today!



Sign up for one of our three time slots by selecting the "Sign up today!" button, or copy and paste the link provided into your browser.

www.eventbrite.com/e/pheaa-statewide-virtual-fafsa-completion-workshop-registration-1994688337513?aff=oddttdtcreator



NOTE: PHEAA will have a limited number of laptops available for these sessions. Although walk-ins are welcome, we highly recommend signing up using the eventbrite link provided.

Date: Thursday, October 8, 2026

Time: 30-minute sessions starting at
5:30, 6:00, & 6:30 PM (ET)

Location: PHEAA
1200 North Seventh St.
Harrisburg, PA 17102

**File for 2027-28 at
StudentAid.gov/FAFSA**

By filing the FAFSA online, you take the first crucial step to determine if you qualify for a Federal Pell Grant, PA State Grant, scholarships, institutional awards, and federal student loans.

Email
tiffanie.devan@pheaa.org
for additional details
including the registration
link.

Financial Aid Resources

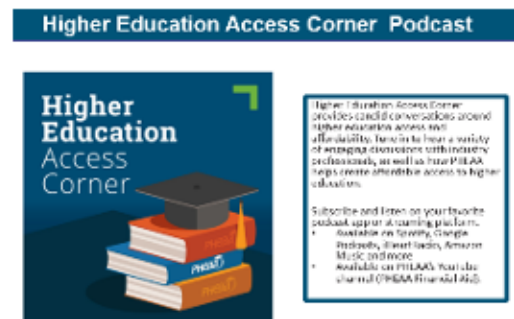
- **Federal Student Aid Information Center**

- Email, call or chat with customer service agents
- Phone: 800-433-3242 (800-4-FED AID)
- Websites: [Studentaid.gov](https://studentaid.gov) & collegecost.ed.gov

- **PHEAA**

- Email: granthelp@pheaa.org
- Phone: 800-692.7392
- Podcast: [Higher Education Access Corner](https://www.pheaa.org/higher-education-access-corner)
- Website: [PHEAA.org](https://www.pheaa.org)
 - [MySmartBorrowing.org](https://www.mysmartborrowing.org)
 - [Educationplanner.org](https://www.educationplanner.org)
 - [Youcanddealwithit.com](https://www.youcanddealwithit.com)
- YouTube Channel: [PHEAASStudentAid](https://www.youtube.com/channel/UC8AASStudentAid)

- **Financial Aid Offices**



Presenter



Tiffanie DeVan

tiffanie.devan@pheaa.org

Dauphin, Juniata, Mifflin, Northumberland,
Perry, Schuylkill, Snyder, & Union Counties



HOME OF THE WILDCATS



WILDCATS

21

T.O.L.

3

QUESTIONS?

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