

Paying for College 2026-2027

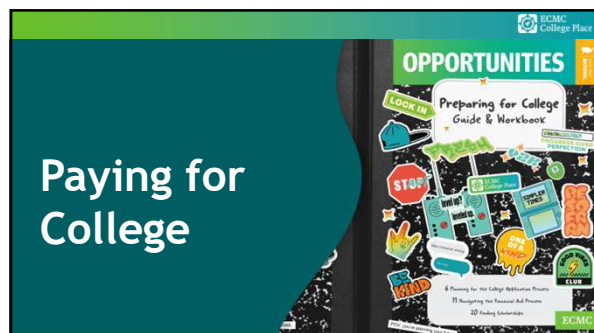


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<https://bit.ly/ECMCTCP>

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Paying for College

OPPORTUNITIES

Preparing for College
Guide & Workbook

LOOK HERE

STOP

ECMC College Place

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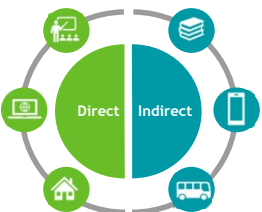


Agenda

- College Costs
- Types of Financial Aid
- Financial Aid Applications
- Timeline and Action Items
- Additional Resources

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College Cost of Attendance (COA)



- Tuition
- Books and Supplies
- Fees
- Personal Expenses
- Food and Housing
- Transportation

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Average College Costs (OR)

Type of College	Tuition and Fees	Total
Community Colleges	\$6,870	\$31,842
Public Colleges and Universities	\$16,302	\$38,856
Private Colleges and Universities	\$60,100	\$79,784

Source: "College Costs," State of Oregon: Plan & Pay for College. <https://www.oregon.gov/highered/access/Documents/OSAC/Student%20Budgets.pdf>

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Net Price Calculator



- Required by the U.S. Department of Education
- Provides an estimate of your cost after grants and scholarships
- On every college website or at <https://collegecost.ed.gov>
- Find the actual net price by applying for financial aid

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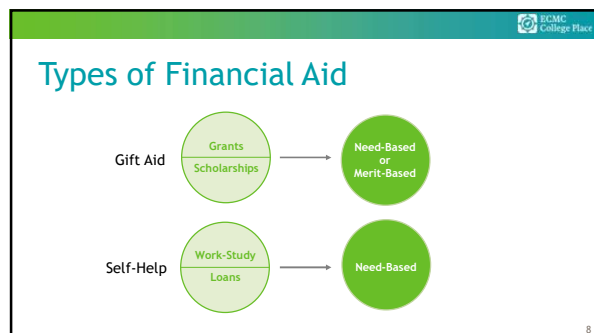
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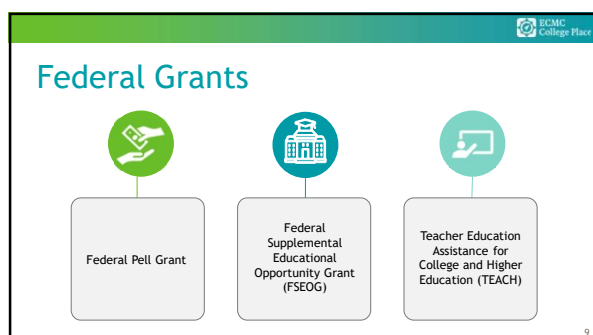
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Federal Pell Grant Eligibility

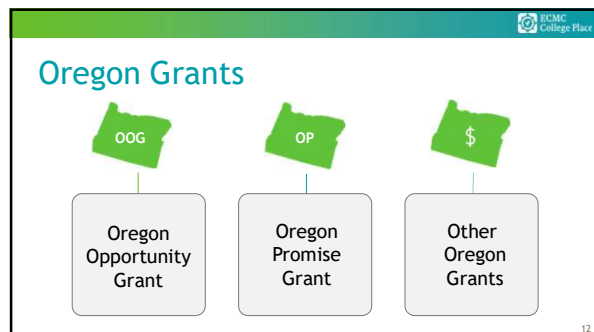
Single-Parent Family 2026-2027			
Family Size	Maximum Pell Eligibility	Pell Eligible	Not Pell Eligible
2	< \$45,990	< \$66,430	\$66,430+
3	< \$58,095	< \$83,915	\$83,915+
4	< \$70,200	< \$101,400	\$101,400+
5	< \$82,305	< \$118,885	\$118,885+

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Federal Pell Grant Eligibility

Two-Parent Family 2026-2027			
Family Size	Maximum Pell Eligibility	Pell Eligible	Not Pell Eligible
3	< \$45,185	< \$71,005	\$71,005+
4	< \$54,600	< \$85,800	\$85,800+
5	< \$64,015	< \$100,595	\$100,595+
6	< \$73,430	< \$115,390	\$115,390+

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Paying for College 2026-2027

Institutional Funds



- Money provided by the college/university
- Offered to incoming and current students
- Check your college's website for grant and scholarship offerings

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Scholarships

- Your high school
- Local community
- State organizations
- National organizations
- Your college or university



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Scholarship Search

Legitimate Search Sites

- Apply: www.apply.com/scholarships
- Bold.org: <https://bold.org>
- College Board: <https://bigfuture.collegeboard.org>
- Fastweb: www.fastweb.com
- Scholarship America: <https://scholarshipamerica.org/>
- Unigo: www.unigo.com
- U.S. Department of Labor: www.careeronestop.org/Toolkit/Training/find-scholarships.aspx

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Work-Study

- Work Study**: A program that offers high school or college students part-time jobs in order to provide financial assistance or work experience
- Federal**:
 - Need based
 - Work with financial aid office
- Institutional**:
 - Offered by the college
 - International students may be eligible

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Federal Student Loans

	Eligibility	2026-2027 Fixed Interest Rates
Direct Subsidized Loans	- Need based - Interest is paid by The U.S. Department of Education while in college	6.52%
Direct Unsubsidized Loans	- Non-need based - Borrower is responsible for paying interest	6.52%
Direct PLUS Loans • Parent PLUS	- Biological or adoptive parent - Credit check	9.07%

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Additional Ways to Pay for College (OR)



- Savings
- Parent's GI Benefits
- AmeriCorps
- Student/Parent Employer Benefits
- Military Service
- Western Undergraduate Exchange (www.wiche.edu)

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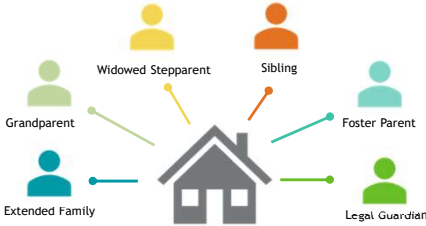
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Who Is My Financial Aid Parent?

Are your parents married to each other or do they live together?	If not, which parent provided more financial support over the past 12 months?	Is the parent that provided more financial support remarried?	
			
Both parents will report information on the FAFSA/ORSAA	This parent will report information on the FAFSA/ORSAA	Stepparent will also report information on the FAFSA/ORSAA	

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Non-Financial Aid Parents



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Online Parent Wizard

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

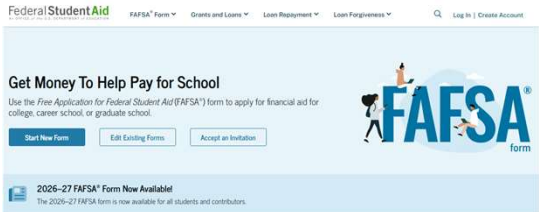
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Types of Financial Aid Applications (OR)

 Free Application for Federal Student Aid (FAFSA)	 Oregon Student Aid Application (ORSAA)
 CSS Profile	 OSAC Student Portal

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Free Application for Federal Student Aid (FAFSA)

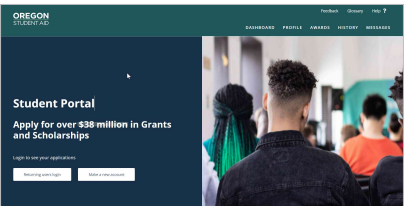


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Oregon Student Aid Application ORSAA



Source: "OSAC Student Portal," Oregon Office of Student Access and Completion, <https://app.oregonstudentaid.gov>

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FAFSA/ORSAA Student Sections



1 Special/Unusual Circumstances

2 Demographics

3 Financials

4 Colleges

5 Consent/Signature

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FAFSA/ORSAA Parent/Contributor Sections



1 Demographics

2 Financials

3 Consent/Signature

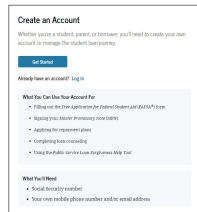
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Federal Student Aid ID (FSA ID)

- Students
- Parents (if possible)
- Unique to each individual
- Used for FAFSA
- Used for student loans

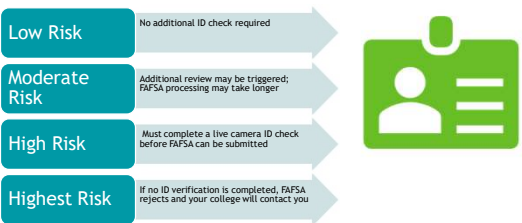


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FAFSA Identity Verification



Low Risk No additional ID check required

Moderate Risk Additional review may be triggered; FAFSA processing may take longer

High Risk Must complete a live camera ID check before FAFSA can be submitted

Highest Risk If no ID verification is completed, FAFSA rejects and your college will contact you

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FAFSA Family Fast Pass



A contributor has more than one student...

Such as a parent with two or more children completing the FAFSA for a given year.

Family Fast Pass

Allows the contributor to enter their information once each year and link it to more than one student.

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CSS Profile

Each year CSS Profile sends an email to students from a select number of private colleges and scholarship programs.

Required By

- Many private colleges
- Some scholarship programs

Application Fees

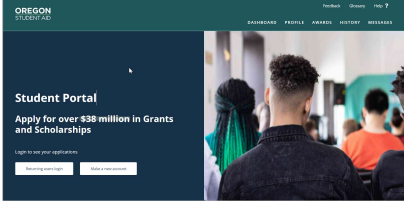
- First submission: \$25
- Additional submissions: \$16 each
- Fee waivers are available

Who Should Complete

- Non-custodial parent information
- Additional income and asset information

Source: "CSS Profile." College Board. <https://cssprofile.collegeboard.org>

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OSAC Student Portal (OR)

Apply for over \$38 million in Grants and Scholarships

Sign in to view your applications

Having trouble? | Make a request

Source: "OSAC Student Portal." Oregon Office of Student Access and Completion. <https://app.oregonstudentaid.gov>

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Seniors: Fall Financial Aid Timeline

- Find financial aid information and deadlines on college websites
- Submit the FAFSA or other state financial aid application
- Search for scholarships
- Answer emails from financial aid offices



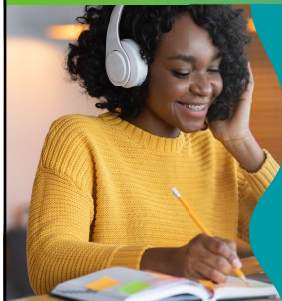
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Seniors: Fall College Planning Timeline

- Attend college fairs (NACAC College Fairs, www.nacacfairs.org)
- Finalize your college list
- Find application deadlines on college websites
- Complete the college application process



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Additional Resources (OR)



High School and College Counselors



Big Future College Board:
<https://bigfuture.collegeboard.org>



Oregon Goes to College:
<https://oregongoestocollege.org/>



The College Place

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<https://bit.ly/ecmctcp>

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