



<https://bit.ly/ecmctcp>

Please complete our
Survey Monkey

This will give you
access to support
from The College
Place

Paying for College

OPPORTUNITIES

Preparing for College Guide & Workbook

LOCK IN



FRESH

LOADING...
PROGRESS OVER
PERFECTION

START

ECMC
College Place

level up?

leveled up.

SIMPLER
TIMES

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Main character energy

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OF A
KIND

GOOD VIBES
CLUB

6 Planning for the College Application Process

11 Navigating the Financial Aid Process

20 Finding Scholarships

ECMC

POV: you're planning your future



Agenda

College Costs

Types of Financial Aid

Financial Aid Applications

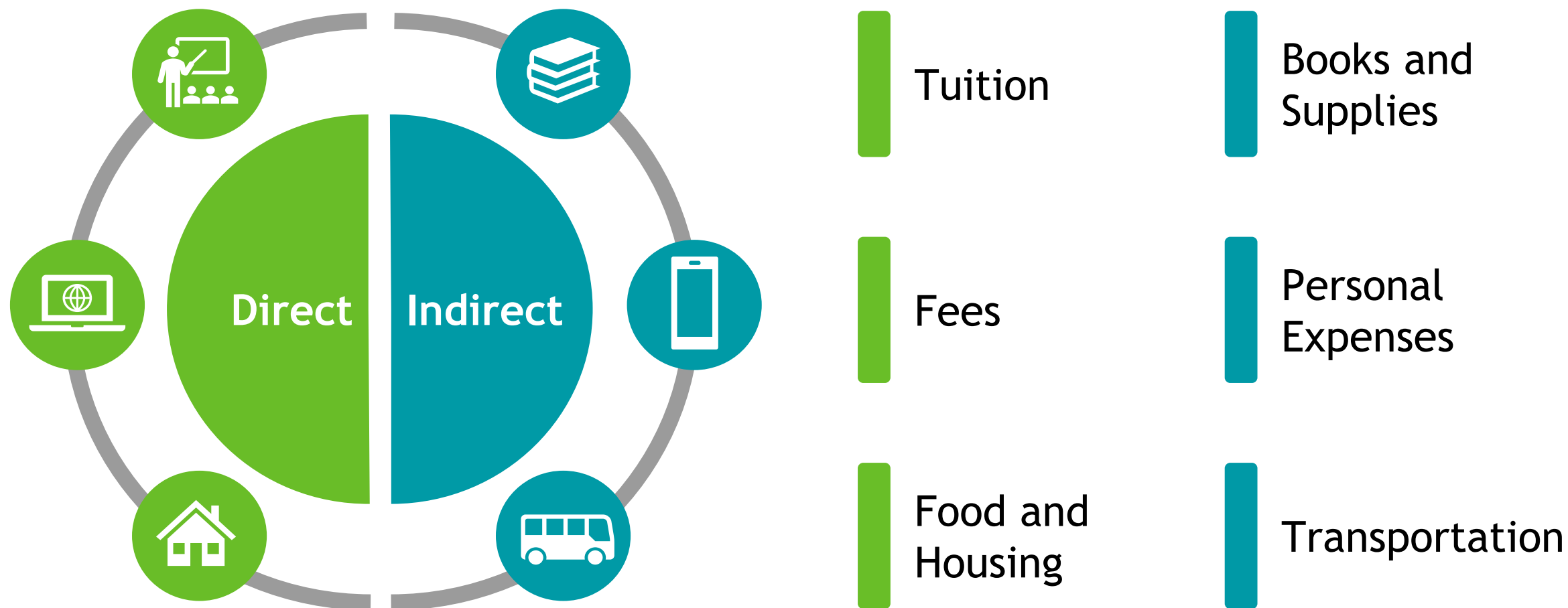
Timeline and Action Items

Additional Resources

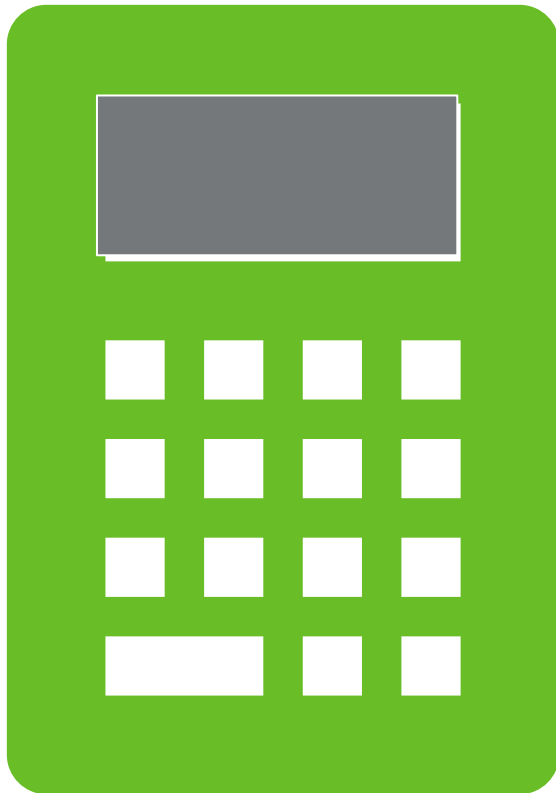
Average College Costs (CT)

Type of College	Tuition and Fees	Total
Community Colleges *CT State has a free tuition program	\$5,388*	\$5,388*
State Colleges and Universities	\$16,810	\$30,780
UConn Storrs (Insurance and Book Bundle +\$3,784)	\$21,574	\$36,758
Private Colleges and Universities (range from \$33,886- \$98,330)	\$51,890	\$72,365

College Cost of Attendance (COA)



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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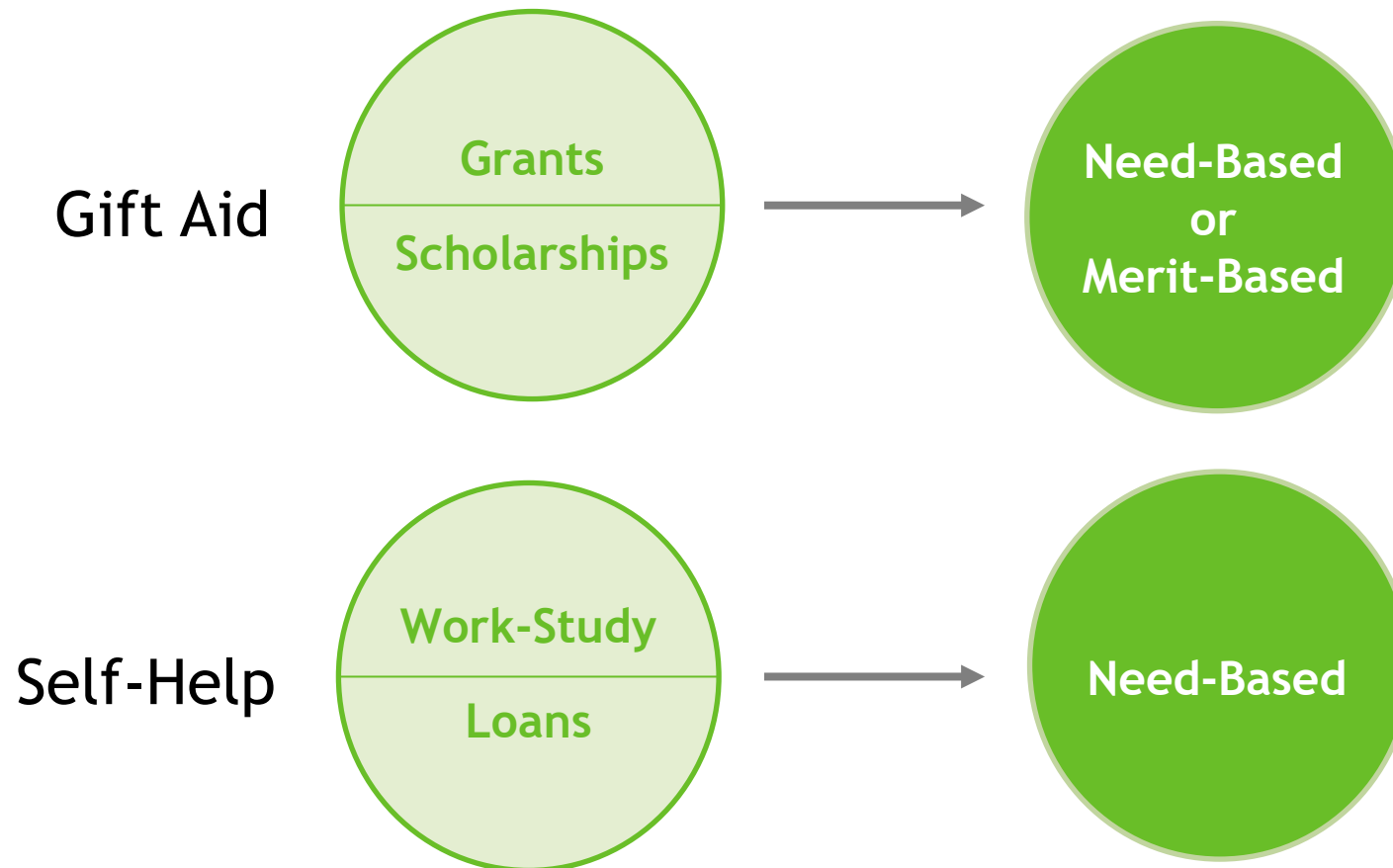
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Types of Financial Aid



Federal Grants



Federal Pell Grant



Federal
Supplemental
Educational
Opportunity Grant
(FSEOG)



Teacher Education
Assistance for
College and Higher
Education (TEACH)

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+

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+

State of Connecticut Grants

- Roberta B. Willis Scholarship Need-Based Award
 - SAI of <\$10,999
 - CT Colleges and Universities*
- Roberta B. Willis Scholarship Need/Merit Award
 - SAI of <\$10,999
 - CT Colleges and Universities*
 - Nominated by high school
 - Top 20% of class OR
 - 1200+ SAT, 25+ ACT
 - <https://ohe.ct.gov/sfa/sfa.shtml>



*Post, Wesleyan, and Yale do not participate. Connecticut College must be listed first on the FAFSA to avoid accidental denials.

Free CT Community College

Mary Ann Handley Award

- CT Resident
- High School Graduate
- FAFSA completion
- Enrolled in 6 credits or more per semester, good academic standing
- Enrolled in Certificate or Degree Program



<https://www.ct.edu/transfer/compare>
<https://www.ct.edu/policies/ct-finish-line-scholarship-program>

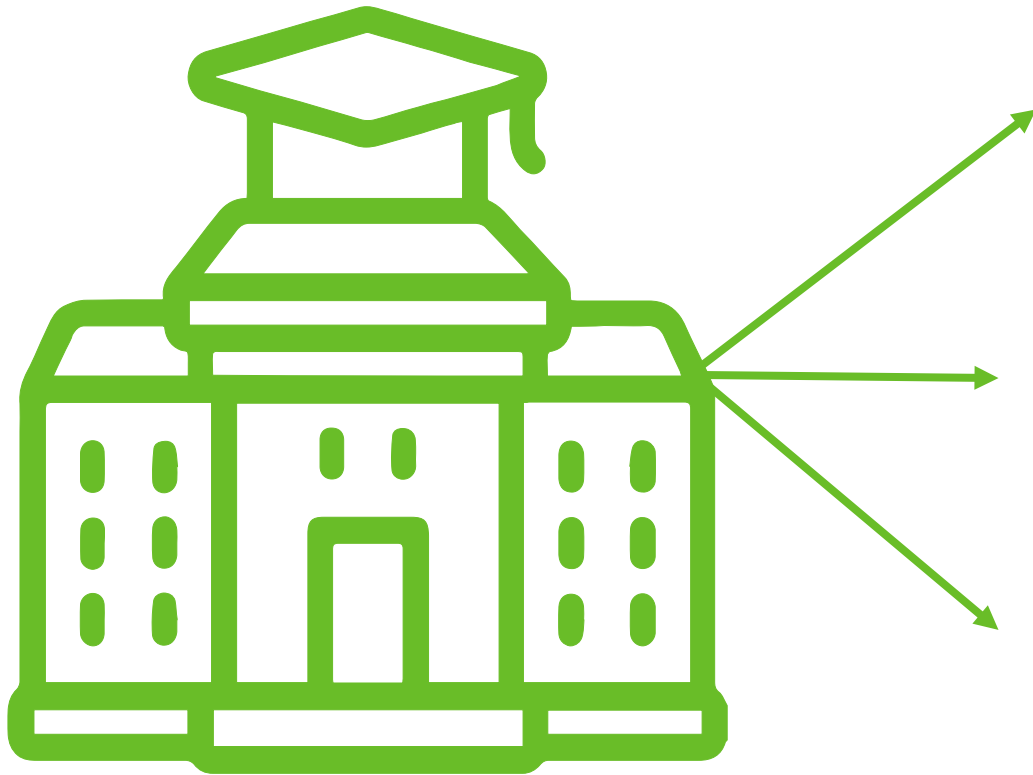
Finish Line Scholars Program

- CT Resident
- CT State Associates Degree 2025 or later
- FAFSA completion
- Enrolled in 4-year CSCU degree seeking, taking 6 credits or more per semester, good academic standing
- Participant who maintained eligibility in Debt Free CC/PACT/Mary Ann Handley



<https://www.ct.edu/transfer/compare>
<https://www.ct.edu/policies/ct-finish-line-scholarship-program>

Institutional Funds



Money provided by the college/university



Offered to incoming and current students



Check your college's website for grant and scholarship offerings

Scholarships

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



Scholarship Search

Legitimate Search Sites

- Appily: www.appily.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

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

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	6.53%
Direct PLUS Loans • Parent PLUS	• Biological or adoptive parent • Credit check	9.07%

Additional Ways to Pay for College (CT)



Savings

NEBHE.org
Tuition Break

Military &
AmeriCorps
Service

Student/Parent
Employer
Benefits

Earn College
Credits in High
School

CHESLA.org



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Free Application for
Federal Student Aid
(FAFSA)



Aid Application for
Connecticut
Undocumented Students
(AACTUS)



CSS Profile



Scholarship
Applications

Free Application for Federal Student Aid (FAFSA)

Get Money To Help Pay for School

Use the *Free Application for Federal Student Aid* (FAFSA®) form to apply for financial aid for college, career school, or graduate school.

[Start New FAFSA](#)[Edit Existing Forms](#)[Accept an Invitation](#)

2027-28 FAFSA® Is Available!

The 2027-28 FAFSA form is available for all students and contributors.

Federal Student Aid ID (FSA ID)

- Students
 - SS# only
- Parents (when dependent)
 - With or without SS#
- Unique to each individual
- Used for FAFSA
- Used for student loans

Create an Account

Whether you're a student, parent, or borrower, you'll need to create your own account to manage the student loan journey.

[Get Started](#)

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

What You Can Use Your Account For

- Filling out the *Free Application for Federal Student Aid (FAFSA®)* form
- Signing your *Master Promissory Note (MPN)*
- Applying for repayment plans
- Completing loan counseling
- Using the *Public Service Loan Forgiveness Help Tool*

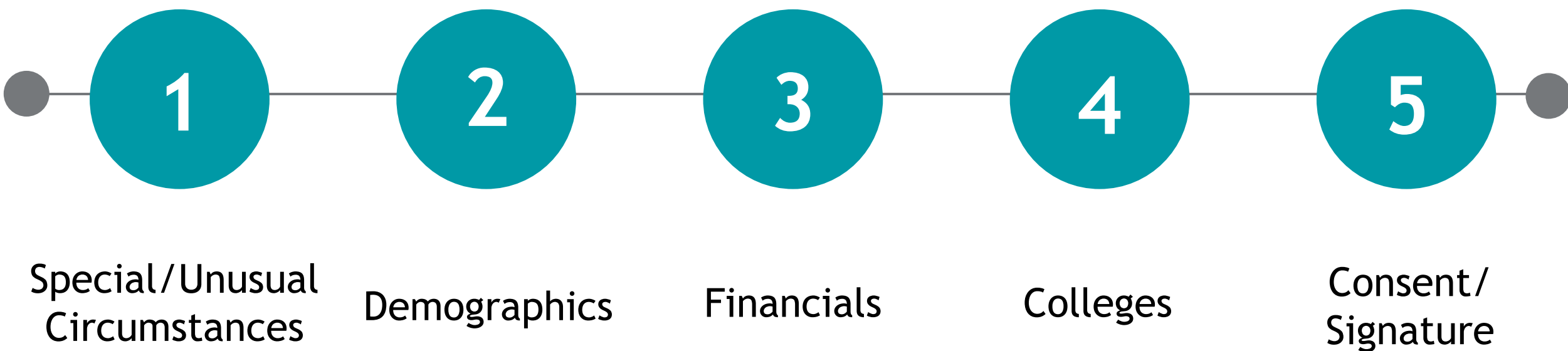
What You'll Need

- Social Security number
- Your own mobile phone number and/or email address

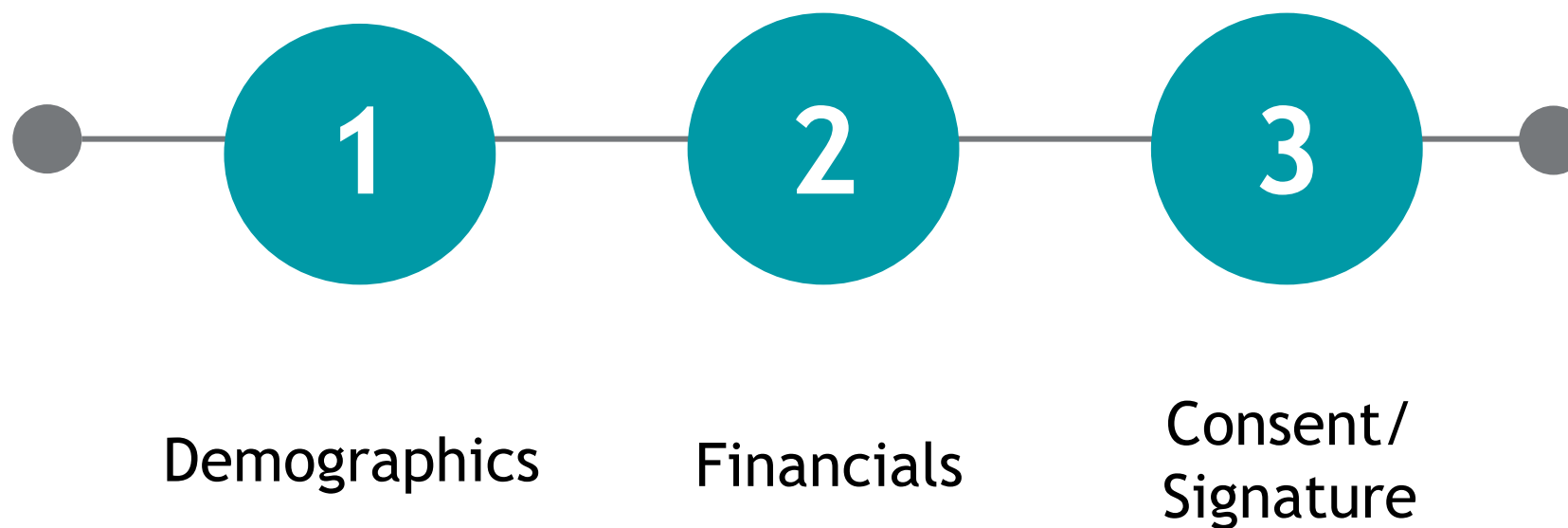
FSA ID: Next Steps



FAFSA Student Sections



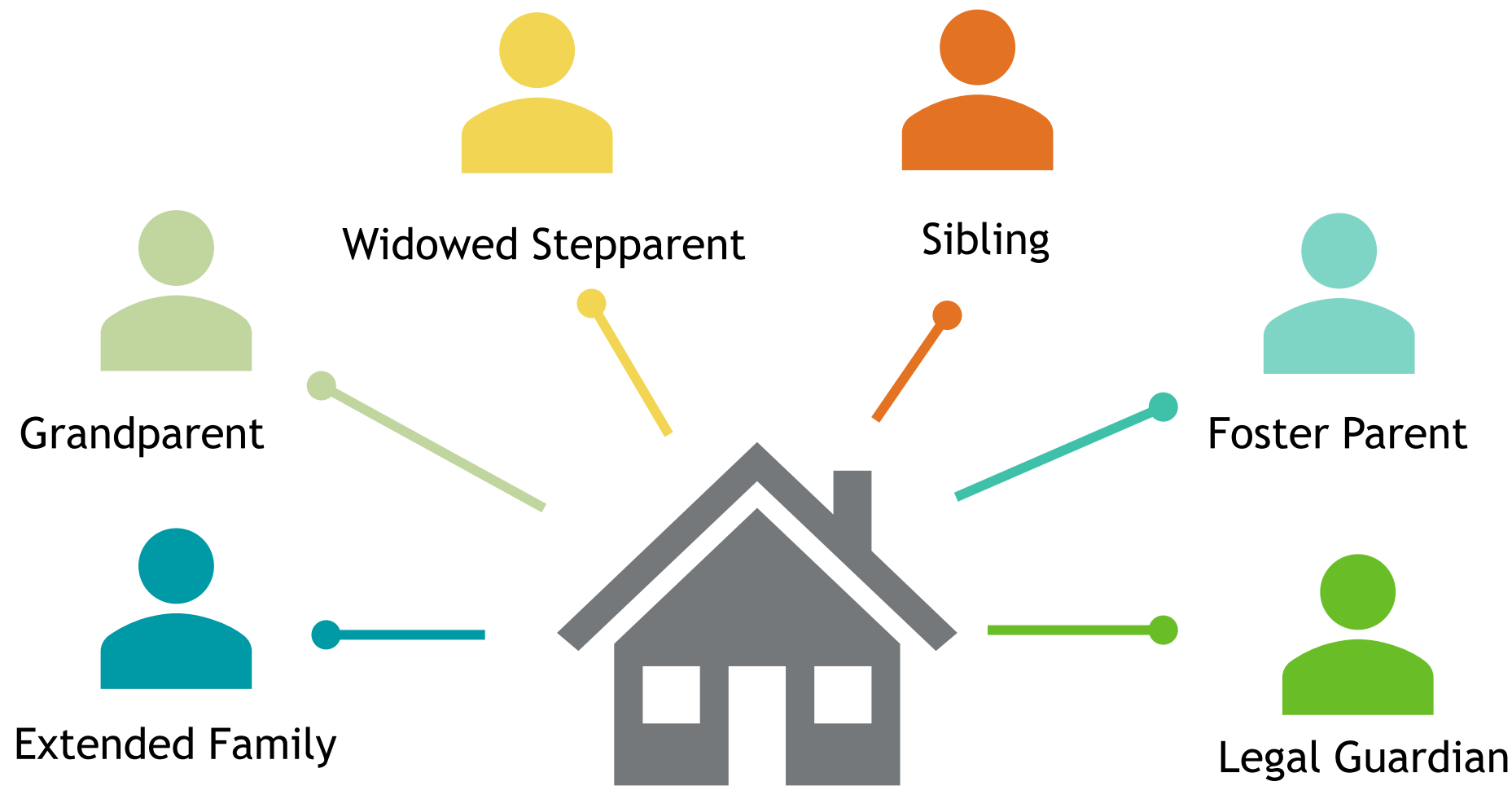
FAFSA Parent/Contributor Sections



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	This parent will report information on the FAFSA	Stepparent will also report information on the FAFSA
		

Non-Financial Aid Parents



Common FAFSA Errors



Using the wrong tax year

Manually submitting financial information



Dependency status mistakes

Listing the wrong parent for divorced/separated families



Missing signatures

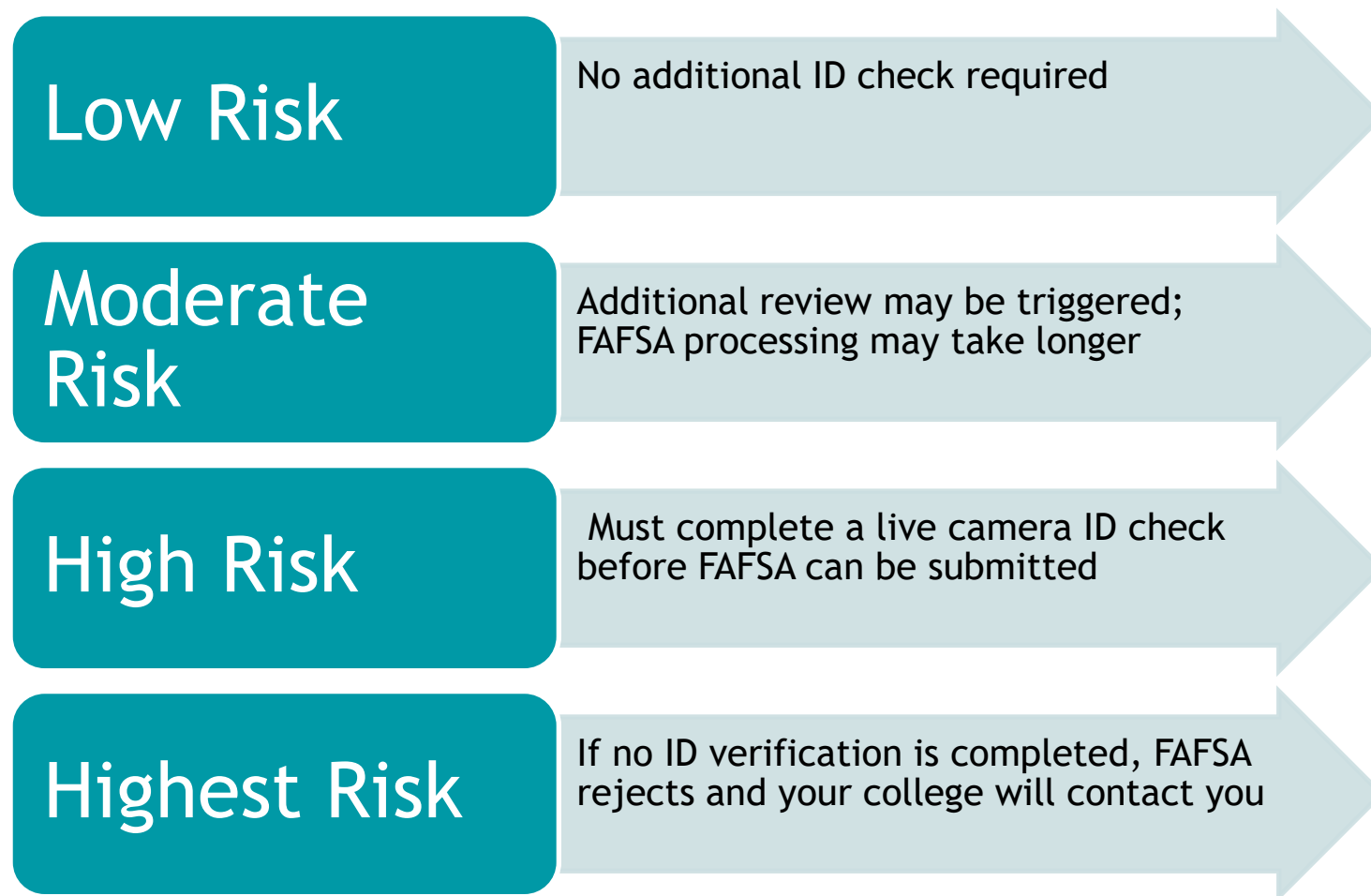
Misreporting assets



Incorrect social security numbers

Incorrect legal names

Identity Verification



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.

Aid Application for Connecticut Undocumented Students (AACTUS)

This image is from last year, this year's AACTUS hasn't been released yet. It will say **2027-2028** and will be looking at **2025** taxes.



2026-2027 Aid Application for Connecticut Undocumented Students (AACTUS)

This application is exclusively for a specific group of undocumented students who cannot apply for federal student aid.

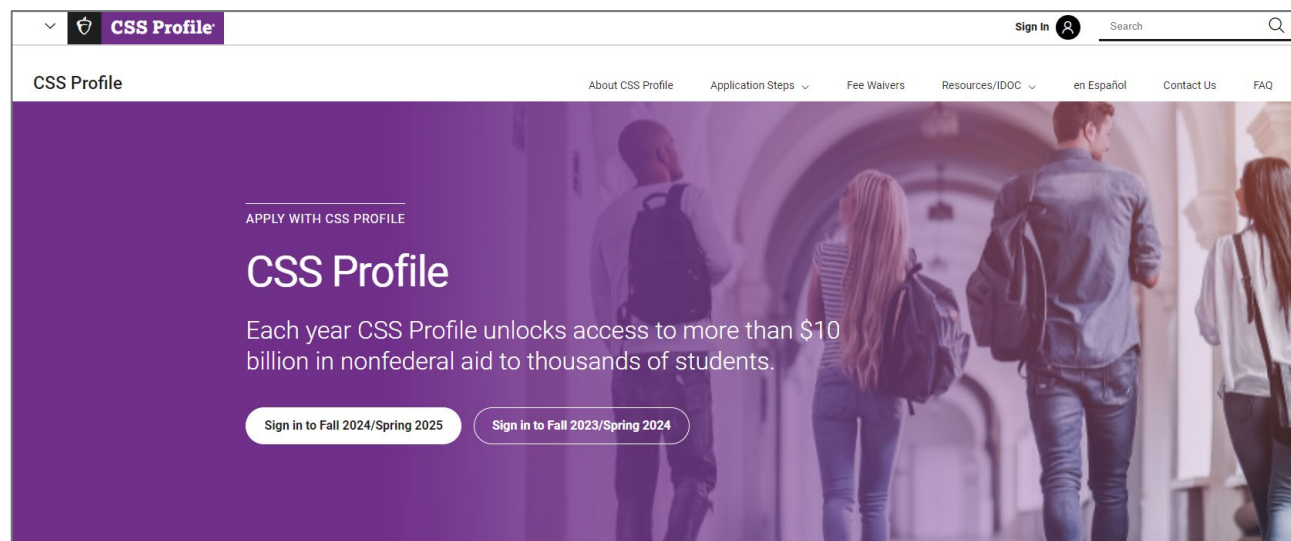
Information on this application will determine eligibility for institutional financial aid for the 2026-2027 academic year for students who:

- Cannot apply for federal student financial aid due to immigration status AND
- Meet conditions described in a signed affidavit in Part One of this application.

Students meeting the above criteria must submit the following to be considered for institutional funding

- ☐ Completed and signed Aid Application for Connecticut Undocumented Students (AACTUS)
- ☐ Submitted 2024 income and tax documentation as described in the AACTUS
- ☐ For veterans seeking aid: Provided DD-124 - Certificate of Release or Discharge from Active Duty
- ☐ Submitted Official High School Transcript

CSS Profile



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

Additional Financial Aid Paperwork

- Verification
 - Roughly 18% of students selected
 - Supporting documentation must be submitted
- Student loans
 - Complete entrance counseling
 - Sign a Master Promissory Note (MPN)



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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



* Create a college appropriate email address and check consistently

Family Financial Aid Discussion





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Additional Resources



High School and
College
Counselors,
GPA's, Upward
Bound, FAO



Federal Student
Aid
800-4-FED-AID

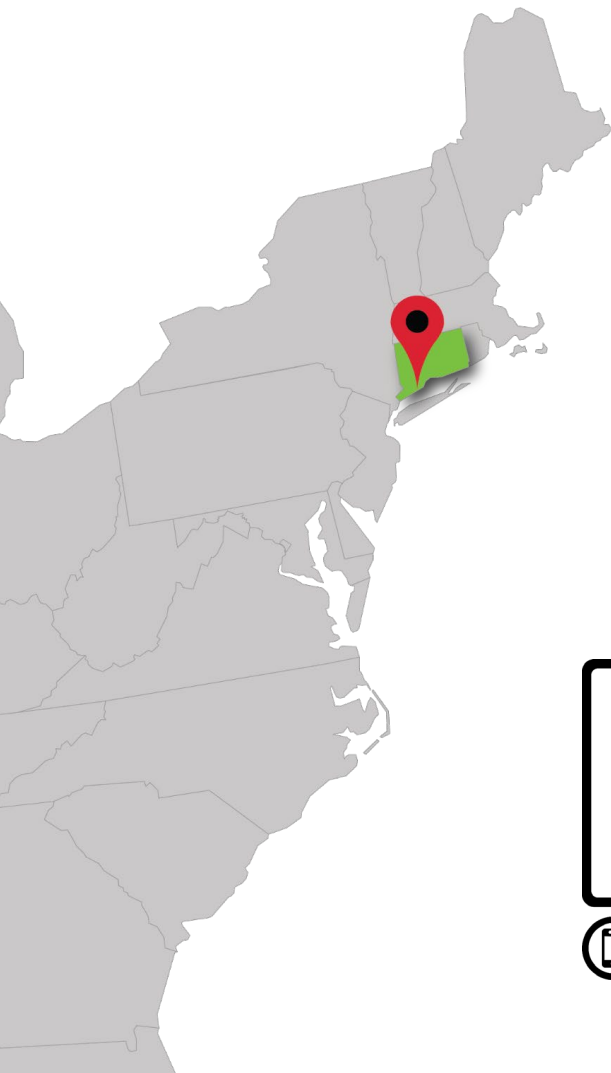


BigFuture College
Board:
<https://bigfuture.collegeboard.org>



The College
Place

Contact Us



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Sign up to receive
personalized emails and texts.

<https://bit.ly/ECMCTCP>