

How to Pay for College

GLACIER WOLFPACK

EMBRACE THE JOURNEY
FLATHEAD



26-27 Senior Year Timeline

FALL: GET READY!

- ❑ Meet your counselor!
- ❑ Complete Applications - applymontana.mus.edu
- ❑ Letters of Recommendation, Resume & Essays
- ❑ Transcripts
- ❑ Complete FAFSA @ studentaid.gov

WINTER: GET SET!

- ❑ FHS/GHS Scholarship Guides
- ❑ Apply for state & local scholarships January through April
- ❑ Complete FAFSA

SPRING: GO!

- ❑ Decide on your plan! Register for Housing and Orientation
- ❑ Graduation Distinctions & Scholarship Awards Ceremonies - GHS May 5 & FHS May 26
- ❑ Final official transcript to college - Senior Exit Survey

Cost of Attendance

Funding Sources:

- Savings/Work
- Scholarships
- Grants/Loans
- FAFSA & CSS Profile

Net Price Calculators

MSU-Bozeman Tuition & Fees: $9,440
Food/Housing: $15,300
Books/Supplies: $1,450
Miscellaneous: $4,182
Total: $30,372

Carroll College Tuition/Fees: $26,800*
**(Pell Grant Promise covers tuition)*
Food/Housing: $12,600
Books/Trans/Misc: $4,500
Total: $43,900

FVCC Tuition & Fees: $5,202
Food/Housing: $10,253
Books/Supplies: $1,000
Transportation: $2,330
Miscellaneous: $3,744
Total: $22,529

Female STEM major with high financial need & 4.0 GPA

Cost of Attendance		FVCC	MSU/UM	NAU	Carroll	Harvard
Direct Costs	Tuition/Fees	$5,202	$9,400	$30,000	$26,800	$61,120
	Room/Board*	*$10,253*	$15,300	$15,804	$12,600	$25,806
Indirect Costs	Books/Supplies	$1,000	$1,450	$900		$1,000
	Misc	$3,744	$4,182	$2,000	$4,500	$2,500
	Transportation	$2,330		$2,500		$4,000
	Total	$22,529	$30,332	$51,204	$43,900	$94,426
	WUE			$12,000		
	Pell Grant	$7,395	$7,395	$7,395	$7,395	$7,395
	GPA award	$4,000	$4,000	$6,500		
Hawkins Scholarship		$1,500	$1,500	$1,500	$1,500	$1,500
Rotary Scholarship		$1,000	$1,000	$1,000	$1,000	$1,000
Daley Scholarship		$3,000	$3,000			
Governor Service Award		$1,000	$1,000			
Soroptimist Scholarship		$2,000	$2,000	$2,000	$2,000	$2,000
Flathead Ed Foundation		$3,000	$3,000	$3,000	$3,000	$3,000
MUS STEM/Healthcare		$1,000	$1,000			
Institution Grant Aid					*Free Tuition*	$79,531
	Total Aid	$23,895	$23,895	$33,395	$14,895	$94,426
	Actual Cost	$1,366	$6,437	$17,809	$2,205	$0
		* $11,619				<$100K

How much would you pay?

Scholarships
(Guides sent in Dec.)

- **Subject Area**
- **Academic/Merit**
- **Leadership**
- **Volunteering**
- **Financial Need**

Local Civic & Foundation Scholarships

WUE - Western Undergraduate Exchange

MUS Honors & STEM/Healthcare Scholarships

Pell Grant income <70K (max value $7395)

MSU & UM GPA Awards

4.0/$4K - 3.5/$3K - 3.0/$2K

Presidential Scholarships - Honors Programs

College Specific Scholarships Do Every Year

UM Need Grant

MSU First Generation $1500x4 yrs

Live at 4yr school + attend 2yr school

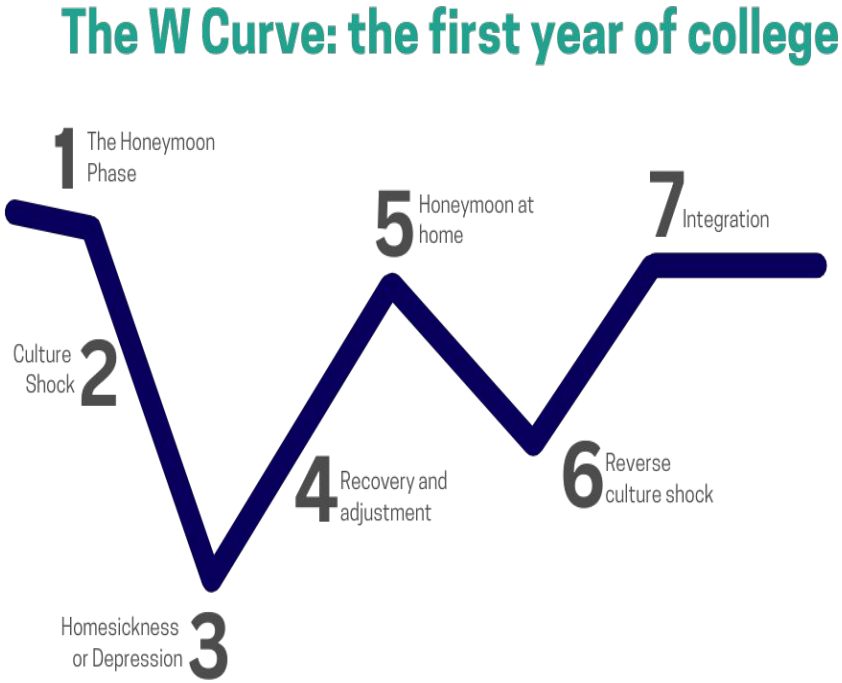
More Resources

College Financial Aid & Scholarship Websites (Net Price Calculators)

GHS/FHS Career Center Websites

MSU Pay for College Webinar Nov. 4 @ 6pm https://www.montana.edu/admissions/webinar.html

Add FVCC to FAFSA school list so they can help with any issues!



Help for Students Planning the

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Helping Montana students make plans for life after high school, including work-based learning, college, or the workforce—and many options in between.

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Feedback

Plan Your Future | Find Your Career Path | Explore Your Options | Pay For School | Scholarships | Youth In Foster Care | Homeless Youth | Educator Resources | Work-based Learning Collaborative

FVCC Honors Program

Requirements: 3.4+ high school GPA • Full-Time Student in AA or AS Degree Program
Priority Application Due: April 15

Honors Scholarship

Honors students receive an in-state tuition waiver (minus fees) for two semesters for enrolling in Honors courses.

Interactive Classes

Enjoy discussion-based classes led by distinguished faculty in team-taught settings.

Seamless Transfers

Transition directly into honors programs at UM-Missoula and MSU-Bozeman, or other institutions you choose.

Academic Excellence

Deepen your understanding through challenging, interdisciplinary coursework that nurtures critical thinking and problem-solving.

Personal Connections

Build lifelong friendships with peers who share your academic passion and ambition.

Exclusive Opportunities

Present your research at FVCC's Honors Conference and access honors-only study area, classroom and library.

Understanding Financial Aid

FAFSA and the Financial Aid Process



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What is the FAFSA?

FAFSA = Free Application for Federal Student Aid

- Applies for Pell Grant
- Work-study funding
- Federal student loans

Application only covers 1 academic year (summer is unique), so you must complete it again every year you are going to college.

Financial Aid Office takes information, uses it to create your financial aid offer.

Key Point: FAFSA is the start of the process, but the rest happens in your college's Financial Aid Office.

Completing the FAFSA

FAFSA opens October 1 every year at studentaid.gov. Will remain open until June 30, 2028 for 27-28 FAFSA.

Every student will have “contributors” to FAFSA form:

- Contributors = people that complete FAFSA form
- Yourself (student)
- Your Parent(s):
- - if divorced/separated, then parent that provides more than 50%
- - Parent’s spouse, if that parent has since remarried

Special/unusual circumstances? Contact your Financial Aid Office!

2027-2028 FAFSA will use 2025 (prior-prior-year) tax information to complete.

Key Point: FAFSA uses household and income information to make determination for federal aid.

Why You Should Complete the FAFSA

Even if not Pell Grant eligible, you should complete the FAFSA every year because:

- Your school may require it for institutional scholarship aid
- If you need to take out loans, federal student loans are better than private student loans
- You need to in order to participate in work-study programs, if you are interested
- Some state scholarships require “unmet need,” which is determined through your FAFSA
- Some national scholarships require FAFSA information

Key Point: The FAFSA can be used in more than just federal financial aid awarding, so it’s important to complete every year.

Understanding Your Financial Aid Offer



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Your Financial Aid Offer

Your Financial Aid Office will create a financial aid offer once they have all information. This offer should include:

- Cost of Attendance Table
- Financial Aid Award Table
- Disbursement information

Cost of Attendance (COA) is your estimated cost to attend school and includes both direct costs (costs owed to school) and indirect costs (living expenses). *It is not your bill.*

Financial award table can be composed of grants, work-study, and loans. Your awards should be listed as to what kind of funding it is and whether it needs to be earned or repaid.

Key Point: Your job is to compare your financial aid award table to your Cost of Attendance to determine if your college will be affordable.

Receiving Your Financial Aid

Once you have received your financial aid offer, the last thing you need to do is understand the requirements to receive your financial aid. General requirements include:

- Classes are part of program of study
- Enrollment level requirements (half-time or full-time)
- GPA requirements

Most schools will disburse money to your student account directly before or in the weeks after your semester starts. Some schools may disburse funds directly to the students to pay their bills.

Different kinds of funding (grants, work-study, loans) and different sources of funding (federal, school, state, etc.) may have different requirements to receive the money.

Key Point: You need to understand what you need to do to receive your financial aid, as all students are responsible for meeting their financial aid requirements.

Questions?

Contact our office at:

- finaidinfo@fvcc.edu



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