

# Financial Aid LENs Meeting

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# Presenter

**Amy Sawdey**

**Higher Education Access Partner**

PHEAA

[Amy.Sawdey@pheaa.org](mailto:Amy.Sawdey@pheaa.org)

# Prior to Applying


Students should know that the Free Application for Federal Student Aid (FAFSA®) is a federal application used to determine student eligibility for:

- Federal programs
- State programs
- School programs



# When to Apply

The FAFSA is typically available October 1<sup>st</sup> each year but, **this year (the 2024-2025 FAFSA), was not made available until December 31, 2023.**



The 2025-26 FAFSA  
will \*hopefully\* be available  
**October 1, 2024**

# Federal Student Aid Account (FSA ID)

- Mobile phone number
  - Login
  - Retrieve username and reset password
  - Unlock account
- ONLY the owner of the FSA Account should create the account
- If parent doesn't have a Social Security Number (SSN), they may use an Individual Tax Identification Number (ITIN)
  - A tax processing number only available for certain nonresident and resident aliens, their spouses, and dependents who cannot get a SSN
  - A 9-digit number beginning with the number 9 formatted like a SSN
- Student and parent need separate FSA Accounts.  
If married or unmarried/living together but did not file joint tax return, both will need to log in to sign the FAFSA with their own FSA ID.




# Added Two-Step Verification to Access Account

- All customers (users creating an account for the first time) are required to set up one or more two-step verification methods (text, email, or authenticator app) as part of the “Create an Account” process.
- Once one or more two-step verification methods are set up, the customer will receive a secure code each time he or she logs in to [StudentAid.gov](https://www.studentaid.gov).


### Protect Your Account with Two-Step Verification

Two-step verification helps to protect your account. Your verified methods can be used to log in and to recover your account.


*To update or verify your email address or mobile phone number, visit the [contact information page](#).*

 Your verified method(s) can now be used to log in.


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 SMS Verification Verified [Update Contact Information](#)

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 Email Verification Verified [Update Contact Information](#)

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 **Use an Authenticator App** (Most Secure Option)

Use an authenticator app that you've downloaded from a mobile app store to view in-app secure codes—visible only to you—that can confirm your identity when you log in. [Learn more](#)

[+ Set Up an Authenticator App](#)

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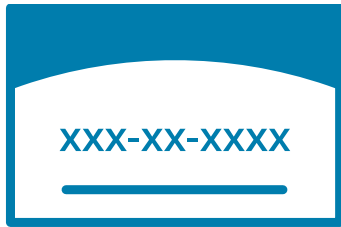
# Who is a Contributor Starting with the 2024-25 FAFSA?

- Students will need to "invite" their contributors to complete their portion of the FAFSA.
- To invite contributors, students will need contributors First Name, Last Name, Social Security Numbers, Dates of Birth, and E-mail addresses.





# Documents Needed to Complete the FAFSA



**Social Security Numbers**



**Email Addresses (Not high school email address)**



**Prior-prior Federal Tax Returns and W-2's**



**Current bank statements and records of other investment accounts (as of the FAFSA filing date including farm value and value of small business)**



**Student & Contributor(s) Federal Student Aid Account (FSA ID)**



**Current Records of any stocks, bonds and other investments, including 529 for student for whom the FAFSA is being completed**



**Total child support from the most recently complete calendar year**



# Prior-Prior Year—What to Use & When

Plan to Attend College From	Submit the FAFSA Form	Using Tax Information From
Jul 1, 2023–Jun 30, 2024	Beginning Oct 1, 2022	2021
Jul 1, 2024–Jun 30, 2025	Beginning <b>December 2023</b>	2022
Jul 1, 2025–Jun 30, 2026	Beginning Oct 1, 2024*	2023

# Filing the FAFSA

Students must file a FAFSA every year they are enrolled in postsecondary education

Apply online at:  
[StudentAid.gov](https://studentaid.gov)

The screenshot shows the Federal Student Aid website. At the top, it says "An official website of the United States government." and "Federal Student Aid AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION". Navigation links include "FAFSA", "Loans & Grants", "Repayment", and "Loan Forgiveness". There are also links for "Help Center", "English | Español", "Log In", and "Create Account".

The main heading is "Get Money to Pay for School" with the subtext: "Use the Free Application for Federal Student Aid (FAFSA®) form to apply for financial aid for college or graduate school." Below this are two buttons: "Start a New Form" and "Edit Existing Form".

There is a section for "2024-25 FAFSA Form" and a link for "Need to access last year's form? Start or Edit a 2023-24 Form".

A section titled "Check FAFSA® Deadlines for the State You Live In" includes a "School Year" dropdown, a "State of Residence" dropdown, and a "Find Deadlines" button. Below this is a link to "View All FAFSA Deadlines".

Three informational cards are displayed at the bottom:

- Who Should Complete This?** Any student, regardless of income, who wants to be considered for federal, state, and school financial aid programs, which includes scholarships, grants, loans, and Federal work-study.
- How Long Will it Take?** It takes most people less than an hour to complete, including gathering any documents or data needed.
- What Do I Need?**
  - Verified StudentAid.gov account
  - Social Security Number
  - Parent or spouse contributor email addresses
  - Income and asset information, if required

# FAFSA—Student Form is 5 Sections

The screenshot shows the top navigation bar of the FAFSA 2024-25 student form. On the left, it displays the FAFSA logo and the text 'FORM 2024-25'. In the center, there is a user profile icon and the name 'Student Raya Tran'. On the right, there are buttons for 'Save' and 'FAFSA Menu'. Below the navigation bar is a progress bar with five numbered steps: 1. Personal Circumstances, 2. Demographics, 3. Financials, 4. Colleges, and 5. Signature. The first step, 'Personal Circumstances', is highlighted with a blue bar and a white circle containing the number 1.

1. Personal Circumstances
2. Demographics
3. Financials
4. Colleges
5. Signature

# Providing Consent

The screenshot shows the FAFSA 2024-25 form interface. At the top left is the FAFSA logo and 'FORM 2024-25'. To the right of the logo is a user profile box for 'Student Raya Tran'. Further right are 'Save' and 'FAFSA Menu' buttons. The main heading is 'Provide Consent or Be Ineligible for Federal Student Aid'. Below this is a green-bordered box containing a 'Summary' section. The summary text explains that consent is needed to retrieve and disclose federal tax information (FTI) from the IRS to complete the FAFSA form. It states that without consent, the student will not be eligible for federal student aid, including grants and loans, and that consent is required even if no U.S. federal tax return was filed. Below the summary are three bullet points: 'Get your 2022 tax return information for the 2024-25 FAFSA form.', 'Tax return information is required to complete the FAFSA form.', and 'FTI is used to determine your eligibility for federal student aid.' Below the green box is a certification statement: 'Under penalty of law, I certify that I am the individual associated with the FSA ID log-in credentials used to access the FAFSA form to provide the necessary approval and consent for the disclosure and use of my federal tax information (FTI) from the U.S. Department of the Treasury. By accepting below, I approve and consent to:'

FAFSA<sup>®</sup> FORM 2024-25 Student Raya Tran Save FAFSA Menu

## Provide Consent or Be Ineligible for Federal Student Aid

**Summary**

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

- Get your 2022 tax return information for the 2024-25 FAFSA form.
- Tax return information is required to complete the FAFSA form.
- FTI is used to determine your eligibility for federal student aid.

Under penalty of law, I certify that I am the individual associated with the FSA ID log-in credentials used to access the FAFSA form to provide the necessary approval and consent for the disclosure and use of my federal tax information (FTI) from the U.S. Department of the Treasury. By accepting below, I approve and consent to:

A Consent button must be selected by the **student** and **all required contributors**.

# Determining if a Student is a Dependent or Independent

- Were you born before January 1, 2001?\*
  - This is not asked directly, but now auto calculates from the student's "Date of Birth," located on the form
- As of today, are you married?
  - This is now captured by the question regarding the student's marital status
- At the beginning of the 2024-25 academic year, will you be working on a master's or doctorate program (such as a M.B.A., J.D., Ph.D., Ed.D., Grad Certificate, etc.)?\*
  - This is now captured by the question what will their college grade level be, at the beginning of the 2024-25 academic year?\*
- The student is currently serving on active duty in the U.S. Armed Forces for purposes other than training.
- The student is a veteran of the U.S. Armed Forces.

## Determining if a Student is a Dependent or Independent

- The student has children or other people (excluding their spouse) who live with them and receive more than half of their support from the student now and between July 1, 2024 and June 30, 2025.\*
- At any time since the student turned 13, they were an orphan (no living biological or adoptive parent).
- At any time since the student turned 13, they were a ward of the court.
- At any time since the student turned 13, they were in foster care.
- The student is or was legally emancipated minor, as determined by a court in their state of residence.
- At any time on or after July 1, 2023, the student was unaccompanied and either homeless or self-supporting and at risk of being homeless.\*
- The student is or was in a legal guardianship with someone other than their parent or stepparent, as determined by a court in their state of residence.

# FAFSA Parent Wizard

- Student is then asked a number of questions in order to determine which parent's information is to be used on the FAFSA.
- The parent used on the FAFSA **may not** always be the parent the student lives with.
- If divorced or separated, it will be the parent who provided the most financial support for the student over the past 12 months.
- Use of the Parent Wizard will determine which parent is used on the FAFSA.

The screenshot displays the FAFSA Parent Wizard interface for Student Raya Tran. The top navigation bar includes the FAFSA logo, the form year (2024-25), the student's name, and options to Save or access the FAFSA Menu. A progress indicator shows five steps: 1. Personal Circumstances (highlighted), 2. Demographics, 3. Financials, 4. Colleges, and 5. Signature.

### Tell Us About Your Parents

On the FAFSA® form, your "Parent" is your legal (biological or adoptive) parent or stepparent who supports you financially.

Are your parents married to each other?

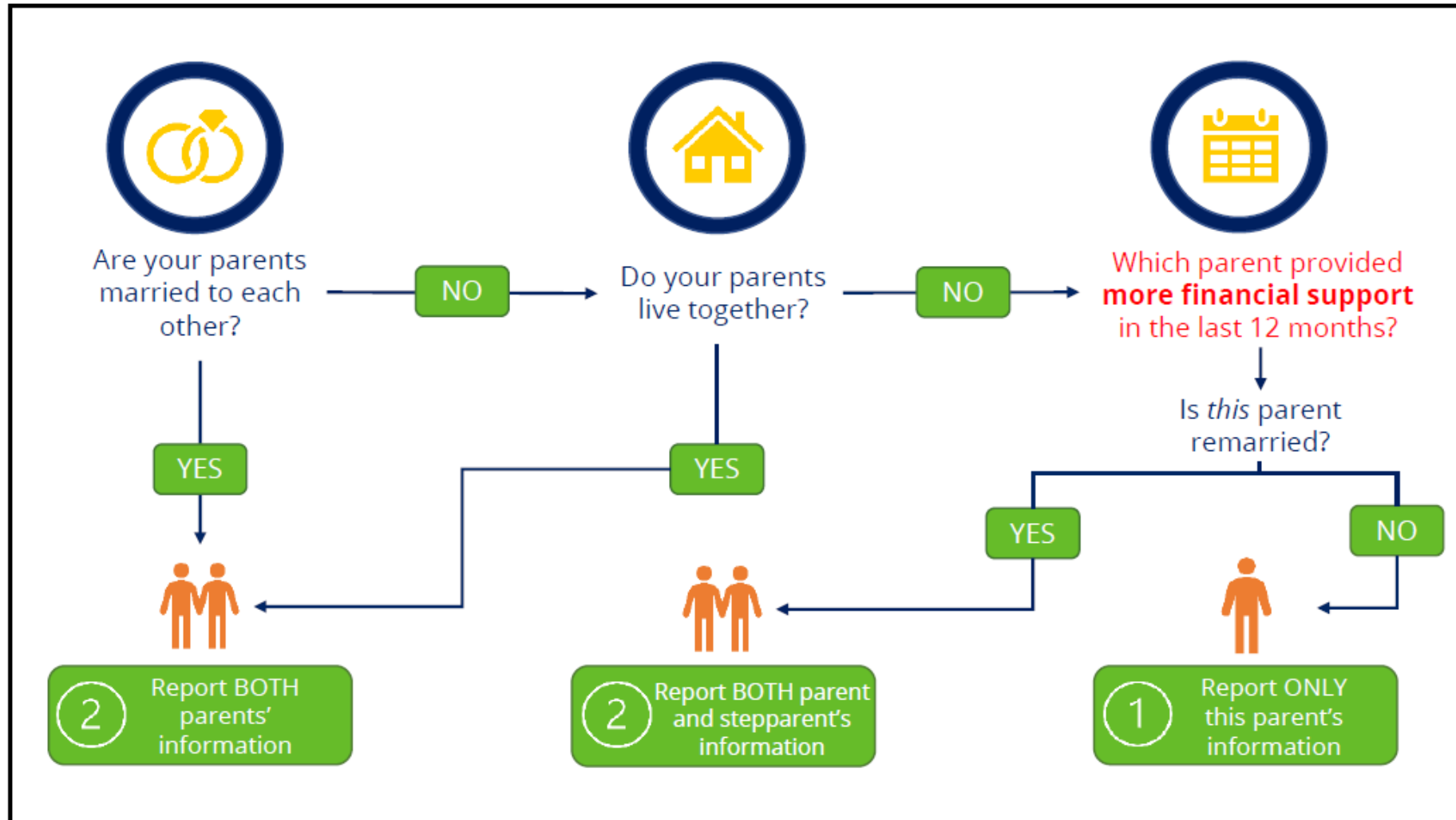
Yes  No

**You will need to provide information for your parents**  
Based on your answers in this section, you'll need to provide information about both of your parents on your FAFSA form. You can invite your parents to your form so they can complete their required sections.

Navigation buttons: Previous (disabled), Continue (active)



# For Dependent Students, Who Reports Info on the FAFSA?



# Inviting Parents to Complete their Portion

- The student is asked to enter personal information about their parents in order to send them an invite to their FAFSA® form. In this scenario, the student invites one parent.

**FAFSA** FORM 2024-25 Student **Raya Tran**

1 Personal Circumstances 2 Demographics 3 Financials 4 Colleges 5 Signature

### Invite Parents to your FAFSA® Form

You will need to provide information for your parents  
Based on your answers in the previous section, you'll need to provide information about both of your parents on your FAFSA form. You can invite your family members to your form to help you complete all required sections.

Enter names of parents, identified on the prior page, and we'll send electronic requests on your behalf.

Please make sure to provide information that your parents would use to login to StudentAid.gov.

**Parent**

First Name  
Alcina

Last Name  
Tran

Date of Birth  
Month Day Year  
05 05 1973

**Parent Spouse (optional)**

First Name

Last Name

Date of Birth  
Month Day Year

**Social Security Number (SSN)**

SHOW

My parent doesn't have a SSN

Email Address  
alcinatran@school.edu

Confirm Email Address  
alcinatran@school.edu

Invite Parent

Previous Continue

# School Selection

Students may list **up to 20 schools** on their FAFSA. Postsecondary schools will **not** see that other schools are listed.

The screenshot displays the FAFSA 2024-25 application interface for a student named Raya Tran. At the top, the FAFSA logo and form year are visible, along with the student's name and a 'Save' button. A progress bar indicates the current step is 'Colleges' (step 4), with previous steps 'Personal Circumstances', 'Demographics', and 'Financials' completed, and 'Signature' (step 5) remaining. Below the progress bar, the section is titled 'Selected Colleges' and includes instructions: 'These are the colleges you want to receive your FAFSA information' and 'To change the position of a school in your list, use the up and down arrow buttons to the left of the schools name.' A green callout box provides 'School list guidelines for Connecticut residents', stating that to be eligible for state grant aid, an eligible in-state college must be listed in the first two positions. At the bottom, a button indicates '12 of 20 Schools Selected'.

# Parent Contributor(s)

FAFSA<sup>®</sup> FORM 2024-25 Student Raya Tran FAFSA Menu

**You're Almost There!**  
The Student Section is complete!

**Parent Contributors**

**Requirements for Dependent Students**  
Your FAFSA form is not complete until your parents complete the contributor section of the form and sign it. Once completed, your FAFSA form will be submitted for processing.

Parent Contributors	Date Request Sent	Status
Alcina Tran	07/13/2024	<input checked="" type="checkbox"/> Invite Sent <a href="#">Edit</a>
Travis Tran	07/13/2024	<input checked="" type="checkbox"/> Invite Sent <a href="#">Edit</a>

**Track and Manage Your FAFSA Application and Your Contributors** [View Status](#)

This application has been added to My Activity in your StudentAid.gov account. Go there to:

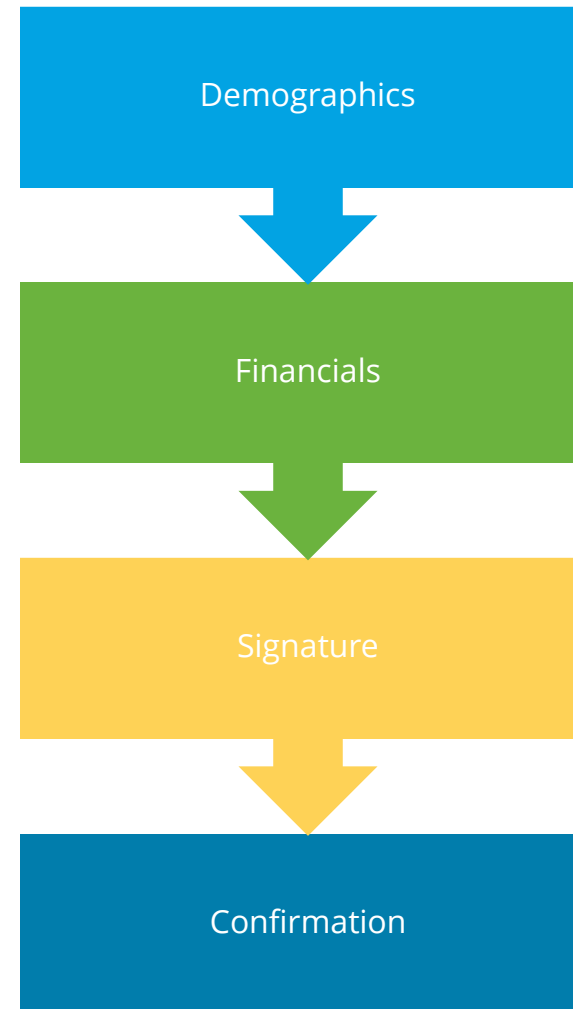
- Review, edit, or cancel any FAFSA application information.
- Revise your household size, contact your schools.
- Start your state application to apply for state-based financial aid

- Student is notified that Parent Contributor(s) still need to enter their information.

# Parent Contributor(s) Invite

1. Following link in email invite – Parent Log In
2. Parent Onboarding Steps
3. Verify Parent Identity Information
4. Parent Provides Consent

Once all required data has been provided and all sections have been signed, any role can submit the FAFSA form



# Important Changes to the 2024-25 FAFSA

- Small Business Values **will** be counted under parent(s) assets
- Farm Value **will** be taken into account under parent(s) assets **even** if it is the family's primary residence. The primary dwelling will need to be assessed and subtracted from the property's entire value in order to evaluate the farm's value.

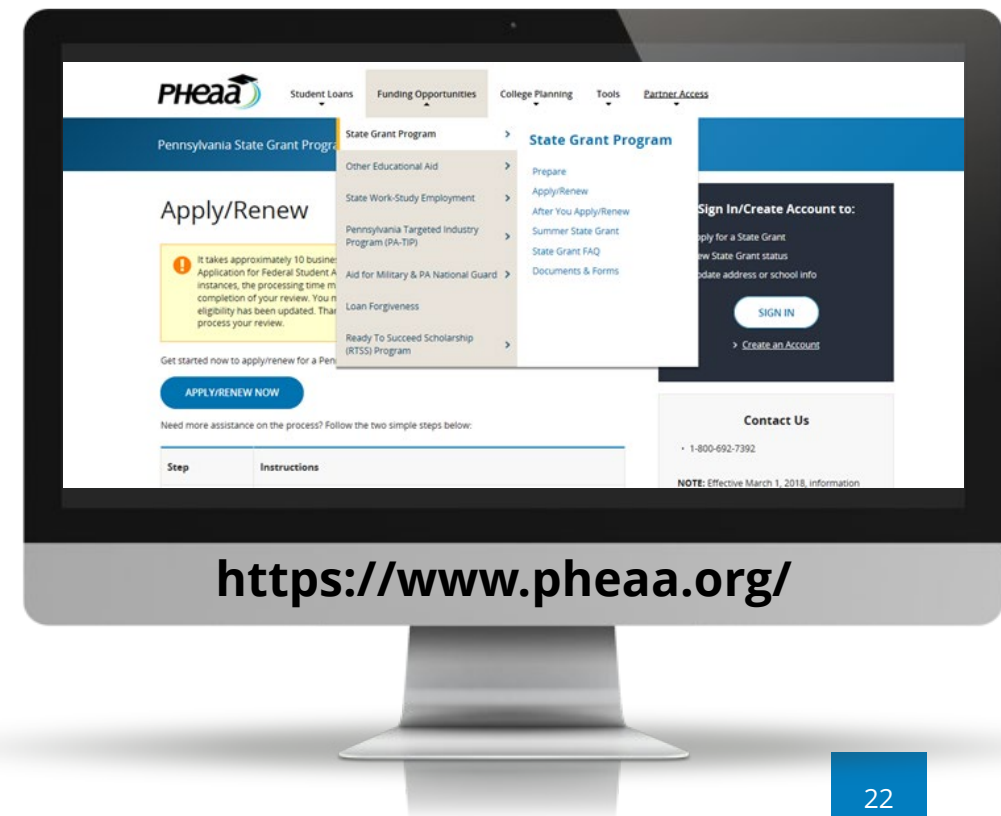


# PA State Grant Form (SGF)

In addition to the FAFSA, first-time applicants must also complete the **PA State Grant Form (SGF)**.

Students will receive email link with instructions to create an account. Creating an account allows them to:

- Complete State Grant Form
- Check PA State Grant eligibility
- Update school of choice listed on the PA State Grant Form





# CSSProfile.CollegeBoard.org

- Required at **Some** Institutions to Award Need Based & Institutional Aid
- Used in Addition to the FAFSA, not a Replacement
- CSS Profile Costs \$25.00 + \$16.00 for Additional Schools

**Domestic undergraduate students may submit CSS Profile for free if:**



The student is eligible for an SAT fee waiver

OR



Family adjusted gross income is \$100,000 or less

OR



Student is an orphan or ward of the court under the age of 24

# My FAFSA's Filed...What's Next?



# After Applying

- FAFSA Summary Submission (FSS) received after FAFSA is processed
- Students use FSA Account to login to [StudentAid.gov](https://studentaid.gov) to view or print their FSS.
- The FAFSA Submission Summary includes the following information:
  - Eligibility Overview
  - FAFSA Form Answers
  - School Information
  - Next Steps

# Student Aid Index (SAI)

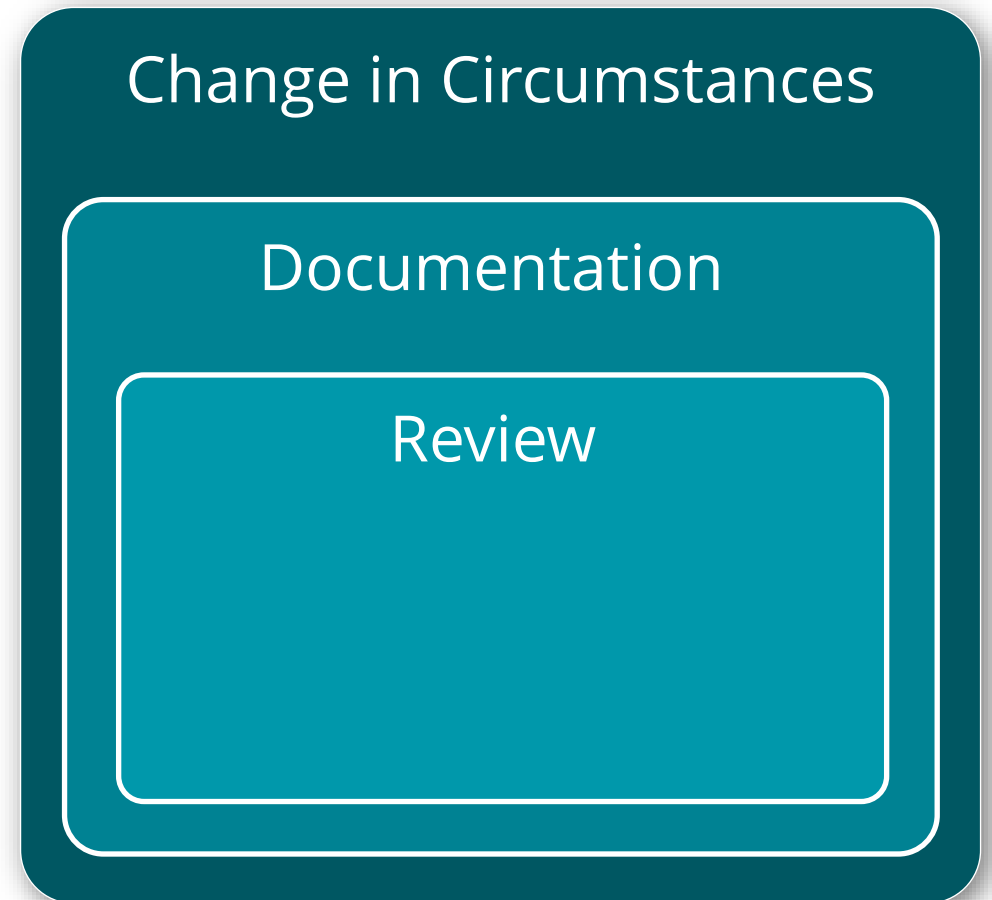
(formerly Expected Family Contribution (EFC))

- The **Student Aid Index (SAI)** remains the same no matter which school the student attends
- Primarily income-driven
- Major factors for dependent student:
  - 2022 parental income and value of assets at the time of FAFSA submission
  - 2022 student income and value of assets at the time of FAFSA submission
  - Family size
  - Number of children in college at the same time is no longer used in the calculation, although that information is still gathered on the FAFSA

# Special Circumstances

Professional Judgment exceptions can be made that are experienced before or after the FAFSA has been filed if things change due to:

- Recent death or disability
- Reduced Income
- Divorced or separated parents
- Contact the financial aid office to discuss the situation
- Separate forms for PA State Grant [pheaa.org/forms](http://pheaa.org/forms)



# Unusual Circumstances

- A student does not meet the criteria for an independent status but has unusual circumstances that may warrant a dependency override
- No parental data will be required on the FAFSA
- Schools require documentation to support the student's request
  - For 2024-25, ED is required to calculate estimated Pell Grant and estimated SAI based on provisional independent student status
    - Student requests provisional status on FAFSA
    - School must reach out to inform them about dependency override process



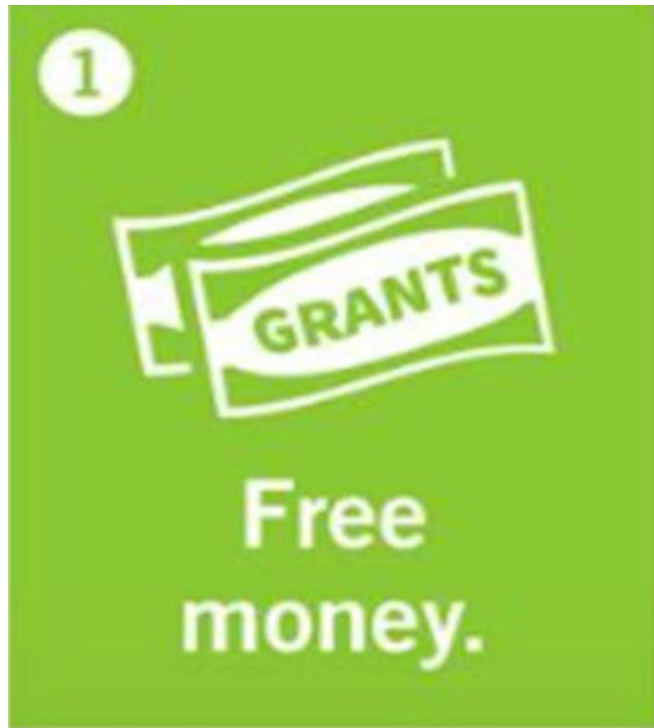
# Questions



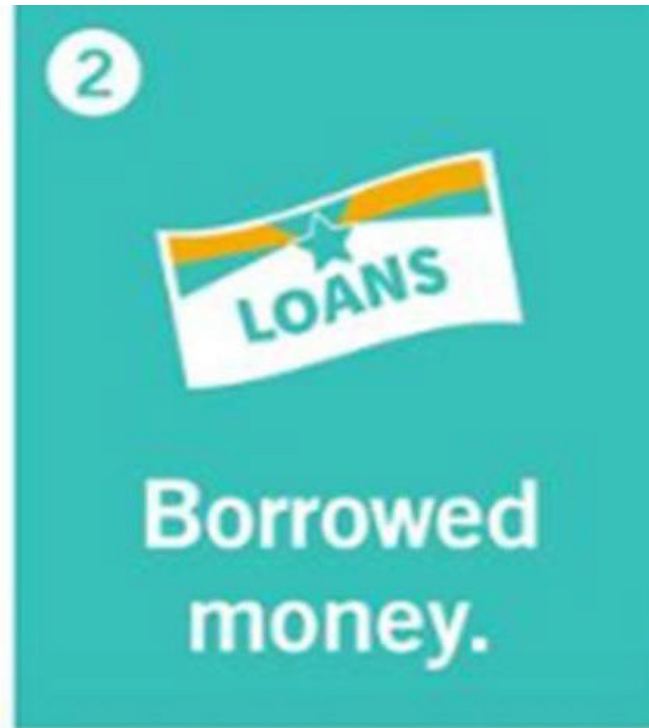
# Federal Student Aid Programs



# 3 Types of Federal Student Aid



- Based on financial need
- Typically, does not have to be repaid



- Loans are an investment in your future and helps cover cost of attendance
- Must be repaid, including interest



- Work while in school to help cover costs
- Coordinated by school

# 2023-24 Federal Pell Grant

- **Maximum grant:** \$7,395
- Lifetime eligibility is limited to 12 full-time semesters
  - Students can monitor Lifetime Eligibility Used (LEU) by logging in to [StudentAid.gov](https://studentaid.gov)
- Year-round Pell
- Pell is determined using the Health and Human Services Poverty Levels. Pell could be either, Max Pell, Minimum Pell or a calculated SAI.

# Maximum Pell Grant Eligibility Criteria

*A student is eligible for a Maximum Pell Grant if any of the following is true:*

## ***Dependent Student***

- The student's parent(s) is not required to file a federal income tax return; or
- The student's parent is a single parent and has an AGI greater than zero and less than or equal to 225% of the poverty guideline for the applicant's family size and state of residence; or
- The student's parent is not a single parent and has an AGI greater than zero and less than or equal to 175% of the poverty guideline for the applicant's family size and state of residence.

## ***Independent Student***

- The student (and spouse, if applicable) is not required to file a federal income tax return; or
- The student is a single parent and has an AGI greater than zero and less than or equal to 225% of the poverty guideline for the applicant's family size and state of residence; or
- The student is not a single parent and has an AGI greater than zero and less than or equal to 175% of the poverty guideline for the applicant's family size and state of residence.

## ***SAI for Maximum Pell Grant Recipients***

- A dependent student whose parents are not required to file a federal income tax return OR an independent student (and spouse, if applicable) who is not required to file a federal income tax return for the prior-prior tax year is assigned an SAI equal to -1500. Other students eligible for a maximum Pell Grant will be assigned an SAI equal to 0 or a calculated SAI, whichever is less.

# Two Campus-Based Programs

- Federal Supplemental Educational Opportunity Grant (FSEOG)
  - \$4,000 maximum; need-based
  - Priority given to Pell Grant recipients
- Federal Work-Study (FWS)
  - Provides part-time employment
  - The school determines the award amount and the wage rate, although they must pay at least the federal minimum wage
  - Earnings do not count as income on subsequent FAFSAs
  - Statistics from the National Center for Education Statistics show students who work have a higher GPA

Program participation, student eligibility, and award amounts may vary among schools

# Federal Direct Student Loans

## Direct Loans (Subsidized and Unsubsidized)

- No credit check or co-signer requirement
  - Subsidized
    - Government pays interest during in-school, grace, and deferment periods
    - Based on need
  - Unsubsidized
    - Borrower is responsible for all interest, beginning date of disbursement
    - Non-need-based loan
- **Interest and Fees: 5.50% and 1.057% fee, AY 2023-24**

# Federal Direct Borrowing Limits

Undergraduate Students			Graduate Students
Annual Limits	Dependent Students	Independent or dependent students whose parents are unable to borrow a PLUS loan	Graduate or Professional Students
1 <sup>st</sup> Year	\$5,500 (No more than \$3,500 may be subsidized)	\$9,500 (No more than \$3,500 may be subsidized)	\$20,500 (Each academic year Graduate and Professional students are no longer eligible for subsidized loans)
2 <sup>nd</sup> Year	\$6,500 (No more than \$4,500 may be subsidized)	\$10,500 (No more than \$4,500 may be subsidized)	
3 <sup>rd</sup> Year +	\$7,500 (No more than \$5,500 may be subsidized)	\$12,500 (No more than \$5,500 may be subsidized)	
Aggregate Limits	\$31,000 (No more than \$23,000 may be subsidized)	\$57,500 (No more than \$23,000 may be subsidized)	\$138,500 (No more than \$65,000 may be subsidized)



# Direct Parent Loans for Undergraduate Students

- Available to parent (biological, adoptive, or, in some cases, stepparent) of a dependent undergraduate student
- Credit check is required with no debt-to-income ratio
  - If credit check passes, loan is approved
- No annual or aggregate limit to the amount a parent may borrow
  - Cost of Attendance minus financial aid received equals the amount that can be borrowed
- Repayment begins 60 days after full disbursement
  - Parent can choose to defer payments while student is enrolled
- **Interest and Fees:** 8.05% and 4.228% fee, AY 2023-24

# PA State Grant Program



# PA State Grant Program

Provides grant aid to applicants who demonstrate financial need and choose to attend a PHEAA-approved postsecondary educational institution

- Eligibility is calculated in accordance with the Federal Need Analysis formula and PA State Grant policies.
- Within Pennsylvania, eligible students may attend:
  - Most 2- and 4-year colleges
  - Many Business, Trade and Technical (BTT) schools & Hospital Schools of Nursing, offering a program of at least 2 academic years in length.

# 2024-25 PA Grant Filing Deadline

## May 1, 2024

- All renewal applicants
- New applicants who plan to enroll in a degree program
- New applicants enrolling in a college transferable program

## August 1, 2024

- Non-renewal applicants enrolling in:
  - Business, trade, or technical school
  - Hospital school of nursing
  - Community college
  - Open-admission colleges
  - 2-year programs that are not transferable



# 2023-24 PA State Grant Awards

Cost Tier	Maximum Award	Minimum Award
\$0 - \$12,000	\$3,059	\$500
\$12,001 - \$19,000	\$4,894	\$500
\$19,001 - \$29,000	\$5,261	\$500
\$29,001 - \$32,000	\$5,750	\$500

# 2023-24 Out-of-State Awards

Type of State	Minimum Award	Maximum Award	
		Non-Veteran	Veteran
Reciprocal States	\$500	\$600	\$800
Exception Schools*	\$500	\$600	\$800

## Reciprocal States

Delaware, Massachusetts, West Virginia, District of Columbia, Ohio, and Vermont

\*Exception Schools: Allegany Community College of MD & Jamestown Community College of NY

# Special Programs



# PA Student Teacher Support Program

New!

- Incentivize completion at Local Education Agencies (LEAs) and non-public schools that struggle to attract educators, and to reduce teacher shortages in Pennsylvania.
- The 2024-25 Application is now available [here](#).
- To be considered for the PA Student Teacher Support Program, you must:
  - Be currently enrolled in an institution of higher education located in Pennsylvania.
  - Be currently enrolled in a PA Department of Education approved educator preparation program.
  - Meet the minimum GPA requirement of 3.0.
  - Be placed in a position as a student teacher at an approved location.
    - Locations include School districts, intermediate units, non-public schools, area career and technical schools, charter schools, regional charter schools, or cyber charter schools.
  - Have obtained the required clearances for employment in public or private schools in Pennsylvania.
  - Agree to work as a teacher at an LEA or non-public school within Pennsylvania for a period of no less than 3 years.



# PA Mental Health Education Learning Program in Schools (PA HELPS)

New!

PHEAA administers the funding to support qualifying interns completing Educational Specialist Preparation Program requirements at a Pennsylvania postsecondary institution. The funds are awarded and disbursed to the LEA where the intern completes their internship.

To be considered for PA HELPS, you must:

- Be a current resident of Pennsylvania.
- Be enrolled in an Educational Specialist Preparation Program approved by the PA Department of Education that leads to educator certification as a:
  - School nurse, School psychologist, School counselor, or School social worker
- Be accepted to an internship at an LEA located in Pennsylvania that is approved for participation in PA HELPS.
  - To be approved for PA HELPS, qualifying programs must be in a school district, intermediate unit, area career and technical school, charter school, regional charter school, or cyber charter school.
  - The program must also employ a site supervisor who holds a certification in the same field that you are pursuing in your internship.
- Agree to work at an LEA located in Pennsylvania as a school nurse, school psychologist, school counselor, or school social worker for a minimum of 3 years following completion of the respective Educational Specialist Preparation Program.

# PA Targeted Industry Program (PA-TIP)

- Targeted industries at approved schools:
  - Health
  - Energy
  - Advanced Materials and Diversified Manufacturing
  - Agriculture and Food Production
- Maximum award is the lesser of:
  - Maximum annual PA-TIP award of \$6,000 or
  - Student's approved program costs minus gift and employer aid
- Many requirements of PA State Grant, except:
  - Program must be at least 10 weeks but less than 2 years
- Must file FAFSA every year
- Must file PA-TIP application (1st-time applicants only)



# Chafee Education & Training Grant (Chafee ETG) Program

The Chafee Education & Training Grant Program, is a federal funded program that provides grant assistance to eligible PA undergraduate students aging out of foster care.

- Administered by PHEAA in conjunction with the PA Department of Human Services (DHS)

## Students must be:

- PA resident attending an eligible postsecondary institution
- Identified as a youth in foster care or a youth discharged or adopted from foster care after age 16
- Under the age of 26
- Must file a FAFSA & Chafee application
- 2023-24 AY max award is \$5,000



# PA Fostering Independence Tuition Waiver (FosterEd) Program

- Provides a waiver for tuition, college application & mandatory fees charged by most PA postsecondary institutions.
- General Eligibility:
  - Be a Pennsylvania resident under the age of 26
  - File a FAFSA for the academic year for which funds are requested
  - Complete a PA Chafee ETG application by May 1, 2024 (not required for renewal applicants)
  - Be eligible for services under PA Chafee Foster Care Program for Successful Transition to Adulthood
  - Be Identified as a youth in foster care or a youth discharged or adopted from foster care on or after attaining age 16
    - Or be a youth that has exited foster care on or after age 16 due to adoption or permanent legal guardianship
  - Have not previously received a waiver for five (5) years, consecutive or not (defined as 10 semesters or the equivalent)



# PA State Work-Study Program (SWSP)

Pennsylvania employers, both for-profit and non-profit organizations, can employ Pennsylvania residents enrolled in a PHEAA-approved postsecondary institution. The SWSP provides eligible undergraduate and graduate students with career-related work experience and allows students to earn funds to assist in meeting the costs of their postsecondary education.

To participate in the SWSP, organizations must be located in Pennsylvania and be one of the following:

- A federal, state, or local government agency
- A public school district
- A nonprofit organization
- A for-profit organization
- A postsecondary institution

Employers participating in the SWSP will:

- Help Pennsylvania students prepare for life after college by gaining real-world work experience
- Receive reimbursement of 40 or 50 percent of approved student earnings
- Receive free online job postings made available to college students

# PA Partnerships for Access to Higher Education (PATH) Program

PHEAA partners with community-based PA organizations that offer grants or scholarships to eligible PA residents

- Current PATH partners at [pheaa.org/path](https://pheaa.org/path)
- PHEAA PATH Grant match—up to \$3,500
- The student must be enrolled at least half-time in a PHEAA-approved postsecondary institution
- Student must have received a PA State Grant for the semester or quarter for which they are nominated to receive a PATH Grant
- *If you are an organization or foundation interested in participating in the PATH Program, please email PATH staff at [path@pheaa.org](mailto:path@pheaa.org).*

# Other PA Programs

- PA National Guard Educational Assistance Program (EAP)
- PA National Guard Military Family Education Program (MFEP)
- PA Postsecondary Education Gratuities Program (PEGP)
- PA Blind or Deaf Higher Education Beneficiary Grant Program (BDBG)
- PA Ready to Succeed Scholarship (RTSS) Program

# Other PA Programs—Office of Vocational Rehabilitation (OVR)

- State agency that provides a variety of services for individuals with:
  - Physical disabilities
  - Mental/nervous/emotional disorders
  - Drug and alcohol rehabilitation
  - Learning disabilities
- Diagnostic testing
- Financial support for higher education
- Must complete the FAFSA





# Resources to Assist Students/Families



# 2024-25 FAFSA Prototype

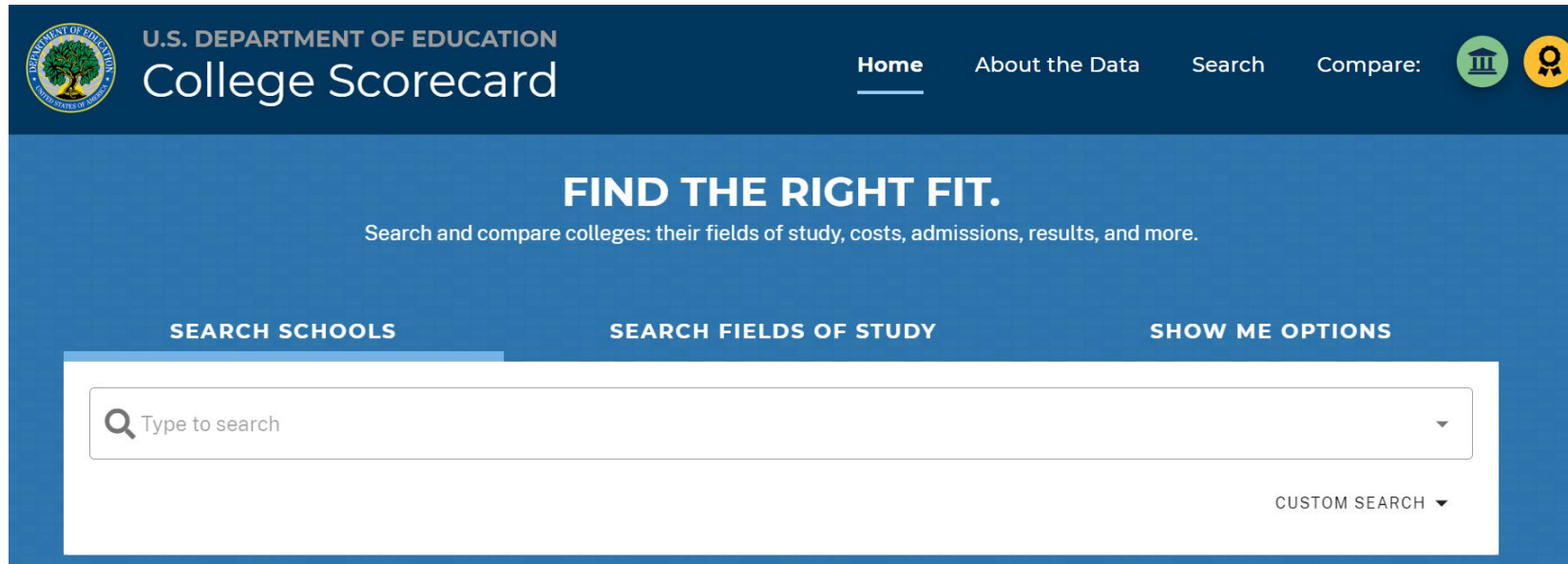
The FAFSA prototype is not a complete replica of the 2024–25 FAFSA form that will be available on [fafsa.gov](https://fafsa.gov). Instead, it's a web-based design tool that allows users to navigate specific scenarios that many 2024–25 applicants will encounter on the live website.

- The FAFSA prototype demonstrates the following scenarios:
  - Initiating a new application as a student or parent
  - Completing an in-progress application as a student, parent, or spouse
  - Common corrections scenarios, including missing critical data elements or signatures, and voluntary corrections
    - To access the 2024–25 FAFSA prototype, follow the steps below:
      1. Visit <https://fsapartners.ed.gov/fafsa-prototype/2425>
      2. Enter the access code: prototype2425

# CollegeScorecard.ed.gov

## Explore schools

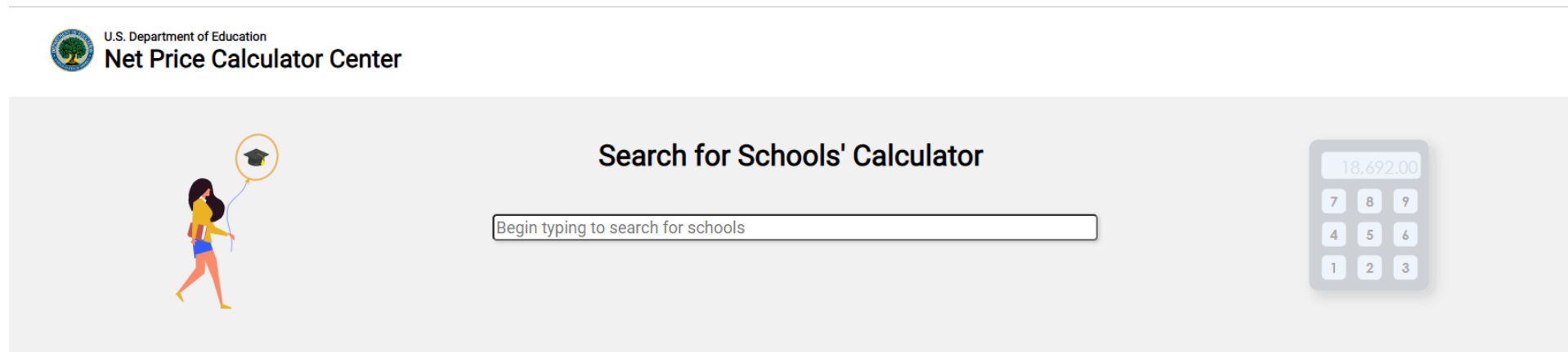
- Graduation rate
- Salary of graduated student after one year



The screenshot shows the top portion of the College Scorecard website. At the top left is the U.S. Department of Education logo. To its right, the text reads "U.S. DEPARTMENT OF EDUCATION" and "College Scorecard". On the right side of the header, there are navigation links: "Home" (underlined), "About the Data", "Search", and "Compare:". To the right of "Compare:" are two circular icons: one with a building and another with a person. Below the header, the main content area has a dark blue background. It features the heading "FIND THE RIGHT FIT." in white, followed by the subtext "Search and compare colleges: their fields of study, costs, admissions, results, and more." Below this, there are three tabs: "SEARCH SCHOOLS" (which is highlighted with a light blue bar), "SEARCH FIELDS OF STUDY", and "SHOW ME OPTIONS". Under the "SEARCH SCHOOLS" tab, there is a large white search input field with a magnifying glass icon and the placeholder text "Type to search". To the right of the input field is a small downward-pointing triangle. Below the input field, on the right side, is a link labeled "CUSTOM SEARCH" with a downward-pointing triangle.

# Net Price Calculator

- What is the Net Price that you will pay?
  - Net Price Calculator



The screenshot shows the U.S. Department of Education Net Price Calculator Center. At the top left is the U.S. Department of Education logo and the text "U.S. Department of Education Net Price Calculator Center". Below this is a large light gray banner. On the left side of the banner is an illustration of a woman in a yellow shirt and blue shorts holding a magnifying glass over a graduation cap icon. In the center of the banner is the text "Search for Schools' Calculator" above a search input field containing the placeholder text "Begin typing to search for schools". On the right side of the banner is a calculator icon with the number "18,692.00" displayed on its screen.

#### What does Net Price mean?

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. Scholarships and grants are forms of financial aid that a student does not have to pay back.

#### What is a Net Price Calculator?

Net price calculators are available on a college's or university's website and allow prospective students to enter information about themselves to find out what students like them paid to attend the institution in the previous year, after taking grants and scholarship aid into account.

[collegecost.ed.gov/net-price](https://collegecost.ed.gov/net-price)

# Federal Student Aid Estimator

- The Federal Student Aid Estimator provides an estimate of the federal student aid a student may be eligible to receive.

Visit  
[StudentAid.gov/aid-estimator](https://StudentAid.gov/aid-estimator).

## Estimate Your Federal Student Aid

Our *Federal Student Aid Estimator* provides an estimate of what federal student aid you may be eligible to receive. To apply for financial aid, complete the *Free Application for Federal Student Aid* (FAFSA®) form.

### Begin Your Estimate for Federal Student Aid

Before you complete the FAFSA form, the *Federal Student Aid Estimator* can help you understand your options to pay for college or career school by providing an early estimate of your Expected Family Contribution (EFC) and eligibility for federal student aid.

Start



### Who Should Complete This?

Students, parents, and college access professionals who want to get an early estimate of what aid may be available to a student considering college or career school.

*Federal student aid is only available to U.S. citizens or eligible noncitizens.*



10 minutes

### How Long Will It Take?

Most people complete the *Federal Student Aid Estimator* in 5–10 minutes.



### What Do I Need?

- Federal tax information or tax returns for the student (and spouse if married) and parents for a dependent student.
- Information on savings, investments, and assets for the student and parents, if applicable.

# MySmartBorrowing.org

- An interactive, online tool created by PHEAA that helps students and families:
  - Estimate career salaries & college tuition
  - View the impact of savings on overall cost
  - Calculate loan repayment
  - Avoid over-borrowing



# CFPB – Paying for College



Search

Submit a Complaint

Consumer Education

Rules & Policy

Enforcement

Compliance

Data & Research

News

## Paying for College

We explain the ins and outs of student financial aid and repaying loans to help you make smarter decisions about how to pay for school.



### Understand your financial aid offer

Not sure what your offer means for your future? This tool helps you make a plan to pay for costs that your offer doesn't cover. If you're looking at student loans, it helps you decide how much you can afford to borrow. We also break down confusing jargon, give money saving tips, and point out pitfalls to be aware of.

[Turn your financial aid offer into a plan to pay for school](#)

<https://www.consumerfinance.gov/paying-for-college/>

### OTHER TOOLS FOR STUDENTS

#### See how your school measures up

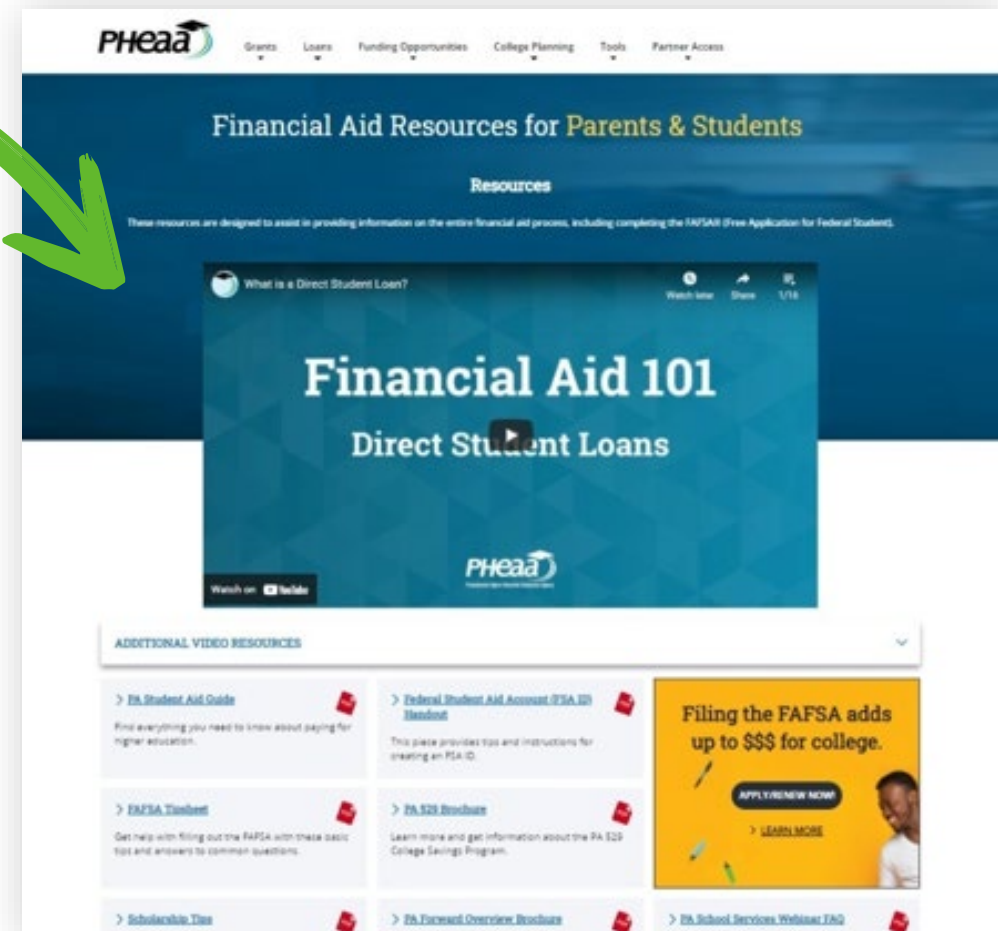
Compare graduation rates, average student debt, expected salary after graduation, and more for individual schools.

[Explore the College Scorecard](#)



# PHEAA Toolkits

- Financial Aid Night Toolkit
- FAFSA Toolkit
  - Includes PDFs, flyers, ads for school publications, newspaper articles and planning information
- Career Education and Work Standards Toolkits (Chapter 339 materials)
  - Includes free materials and lesson plans to help students meet the academic and career standards developed by the PA Department of Education





# PHEAA Materials

PHEAA offers a large variety of materials that are FREE to order at [PHEAA.org/order-online](https://www.pheaa.org/order-online).



Many publications available in Spanish

## FAFSA Tip Sheet

Filing the FAFSA & Getting Financial Aid

The Free Application for Federal Student Aid (FAFSA) is the most important application you must complete in order to qualify for almost all types of financial aid. Federal and state aid, local programs, and private grants and scholarships all use the FAFSA!

### FAQs

**Why complete a FAFSA?**  
The U.S. Department of Education (ED) uses the information provided on your FAFSA to determine your eligibility for aid from federal student financial assistance programs. In Pennsylvania, the FAFSA also helps determine your PA State Grant eligibility.

## THE PATH TO PAYING FOR HIGHER EDUCATION

File the Free Application for Federal Student Aid (FAFSA) as of October 1 of each year to get the most financial aid possible. Watch! Filing is always a good idea for students.

### TIPS

After completing the FAFSA and being accepted by the school, you will receive a financial aid offer that outlines how much the school will cost and what kind of financial aid package you will receive. Schools form all offers differently, but they contain the same overall information:

- **Cost of Attendance**, which includes tuition and fees, room and board books and supplies, travel and personal expenses. If some of these are not listed on your offer, check the school's website or contact the Financial Aid Office.
- **Gift Aid**, which includes all of the FREE sources of financial aid that the school is offering you and that you're not receiving from federal, state and other sources. Be sure to include any private scholarships not listed on the offer.
- **Self-Help Aid**, which includes loans and work-study. Self-Help Aid is different from Gift Aid in that you must repay the funds or work to earn the funds.

When do them math. "WHAT YOU STILL NEED" is the amount of money you are still responsible for after all aid has been applied. It is typically covered by family assistance, savings, private loans, or considering a less expensive school.

### CONSIDER the Big PICTURE

Multiply your results by the number of years you anticipate being in school.

SAMPLE STUDENT	
Tuition & Fees	2640
Room & Board	1440
Books & Supplies	1200
Travel & Personal Expenses	2200
<b>TOTAL</b>	<b>\$ 40250</b>

Federal Grant	5500
State Grant	0
FSEOG Grant	0
Other Grants & Scholarships	1000
<b>TOTAL</b>	<b>\$ 21825</b>

**NETCOST** = \$ 18425

COLLEGE A	
Tuition & Fees	
Room & Board	
Books & Supplies	
Travel & Personal Expenses	
<b>TOTAL</b>	

COLLEGE B	
State Grant	
PELL Grant	
FSEOG Grant	
Other Grants & Scholarships	
<b>TOTAL</b>	

**NETCOST** =

COLLEGE C	
Direct Loans	
Other Loans	
Federal Work-Study*	
<b>TOTAL</b>	

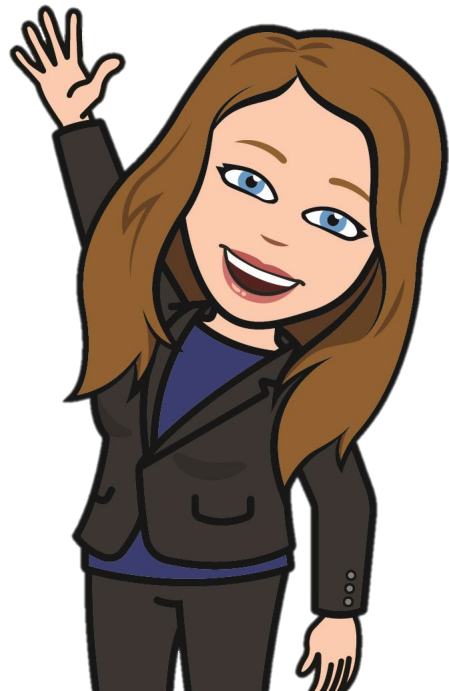
**NETCOST** =

# More Online Resources

- PASFAA
- U.S. Department of Education
- NASFAA
- Scholarship Searches
- Financial Literacy
- Unaccompanied Youth Guidance
- Homeless Resource - Finding Your Way in PA



# Your Presenter



**Amy Sawdey**

PHEAA

Higher Education Access Partner

**[Amy.Sawdey@pheaa.org](mailto:Amy.Sawdey@pheaa.org)**

717-433-3847

