



# **FINANCIAL AID 101**

## **Welcome!**



# **FINANCIAL AID 101**

## **Latest Headlines & Trends**



# All Financial Aid



# 82.9%

of all full-time  
undergraduate students  
received financial aid  
during the 2013-14  
school year.

Source: [https://nces.ed.gov/programs/digest/d15/tables/dt15\\_331.20.asp](https://nces.ed.gov/programs/digest/d15/tables/dt15_331.20.asp)

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## #FinAidFeb

 **NASFAA**

NATIONAL ASSOCIATION OF STUDENT FINANCIAL AID ADMINISTRATORS

# A Recent Survey\* Says...

**50%** of seniors rule out institutions based only on “sticker price”

**Take-away:**

Optimize your online presence to direct students who are looking for your price to information about your affordability. Provide an easy-to-find net price calculator and “why-invest” information about the value, benefits, and outcomes of choosing your institution, including a section for parents.



Please note: students and families should focus on net price, not sticker price

\*“2016 Rising Seniors’ Perceptions on Financial Aid,” produced by Ruffalo Noel Levitz Enrollment Management

# 15 to Finish



## The National Picture

### CCA Data Snapshot

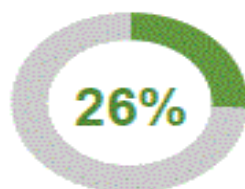
(Data for students who began college going full-time, unless noted otherwise)

**Most students graduate late. It takes 15 credits per semester (or 30 credits a year) to graduate on time, and data show that “easing in” with 12 credits doesn’t work for most students. Students who take 15 credits every semester get better grades and are more likely to graduate.**

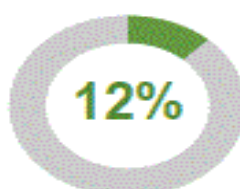
**Too few students start with the momentum needed to graduate on time.**

**Students  
Completing  
30 Credits  
Per Year**  
(On-Time  
Students)

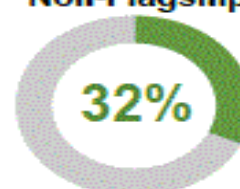
All Students



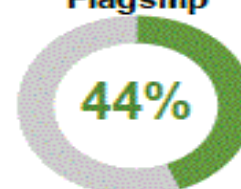
2-Year



4-Year  
Non-Flagship

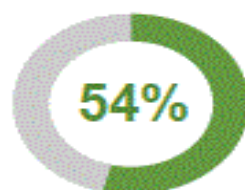


4-Year  
Flagship

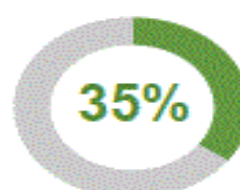


**Students  
Completing  
24 Credits  
Per Year**  
(Full-Time but  
Not On-Time  
Students)

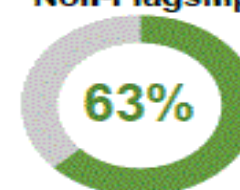
All Students



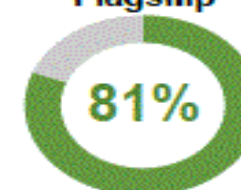
2-Year



4-Year  
Non-Flagship

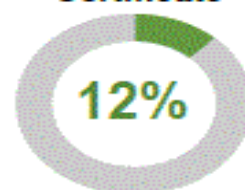


4-Year  
Flagship

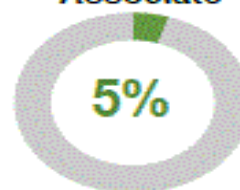


**On-Time  
Graduation  
Rate**

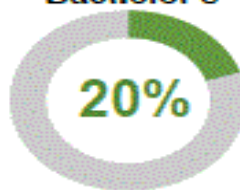
1- to 2-Year  
Certificate



2-Year  
Associate



4-Year  
Non-Flagship  
Bachelor's



4-Year  
Flagship  
Bachelor's



# Today's Agenda



- ✓ What aid sources are available
- ✓ Applying for Financial Aid
- ✓ Identify what is needed
- ✓ What happens next
- ✓ Making smart decisions





# **FINANCIAL AID 101**

## **Financial Aid Basics**

# Funding Sources



- Federal Government
- State Government
- School/Colleges
- Private Scholarship Sources:
  - » HS counselors
  - » Clubs and organizations
  - » Employers
  - » Internet scholarship searches



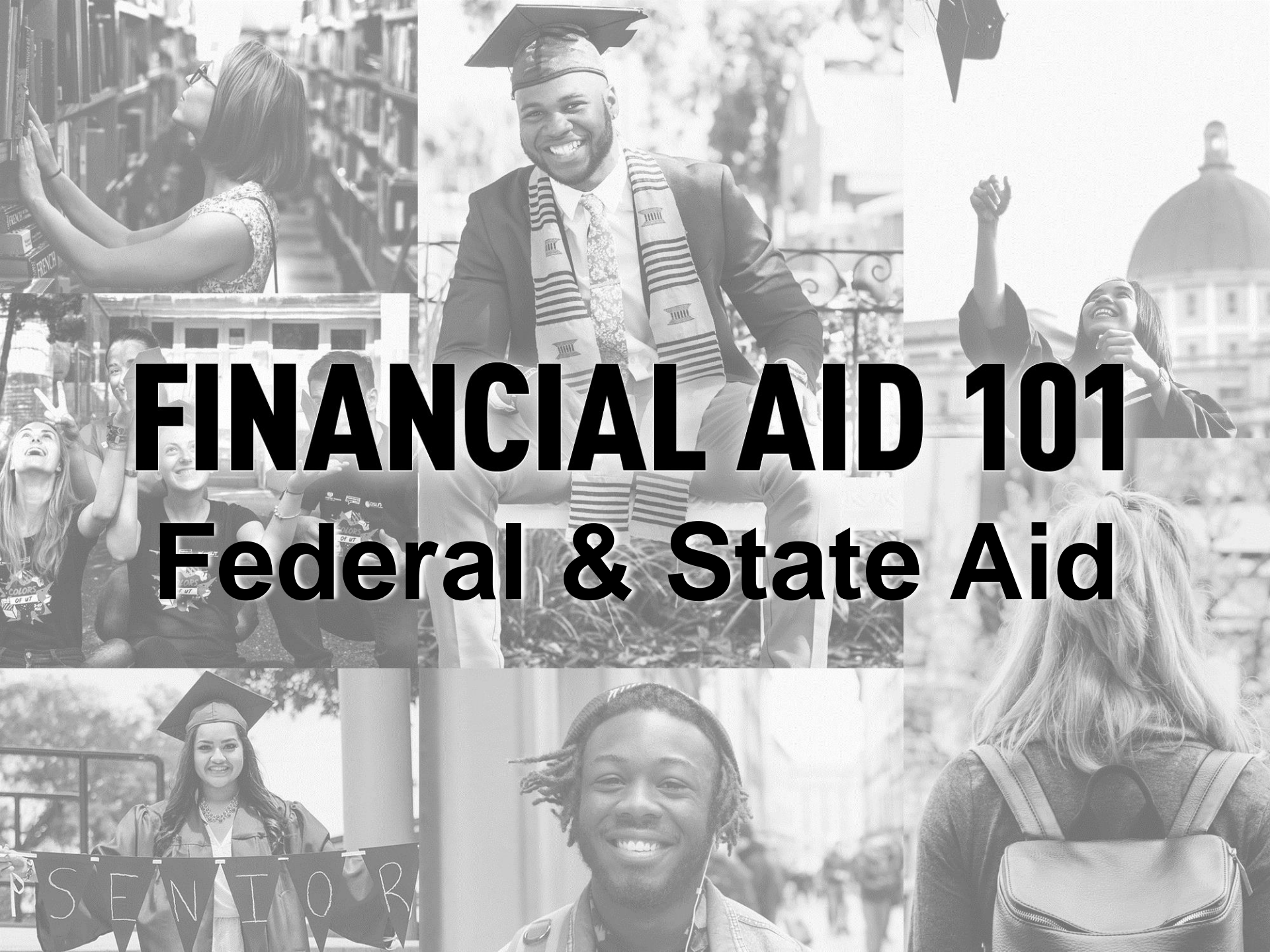
# Scholarship Search

## Don't miss out on FREE money!

- Start early – and KEEP LOOKING
- Don't forget to continue studies!
- GOOGLE your interests
- Don't PAY for information
- Criteria varies by school
  - » If you're asked to pay, it's not free money (SCAM)
- Don't disqualify yourself until IT disqualifies YOU
- Don't fear ESSAYS
- Provide what is asked
- Small scholarships ADD UP
- Activities, Athletics, Family, Hobbies, Participation, Attributes – DO YOUR RESEARCH
- **Don't miss DEADLINES**
- Write it down!



- ✓ **FastWeb.com**
- ✓ **EducationPlanner.org**
- ✓ **Chegg.com**
- ✓ **FinAid.org**
- ✓ **ScholarshipExperts.com**
- ✓ **Scholarships.com**
- ✓ **Scholarship-Page.com**
- ✓ **DoSomething.org/Scholarships**
- ✓ **Colleges.Niche.com**
- ✓ **StudentScholarships.org**
- ✓ **BigFuture.Collegeboard.org**
- ✓ **CollegeAnswer.com**
- ✓ **CollegeNet.com**
- ✓ **MeritAid.com**
- ✓ **MORE....**



# **FINANCIAL AID 101**

## **Federal & State Aid**

# Federal Programs

- Pell Grant (2018-19 max award \$6,095)\*
- Campus-based aid (amts determined by FAO)
  - » FSEOG.....up to \$4,000
  - » Federal Work-Study...FAO determines
- For most programs, student must be enrolled at least half-time.

\* Goes to most financially needy students

# Pennsylvania State Grant\*



## 2018-19 Maximum Awards

Cost Tier	Final Maximum Award	Final DE Award
\$0 - \$12,000	\$2,193	\$1,096
\$12,001 - \$19,000	\$3,509	\$1,754
\$19,001 - \$29,000	\$3,772	\$1,886
\$29,001 - \$32,000	\$4,123	\$2,061

The maximum award for students attending an approved school in a reciprocal state is \$526, and \$702 for a veteran in an approved school in a reciprocal state.

\* Must be at least half-time to be eligible



# Pennsylvania State Grant\*



- In-state (PA) - Full-time: up to \$4,123
- In-state (PA) – Full-time Distance Education: up to \$2,061
- In-state (PA) – Part-time: 1/2 of the FT award
- Out-of-state - Up to \$526 in DC, DE, MA, OH, VT, WV. \$702 for veterans.
- Amount determined in part by the cost of the school.

\* Must be at least half-time to be eligible

# Other State Programs



- State Work-Study - job related to major
- Blind or Deaf Beneficiary Grant
- Educational Assistance Grant (EAP) – National Guard
- Chafee Education and Training Grant – co-administered with the PA Department of Human Services
- Postsecondary Educational Gratuities Program (PEGP)
- Partnerships for Access to Higher Education (PATH)
- Pennsylvania Targeted Industry Program (PA –TIP)
- Ready to Succeed Scholarship (RTSS)
- For details, see the PA Student Aid Guide, or visit [PHEAA.org](http://PHEAA.org).



# **FINANCIAL AID 101**

## **Federal Loans**

# Federal Direct Loan Program

- Available to ALL students REGARDLESS of need
- Additional unsubsidized funds available for Independent & Parent PLUS denials
  - » 5.05% interest rate (AY 18-19), 1.062% fee
  - » Rates set every July 1st for the life of that year's loan; fees are deducted from disbursement
- AWARDED to every eligible undergraduate student
- In student's name, no collateral or credit check, must sign MPN
- Available loan amounts increase in subsequent years
- No payments required while attending school & six-month grace period
- 150% RULE applies – New borrowers as of 7/1/13

Based on FAFSA, students have a combination of:

- **Subsidized:**  
govt pays interest in school and grace status
- **Unsubsidized:**  
interest accrues in school and grace



**StudentLoans.gov & school's website!**



# Federal Direct Loan: Aggregate Limits

<b>Undergraduate Education</b> (Dependent Student)	<b>\$31,000</b> (\$23,000 maximum Subsidized Loan)
<b>Undergraduate Education</b> (Dependent Student OR Dependent Students whose Parents were denied PLUS Loan)	<b>\$57,500</b> (\$23,000 maximum Subsidized Loan)
<b>Graduate / Professional Education</b>	<b>\$138,500</b>

# Types of Federal Student Loans

- Undergraduate Students
  - » Subsidized (5.05% interest and 1.062% fee)
  - » Unsubsidized (5.05% interest and 1.062% fee)
- Graduate Students
  - » Unsubsidized (6.60% interest and 1.062% fee)
  - » GradPLUS Loan (7.60% interest and 4.264% fee)
- Parents
  - » PLUS Loan (7.60% and 4.264% fee)

# Federal Direct PLUS (Parent)

- Repayment begins immediately - can defer repayment until 6 months after student graduates or drops below half-time enrollment
  - » If defer payment – encouraged to make interest payments
  - » Standard repayment is 10 years



**ONLY consider private or  
alternative loans after looking  
into all other sources of  
financial aid.**



# The Rule

- Don't borrow more to get your education than you can reasonably expect to make during your very first year in the workforce.
  - » This keeps your loan payment  $<12\%$  of gross earnings
  - » (Recommendation from the National Endowment for Financial Education, [nefe.org](http://nefe.org))

# 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 overborrowing





# FINANCIAL AID 101

## Forms

# Financial Aid Forms



**Know what financial aid forms each school requires**

## **ALL Schools Require:**

- FAFSA (Free Application for Federal Student Aid)
  - » Required by all schools, PHEAA, and some scholarship organizations
- STATE GRANT FORM (SGF) through PHEAA
  - » Required for first-year students (and may be requested for subsequent years) = after FAFSA is completed

## **SOME Schools Require:**

- CSS Profile required by some postsecondary schools and scholarship organizations
- Institutional financial aid forms
- Internal school forms

# When to Apply

- Students should apply beginning October 1 in the year prior to attendance
  - » AY 19/20: Oct 1, 2018 through June 30, 2020
- Deadlines vary from school to school
- Students do not need to be accepted for admission





# FAFSA - Free Application for Federal Student Aid

- The FAFSA is the primary federal form for financial assistance to attend postsecondary school
  - » It determines:
    - Expected family contribution, need
    - Eligibility for most aid programs
- Must file a FAFSA each year a student attends school to be eligible
- File online – Fast, Secure, SKIP LOGIC and Built-in Edits
- Want practice? Visit **FAFSA4CASTER.ed.gov**



**STUDENT**

### Student Demographic Information

Your last name: Lastnamerapp  
 Your first name: Harvey  
 Your middle initial: L

Your Social Security Number: 236-04-1006

Your date of birth (mmddyyyy): 04/19/1992

Are you male or female?  
☒ Male ☐ Female

Your permanent mailing address (include apt. number): 123 Main Street

Your city (and country if not U.S.): Anywhere  
 Your state: Pennsylvania

Your ZIP code:

**Help and Hints**

Does Student Want to Provide Driver's License Information?

Select **Yes** if you want to provide your driver's license information.

Select **No** if you do not have a driver's license or an identification card or do not want to provide your driver's license information.

**STUDENT SECTION:**  
**Dark Blue**

**PARENT**

Application was successfully saved.

### Parents' Number in College in 2013-2014 (Parents Excluded) Question 73

Enter the number of people in your parents' household who will attend college between July 1, 2013 and June 30, 2014. Do not include your parents in this number.

Include:

- Yourself, even if you will attend college less than half time in 2013-2014

What is your parents' marital status as of today?  
 Married or Remarried

When did your parents get married or remarried? Enter the month and year. (mm/yyyy)  
 09/1989

What is your father's/stepfather's Social Security Number?  
 123-45-6789

What is your father's/stepfather's last name?  
 Lastnamerapp

What is your father's/stepfather's first initial?  
 G

What is your father's/stepfather's date of birth? (mmddyyyy)  
 01/01/1965

What is your mother's/stepmother's Social Security Number?

What is your mother's/stepmother's last name?

**PARENT SECTION:**  
**Purple**

# Federal Student Aid ID (FSA ID)

- An electronic signature for FAFSA
- Username and password
- Student and ONE parent need separate FSA ID's
  - » Separate email addresses required
- ONLY the owner of the FSA ID should create the account



# Where is the FSA ID used?

- [StudentLoans.gov](https://studentloans.gov)
  - » Entrance Counseling
  - » Master Promissory Note
- Import tax information from the IRS
- Make online corrections to FAFSA
- View or print a copy of the SAR
- Parents - Complete a PLUS Loan request
- [NSLDS.ed.gov](https://nslds.ed.gov)



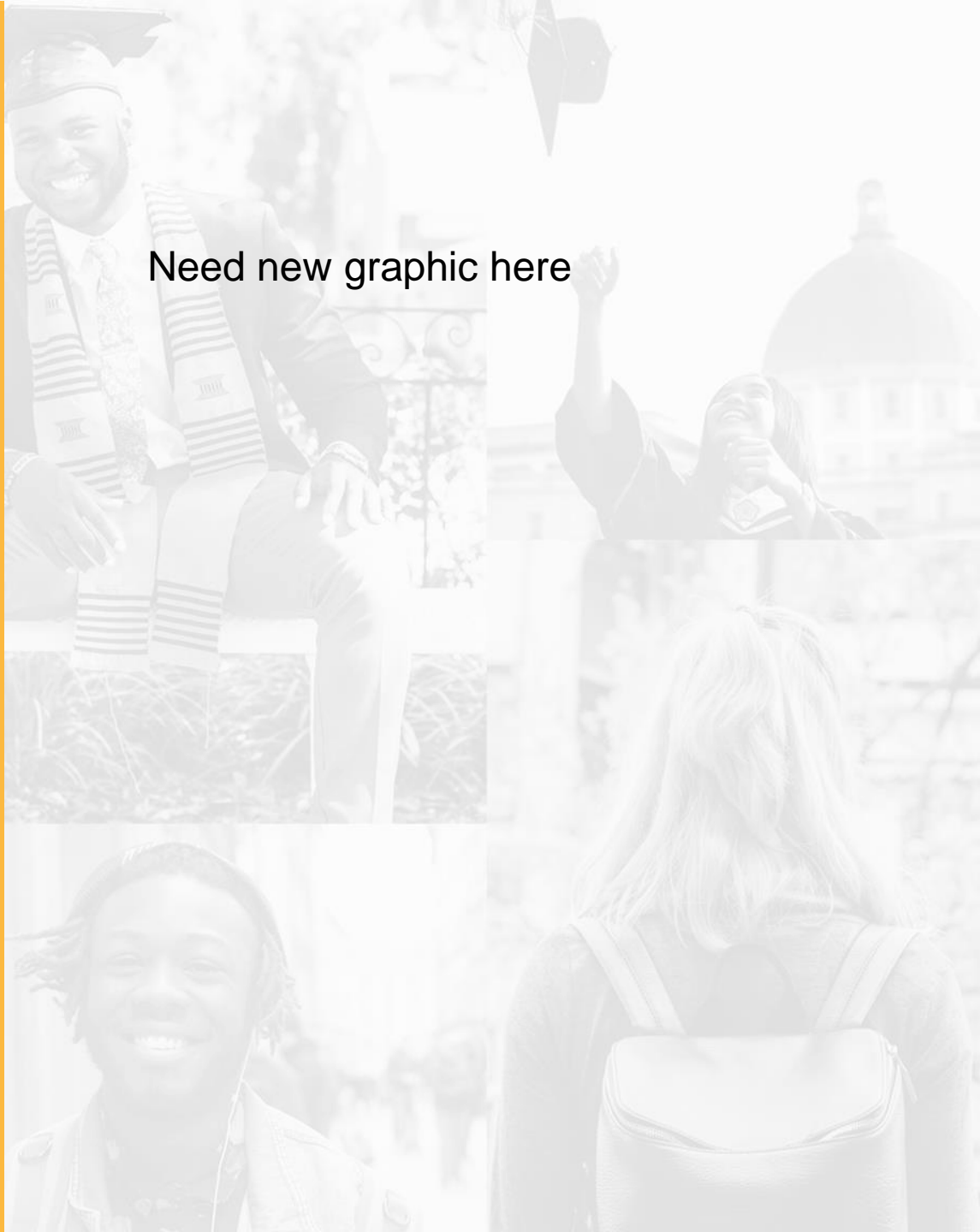
Keep FSA ID in a  
safe place and  
use it every year

# IRS Data Retrieval Tool

After taxes are filed:

- Automatically pulls in IRS Tax info and places data into the FAFSA, or overrides estimates
- **REQUIRED!**
- **ALSO** in Student Section, if student is filing taxes

Need new graphic here





## Get My Federal Income Tax Information

See our [Privacy Notice](#) regarding our request for your personal information.

Enter the following information as it appears on your <YYYY> Federal Income Tax Return. [?](#)

Required fields\*

First Name*	<input type="text" value="Joe"/>
Last Name*	<input type="text" value="Smith"/>
Social Security Number*	*** -**- 6789
Date of Birth*	<input type="text" value="01"/> / <input type="text" value="04"/> / <input type="text" value="1990"/>
Address* <a href="#">?</a>	
P.O. Box and/or Street Address	<input type="text"/>
	<input type="text"/>
Apt. Number (Required if it appears on your tax return)	<input type="text"/>
Country*	<input type="text" value="United States"/> <a href="#">v</a>
City, Town or Post Office*	<input type="text"/>

# Signing the FAFSA

## Signature Status

Student Demographics

School Selection

Dependency Status

Parent Demographics

Financial Information

Sign & Submit

Confirmation

**i** Both you and a parent need to sign your FAFSA.

Only sign for yourself. If you and your parent are not together, one of you can sign, save the application and then exit. Give the "save key" to the other person who can log in with it and sign and submit the FAFSA.

**Be sure not to mix up your and your parent's FSA IDs when signing.**

**Student Signature Needed**

Signature Status: **Unsigned**

PROVIDE STUDENT SIGNATURE

**Parent Signature Needed**

Signature Status: **Unsigned**

PROVIDE PARENT SIGNATURE

PREVIOUS

# Signature Options

### Signature Options

Student Demographics

School Selection


Dependency Status

Parent Demographics

Financial Information


Sign & Submit

Confirmation



**Parent Signature for**  
Social Security Number: XXX-XX-0080  
Last Name: DOUGLAS  
Date of Birth: 03/20/1964

Other Options to Sign and Submit

 We recommend signing electronically with an FSA ID so you don't have to print and mail a signature page or return later to sign this FAFSA. If you are unable to sign electronically, select another option:

☐ **Sign Electronically With My FSA ID**  
This is the fastest option. Selecting this option will return you to the question "What is your (the parent's) FSA ID?".

☐ **Print A Signature Page**  
This option requires that you print and mail your signature.


☐ **Submit Without Signatures**  
This option allows you to submit this FAFSA now without your signature, but you will need to return later to sign.

SIGNATURE STATUS

NEXT

# Confirmation Page

2018-2019 Confirmation Page

 **Congratulations, Student!**  
Your FAFSA was successfully submitted to Federal Student Aid.


Confirmation Number: F 12300003004 03/22/2018 14:07:01

Data Release Number ([DRN](#)): 3815

What Happens Next

- You will receive an e-mail version of this page.
- In 3-5 business days, you will receive an e-mail notifying you that your FAFSA was processed.
- Your FAFSA information will be made available to your school(s), and they will use it to determine the aid you may be eligible to receive.
- Your school(s) will contact you if they need more information or when they are ready to discuss your financial aid award.
- If you have questions about your financial aid package, contact your school(s).

An abbreviated version of your confirmation page has been sent to you at the e-mail address:  
**stu@stu.com**

PRINT THIS PAGE 




# **FINANCIAL AID 101**

## **State Grant Form**



# Confirmation Page

At the bottom of the confirmation page, you will find the link to the State Grant Form and the EFC

 **Congratulations, Sample!**  
Your FAFSA was successfully submitted to Federal Student Aid.


**Confirmation Number:** F 11200004104 03/27/2018 11:00:3/27/2018 11:31:55 AM:3/27/2018 11:31:55 AM


Data Release Number ([DRN](#)): 9970

**What Happens Next**

- You will receive an e-mail version of this page.
- In 3-5 business days, you will receive an e-mail notifying you that your FAFSA was processed.
- Your FAFSA information will be made available to your school(s), and they will use it to determine the aid you may be eligible to receive.
- Your school(s) will contact you if they need more information or when they are ready to discuss your financial aid award.
- If you have questions about your financial aid package, contact your school(s).

An abbreviated version of your confirmation page has been sent to you at the e-mail address:  
**samplestudent@sample.com**

[PRINT THIS PAGE](#) 

**Start your state application to apply for Pennsylvania state-based financial aid.** 

# PA State Grant Form (SGF)

✓ Check Rights and Responsibilities Box to electronically sign SGF



## Rights and Responsibilities

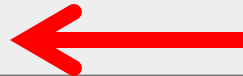
After reviewing your Rights and Responsibilities you must check the box at the bottom to confirm that you have read and agree to the Rights and Responsibilities.

[View Rights and Responsibilities](#)

[? Can't open document?](#)

By submitting this electronic Pennsylvania State Grant Form, I/we hereby affirm acceptance of the Statement of Certification and Authorization found in the Applicant's Rights, Responsibilities, Use of Social Security Number, and Certification for the Pennsylvania State Grant Program, which is incorporated herein by reference and which I/we have read, agree to, and certify. I/we further understand that if I/we provide an email address, communications regarding the State Grant Program may be sent to me/us through electronic communications methods. Additional certification and verification may be required following review of this application.

\* ☐ I have read and agree to the Rights and Responsibilities of this application.



[Exit Application](#)

[Submit My Info >>](#)

# SGF Through Account Access

Pgs. 19-20

Create a **student account** in Account Access.

The screenshot displays the PHeaa website interface. At the top, there is a navigation bar with links for Contact Us, About Us, Careers, Site Map, and a Sign In or Create Account button. Below this is the PHeaa logo and a search bar. A horizontal menu contains links for Home, College Planning, Funding Opportunities, Partner Access, and Tools & Resources. The main content area features a large banner for the Pennsylvania Targeted Industry Program (PA-TIP) on the left and an 'Account Access FROM AES' section on the right. The 'Account Access' section includes a lock icon, a list of login options (Apply for aid, View the status of an application, Change your address, and more!), and buttons for 'Learn More' and 'Continue'. A large red arrow points to the 'Account Access' section. Below the banner, there are four columns of links: College Planning (EducationPlanner, College Fairs, 5 Steps to Financial Aid, Pennsylvania Student Aid Guide, FAFSA), Funding Opportunities (State Grant Program, Other Educational Aid, Work-Study Employment, PA-TIP, Aid for Military & PA National Guard, Loan Forgiveness, RTSS Program), Partner Access (K-12 Counselors, Schools, Training, Work-Study Employers, PA-TIP Schools and Employers, RTSS Schools, Community Partners, Lenders), and Tools & Resources (Account Access From AES, Calculators).

Navigation links: Contact Us | About Us | Careers | Site Map | Sign In or Create Account

Search Site: [Search Bar]

Home | College Planning | Funding Opportunities | Partner Access | Tools & Resources

**Pennsylvania Targeted Industry Program (PA-TIP)**  
Aid that strengthens the state's workforce and makes education more affordable.  
[Learn More](#)

**Account Access FROM AES**  
Login to Account Access to:  
• Apply for aid  
• View the status of an application  
• Change your address  
• and more!  
[Learn More](#) OR [Continue](#)

**College Planning**

- EducationPlanner
- College Fairs
- 5 Steps to Financial Aid
- Pennsylvania Student Aid Guide
- FAFSA

**Funding Opportunities**

- State Grant Program
- Other Educational Aid
- Work-Study Employment
- PA-TIP
- Aid for Military & PA National Guard
- Loan Forgiveness
- RTSS Program **New!**

**Partner Access**

- K-12 Counselors
- Schools
- Training **New!**
- Work-Study Employers
- PA-TIP Schools and Employers
- RTSS Schools **New!**
- Community Partners
- Lenders

**Tools & Resources**

- Account Access From AES
- Calculators



# **FINANCIAL AID 101**

## **Forms FAQs**

# Deadlines

- Know all of your state and school/college deadlines and file the FAFSA by the earliest deadline.
  - » Federal Deadline - end of the award year - for 2019-20, this would be **June 30, 2020**
  - » PA State Grant deadlines –
    - **May 1, 2019** - If you plan to enroll in a degree program or a college transferable program at a junior college or other college or university (excludes community colleges)
    - **August 1, 2019** - If you plan to enroll in a community college; a business, trade, or technical school; a hospital school of nursing; or a 2-year program that is not transferable to another institution
  - » **KNOW SCHOOL DEADLINES**



# Who Is Independent?



- ✓ 24 or older on Jan 1<sup>st</sup> of award year
- ✓ Married
- ✓ Veteran (includes active duty personnel)
- ✓ Working on graduate level degree
- ✓ Emancipated minor or in legal guardianship
- ✓ Orphan, in foster care, or ward of the court at anytime when student was age 13 or older
- ✓ Have legal dependents other than spouse
- ✓ Student deemed homeless by proper authority

# Whose Info Goes on the FAFSA?

- Divorced or separated parents (The parent the student lived with the most over the past 12 months. If equal, then the parent who provided more than 50% of student's support)
- Stepparents - YES
- Adoptive parents - YES
- Foster parents - NO
- Legal guardians - NO
- Anyone else the student is living with - NO

# Special Circumstances

- ✓ Recent death or disability
- ✓ Reduced income
- ✓ Recent separation or divorce



**Contact the  
school and ask  
for a special  
consideration  
AND contact  
State Grant  
Division at  
PHEAA**



# FINANCIAL AID 101

Forms Are Filed – Now What?

# How is the EFC Calculated?

- In theory, the EFC is a number calculated to measure and compare the general financial strength of all families applying for aid - it is NOT the amount you are expected to pay.
- EFC formula considers a family's taxed & untaxed income, assets, size, how many will be attending college, and age of oldest parent
  - » Includes allowances for taxes and focuses mainly on income
  - » Parent + student contribution = EFC
- NOT AN ASSET: Home, personal property, qualified retirement funds, and value of life insurance is excluded from assets
- Asset Protection Allowance is applied against parent's reported assets
  - » EFC calculation roughly uses 6% of parent asset contribution and 20% of student contribution
  - » Student income contribution used in the calculation: 50% of amounts over \$6,570
  - » Parent contribution divided by number of children in college at the same time



$$\begin{array}{r} \text{COA (Cost)} \\ - \text{EFC} \\ \hline = \text{NEED} \end{array}$$



# What Happens Next?

- Student Aid Report or Acknowledgment sent to student (review and make necessary corrections)
- Information is sent to PHEAA. Student must complete State Grant Form (SGF). Can link to this directly from the FAFSA.
- Account Access (PHEAA) - Create an account at [PHEAA.org](https://PHEAA.org) to view PA State Grant
- Information is sent to schools/colleges. Send to all schools being considered.

# Reviewing the Financial Aid Package

- After reviewing their packages, students should be sure they know and understand the following:
  - » 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; in particular, is there a GPA requirement?
  - » Will awards change from year to year?
  - » Will institutional awards increase as tuition increases?
  - » Will loans be needed? If so, how much?

# Comparing Packages

<b>Cost</b>	<b>\$20,000</b>	<b>\$30,000</b>	<b>\$50,000</b>
<b>EFC</b>	\$ 3,000	\$ 3,000	\$ 3,000
<b>Need</b>	\$17,000	\$27,000	\$47,000
<b>Free Money</b>	\$ 6,000	\$ 8,000	\$18,000
<b>Loans</b>	\$ 5,500	\$ 7,000	\$ 8,000
<b>Work-Study</b>	\$ 0	\$ 2,000	\$ 3,000
<b>TOTAL AID</b>	<b>\$11,500</b>	<b>\$17,000</b>	<b>\$29,000</b>
<b>Gap = (Cost – Aid)</b>	<b>\$ 8,500</b>	<b>\$13,000</b>	<b>\$21,000</b>
<b>Actual Cont. = (Cost – Free \$)</b>	<b>\$14,000</b>	<b>\$22,000</b>	<b>\$32,000</b>



# FINANCIAL AID 101

## Final Thoughts & Wrap-Up

# The Plan

- ✓ Narrow down career choices
- ✓ Research and apply to several schools
- ✓ Work hard on scholarship search
- ✓ Don't fear the FAFSA (do the State Grant app, too)
- ✓ Release your info to several schools
- ✓ Compare estimated financial aid award letters
- ✓ Make the tough choices
- ✓ Think of the future
- ✓ Finish on time

# What Can You Do Now?



- Student and parent apply for a FSA ID at:
  - » [StudentAid.ed.gov/fsaid](https://StudentAid.ed.gov/fsaid)
- Visit websites with free information about college, financial aid and careers
- Explore scholarship opportunities – locally, regionally and nationally
- Use Net Price Calculator at schools interested in attending to get an estimate of your “net price” to attend
  - » Net Price Calculator available on each school’s website
- Use the free online tool, FAFSA4caster, to estimate EFC and eligibility for federal financial aid
  - » Available at [fafsa4caster.ed.gov](https://fafsa4caster.ed.gov)



# Net Price Calculators



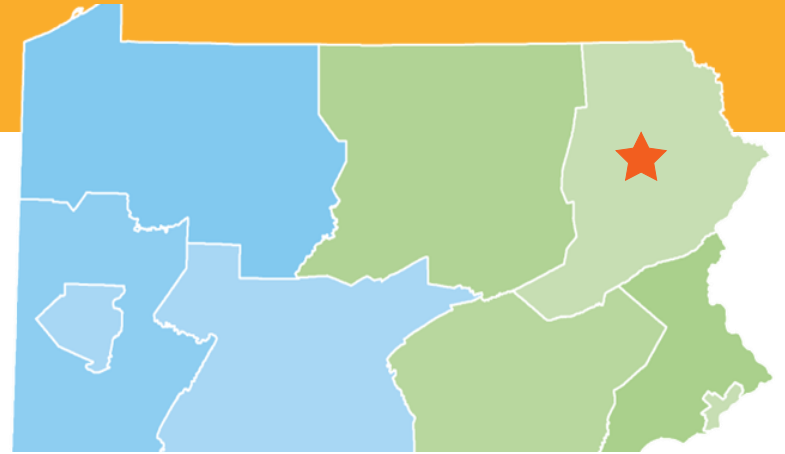
**The Higher Education and Opportunity Act (HEOA) of October 2011 requires schools to offer a Net Price Calculator on their websites**

- Enables current and prospective students, families and consumers to determine an estimate of an individual net price at a particular institution.
- **ESTIMATED** data must be provided by each institution:
  - » Total price of attendance
  - » Tuition, Fees, Room and Board
  - » Expenses (i.e., personal, transportation)
  - » Estimated total merit and need-based grant aid
  - » Estimated net price (attendance minus grant aid)
- **May not include scholarships**

# Use Your Resources

- [PHEAA.org](http://PHEAA.org)
- [EducationPlanner.org](http://EducationPlanner.org) & [MySmartBorrowing.org](http://MySmartBorrowing.org)
- [YouCanDealWithIt.com](http://YouCanDealWithIt.com)
- [MyFedLoan.org](http://MyFedLoan.org)
- PHEAA toll free: 800.692.7392
- Federal Student Aid Info Center – 800.433.3243
- [FASFA.gov](http://FASFA.gov)
- [StudentAid.gov](http://StudentAid.gov) – general financial aid info
- [StudentLoans.gov](http://StudentLoans.gov) – information on federal loans

# Your Presenter



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**QUESTIONS?**