

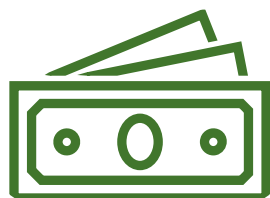


**JUNIOR JUMP START**

Nancy Harvey – Higher Education Access Partner

# What Is Financial Aid?

Financial aid consists of funds provided to students and families to **help** pay for postsecondary educational expenses.



## Gift Aid

Grants/Scholarships



## Self-Help

Work-Study



## Loans

Federal Student Loans,  
PLUS, Private Loans

# Funding Sources

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**Federal Government**



**State Government**



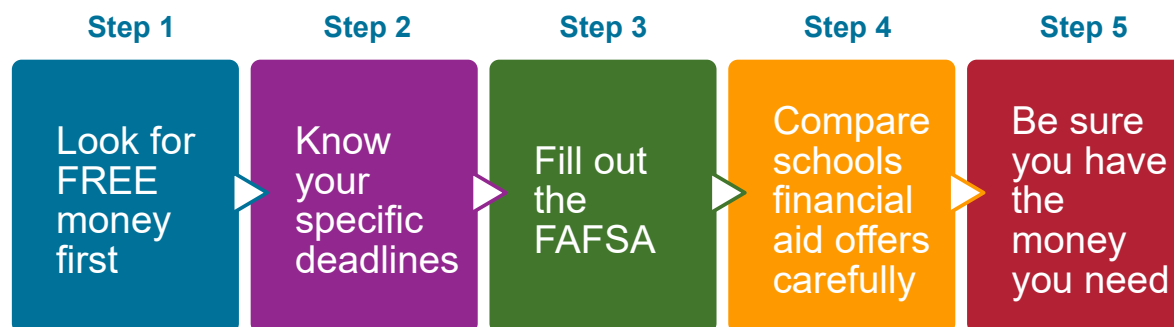
**School or College**



**Scholarships**

# Financial Aid Made Simple

## 5 Steps to Financial Aid





## Step 1: Look For Free Money First

- Start searching early
- Use **free** scholarship search sites
- Don't ignore scholarships with smaller award amounts
- Search for scholarships every year



# Types of Scholarships

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Postsecondary  
Scholarships



Local and  
Regional  
Scholarships



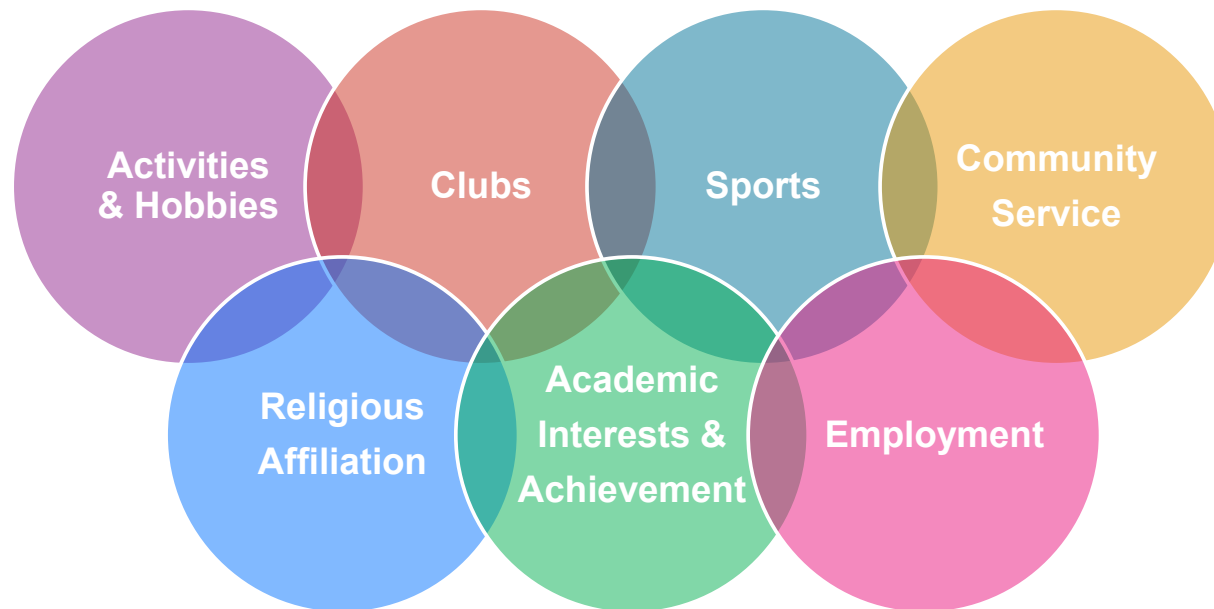
National  
Scholarships

## Increase Your Chances

- Organize important information that can increase your chances of obtaining scholarships!
- Create a Resume
- What makes you stand out?
  - ❖ Besides grades, class rank, test scores
- Document your information!
  - ❖ Academics - courses, grades, GPA, class rank, test scores
  - ❖ Personal/Performance – sports, music, art, achievements
  - ❖ Extra Curricular Activities – jobs, hobbies
  - ❖ Other - Volunteerism, Community Activities, Employment
- Recommendations
  - ❖ Faculty, Coaches, Employers, Community leaders...



# Your Scholarship Resume





## Step 2: Know Your Deadlines

- **Applications for admission**
- **Deadlines for scholarships**
  - Institutions, Outside Sources
- **Free Application for Financial Aid (FAFSA)**
  - Schools have priority deadlines
- **PA State Grant Deadline**
  - ❖ **May 1** - If you plan to enroll in a degree program or a college transferable program at a junior college or other college/university
  - ❖ **August 1** - 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



# FAFSA (Free Application for Federal Student Aid)

- The FAFSA is the primary federal form for financial assistance to attend a postsecondary school.
- Must file a FAFSA each year a student attends school to be eligible.
- File online—Fast, Secure, SKIP LOGIC and Built-in Edits.
- While filing the FAFSA online is preferred, a printable PDF version is available at [StudentAid.gov](https://studentaid.gov).

[StudentAid.gov/fafsa](https://StudentAid.gov/fafsa)



## Create Your StudentAid.gov Account

- The student applying for aid and all contributors providing information on the FAFSA need to create a StudentAid.gov Account at [StudentAid.gov/fsa-id/create-account](https://studentaid.gov/fsa-id/create-account).
- Create at least 1 day prior to completing the FAFSA
- Legal signature for student and contributors.
- Users without an SSN will be able to acquire a StudentAid.gov Account.

Social Security  
Number

Username

Email Address

Password

Mobile Phone

Security Questions

Enable Two-Step  
Verification

## When Is A Student Automatically Considered “Independent”?

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- 24 or older on Jan 1st of 2027
- Married
- Veteran (includes active-duty personnel)
- Working on graduate level degree
- Legally emancipated minor or in a legal guardianship with someone other than their parent or stepparent, as determined by a court in state of residence
- Orphan, in foster care or ward of the court at anytime since the student turned 13
- Have legal dependents other than spouse
- Student deemed homeless by proper authority
- PA State Grant status can be different

## For Dependent Students, Who Reports Info on the 2027-28 FAFSA?

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### YES

- Married parents living together
- Biological parents living together
- Divorced or separated parents:
  - The parent that provided the most financial support to student over the past 12 months
  - If equal, then student would invite the parent with the higher income and assets
- Stepparent – If part of the student's household
- Adoptive parents

### NO

- Foster Parents
- Legal Guardians
  - By court order
- Anyone else the student is living with





# Dependent Student Invites Parent

- The student is asked to invite a parent contributor. The student will enter their parent's email address in order to send them an invite to their FAFSA® form.

The screenshot shows the FAFSA 2026-27 interface for Student Alex Tran. At the top, the FAFSA logo and form year are on the left, and 'Save' and 'FAFSA Menu' options are on the right. A progress bar below the header shows six steps: Personal Circumstances, Demographics, Financials, Colleges, Contributor Invite (the current step, marked with a blue circle and the number 5), and Signature (marked with a grey circle and the number 6). The main heading is 'Invite a Parent as a Contributor'. Below this, a text box explains that a contributor is anyone required to provide information on the FAFSA form, specifically a legal parent (biological or adoptive) as determined by the state. It also notes that stepparents and other guardians do not count unless they have legally adopted the student. To the right of the text is an illustration of a man and a woman sitting on a bench, with the man holding a laptop. Below the text box, the question 'Who counts as a parent on the FAFSA form?' is displayed. At the bottom of the screen are two buttons: 'Previous' and 'Continue'.

## Student Unusual Circumstances

A student may be experiencing an **unusual circumstance** that prevents them from contacting their parents or contacting parents would pose a risk to student. This may include but is not limited to students who:

- Left home due to an abusive or threatening environment;
- Are abandoned by or estranged from their parents, and have not been adopted;
- Have refugee or asylee status and are separated from their parents, or their parents are displaced in a foreign country;
- Are a victim of human trafficking;
- Are incarcerated, or their parents are incarcerated, and contact with the parents would pose a risk to the student; or
- Are otherwise unable to contact or locate their parents and have not been adopted.

## Federal Work-Study

- You must have financial need in order to qualify for work-study
- A work-study position is not guaranteed and may even require an interview
- Work-Study income is not considered as income on the FAFSA



## PA State Grant Program

- In-state—max award \$5,750 (full-time)
- **Reciprocal states:** Delaware, DC, Massachusetts, Ohio, Vermont, West Virginia
  - Up to \$600 for full-time students (\$800 for veterans)
- Award amount determined in part by the cost of the school

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



## Other State Programs

- PA Active Volunteer Tuition & Loan Assistance Program
- PA Blind or Deaf Higher Education Beneficiary Grant Program
- Chafee Education and Training Grant Program
- PA Fostering Independence Tuition Waiver Program
- Grow PA Scholarship Grant Program ←
- PA Mental Health Education Learning in Schools
- PA Partnerships for Access to Higher Education Program

New  
Program!

For details, see the PA Student Aid Guide, or visit [pheaa.org](http://pheaa.org)



## Other State Programs

- PA Postsecondary Educational Gratuities Program
- PA Ready to Succeed Scholarship Program
- PA State Work-Study Program
- PA Student Teacher Support Program
- PA Targeted Industry Program
- PA National Guard Educational Assistance Program
- PA National Guard Military Family Education Program

For details, see the PA Student Aid Guide, or visit [pheaa.org](http://pheaa.org).

## Federal Student Loans

- Available to **ALL** students (US citizens and eligible non-citizens) **REGARDLESS** of need
- In student's name, no collateral or credit check, must sign MPN
- No payments required while attending school & six-month grace period
- Flexible Repayment options



## What School Costs Are Considered?

### A school's cost of attendance includes:

- Tuition and fees
- Housing and food
- Books, course materials, supplies, and equipment
- Transportation
- Personal expenses



## Ways to Reduce Your Costs

- Job Shadow
- Research the right major
- Earn college credits in high school
- Graduate on time
- Commute
- Start at a Community College
- Check with your employer
  - Google “Companies that will pay for your Education”



## Step 5: Be Sure You Have The Money You Need

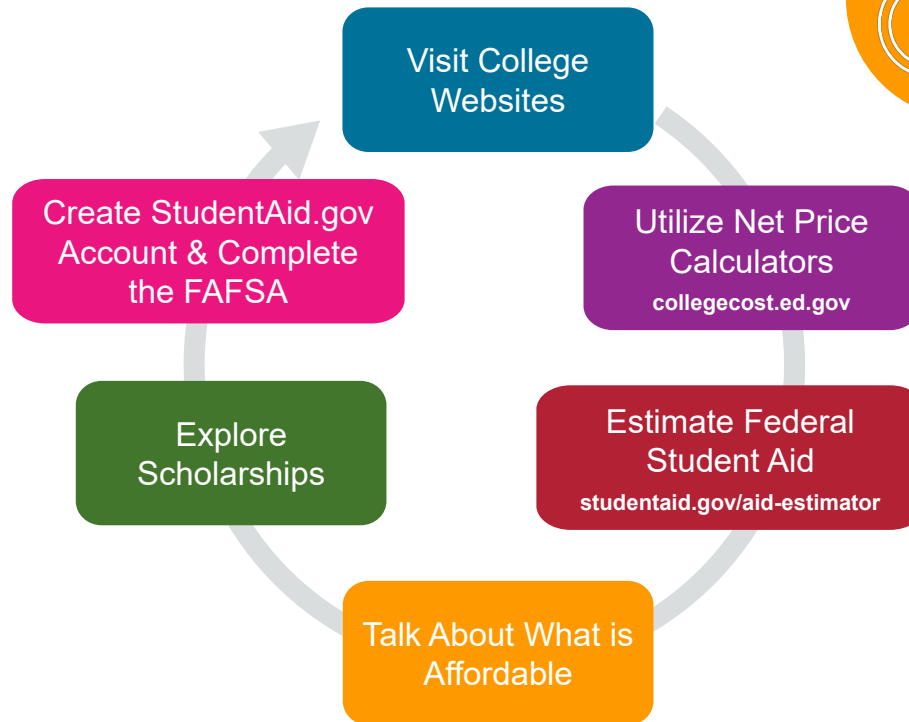
23

- Have you considered annual out of pocket costs **beyond the first year?**
- Do you understand your actual costs?
- Do you have a strategy for handling out of pocket costs?



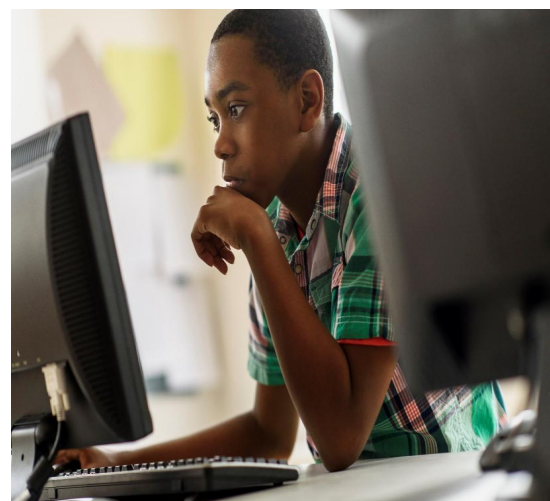


# What Can You Do Now?



## What Else Can You Do Now?

- Review your social media accounts and delete anything which may be questionable. The schools to which you apply may review them and content may influence their admission decisions.
- Create a professional e-mail address. You will most likely be communicating with your schools via e-mail and want to have an appropriate address



## Use Your Resources



- [pheaa.org](http://pheaa.org)
- [EducationPlanner.org](http://EducationPlanner.org)
- [MySmartBorrowing.org](http://MySmartBorrowing.org)
- [YouCanDealWithIt.com](http://YouCanDealWithIt.com)
- PHEAA toll free: 1-800-692-7392
- PHEAA's Higher Education Access Corner Podcast (Available on Spotify, Amazon Music, iHeartRadio, and PHEAA's YouTube channel, PHEAAStudentAid)
- Federal Student Aid Info Center: 1-800-433-3243
- [StudentAid.gov](http://StudentAid.gov) – The one-stop shop site for all financial aid information.
- [StudentAid.gov/FAFSA](http://StudentAid.gov/FAFSA) – Direct link to the FAFSA



FINANCIAL  
AID:

Questions?