

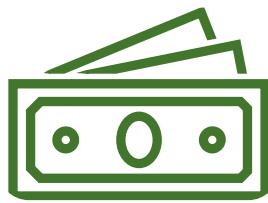


JUNIOR JUMP START

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



Federal Government



State Government



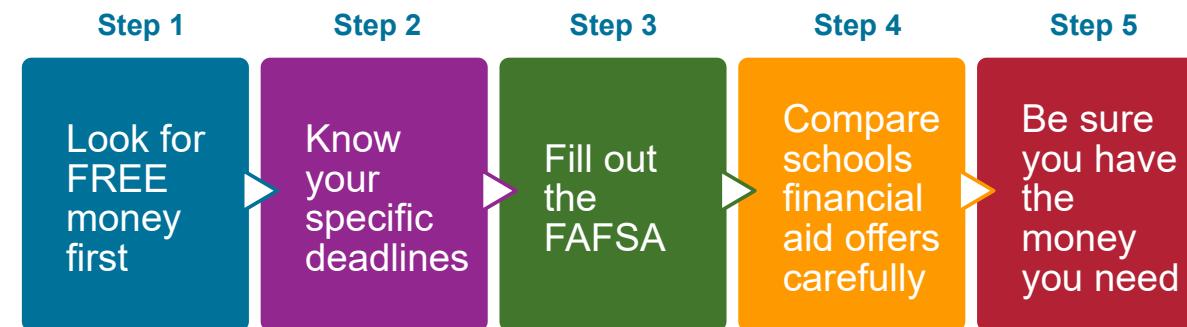
School or College



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



Postsecondary
Scholarships



Local and
Regional
Scholarships



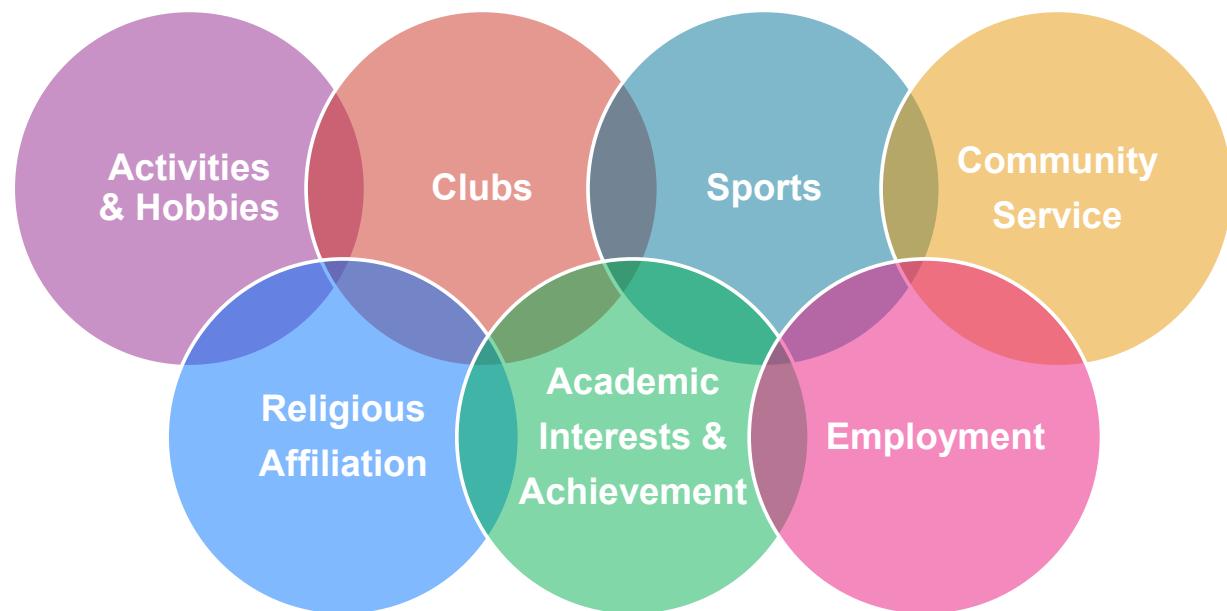
National
Scholarships

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

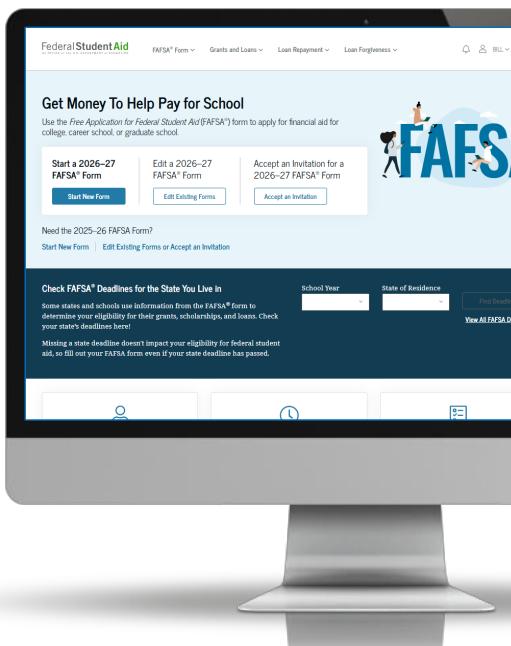
- Applications for admission
- Deadlines for scholarships
 - Institutions, Outside Sources
- Free Application for Financial Aid (FAFSA)
 - Schools have priority deadlines
- PA State Grant Deadline
 - ❖ **May 1** - If you plan to enroll in a degree program or a college transferable program at a junior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

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.
- 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

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

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

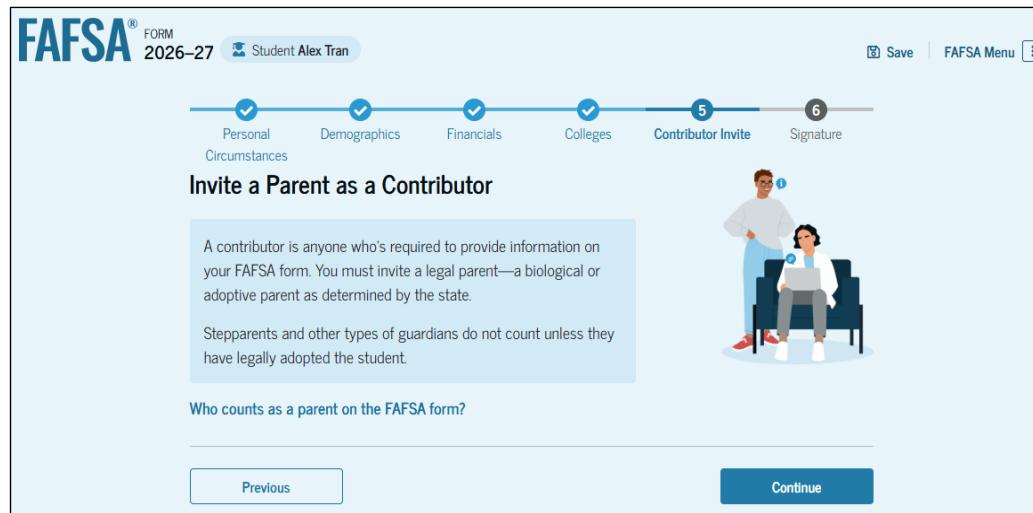
NO

- 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 application interface for the 2026-27 academic year. The student is named Alex Tran. The progress bar at the top shows steps 1 through 5 completed (Personal Circumstances, Demographics, Financials, Colleges) and step 6 (Contributor Invite) in progress. Step 6 is highlighted with a blue circle and the number '5'. The 'Signature' step is shown as step 6. The main content area is titled 'Invite a Parent as a Contributor'. It includes a definition of a contributor as anyone required to provide information on the FAFSA form, noting that stepparents and other guardians do not count unless legally adopted. Below this, a question 'Who counts as a parent on the FAFSA form?' is listed. At the bottom are 'Previous' and 'Continue' buttons.

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

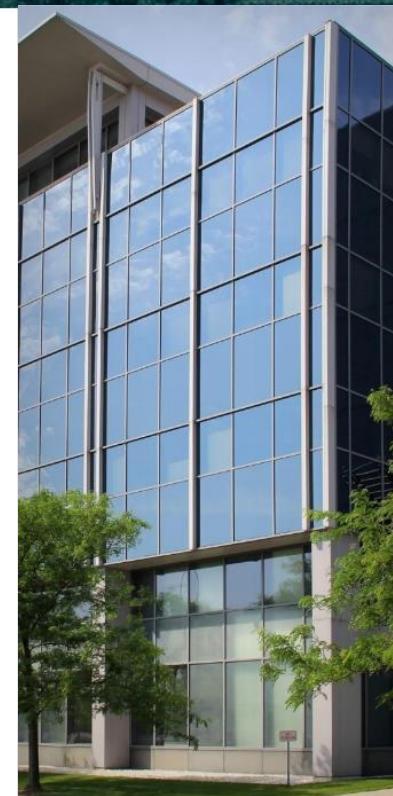
- You must have financial need in order to qualify for work-study
- A work-study position is not guaranteed and may even require an interview
- Work-Study income is not considered as income on the FAFSA



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

Other State Programs

- PA Postsecondary Educational Gratuity 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.

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”



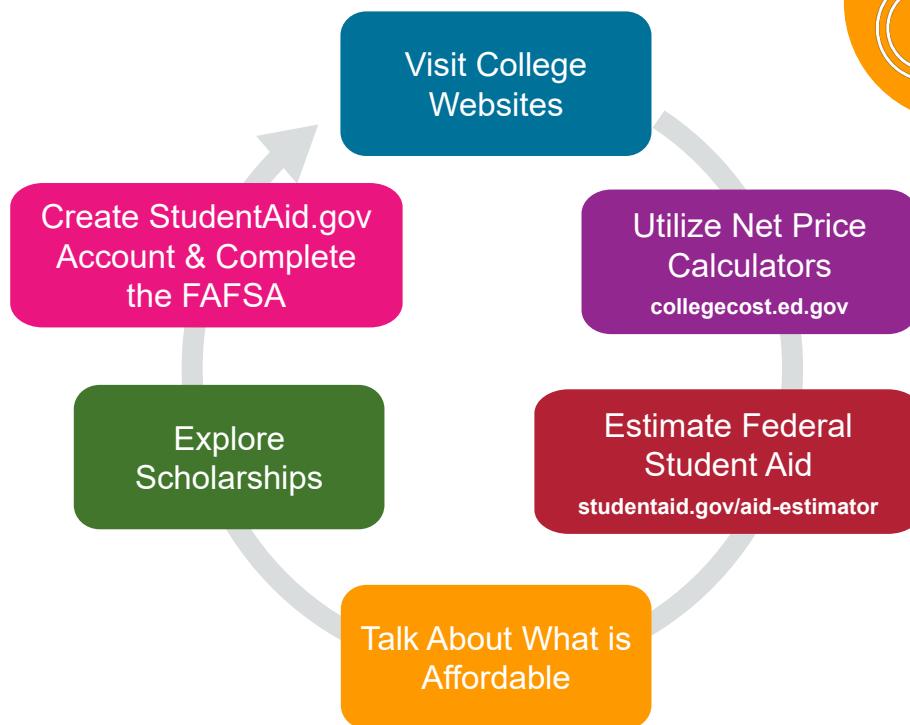
Step 5: Be Sure You Have The Money You Need

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- 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?

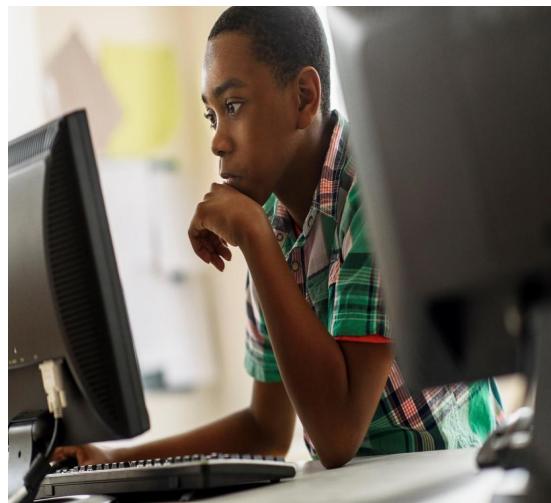


What Can You Do Now?



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
- EducationPlanner.org
- MySmartBorrowing.org
- 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 – The one-stop shop site for all financial aid information.
- StudentAid.gov/FAFSA – Direct link to the FAFSA



FINANCIAL
AID:

Questions?