



STUDENT AID GUIDE

2018 – 19

HOW TO PAY FOR COLLEGE



Pennsylvania Higher Education Assistance Agency



Sarah knew she needed to fund the gap between what her parents had saved for her postsecondary education and what it actually costs. She started researching financial aid options at [PHEAA.org](https://www.pheaa.org).

CONTACT PHEAA

Contact the Pennsylvania Higher Education Assistance Agency (PHEAA) for information about financial aid programs, PA State Grant & Special Programs, as well as free resources:



[PHEAA.org](https://www.pheaa.org)



1-800-692-7392

Social Media:



[/pheaa.aid](https://www.facebook.com/pheaa.aid)



[/PHEAAaid](https://twitter.com/PHEAAaid)

Assistance for individuals with speech or hearing impairments:



TTY: Dial 711

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As the first in his family to go to college, Nick wasn't sure how to complete the FAFSA. He was surprised to discover how easily he could complete and submit the FAFSA online at [FAFSA.gov](https://fafsa.gov).

HOW MUCH WILL IT COST?

The cost of higher education is more than just tuition and fees.

It also includes:

- Room & Board
- Books & Supplies
- Transportation
- Personal Expenses

Remember, this is just for **ONE** year!



Multiply the **Total Student Budget** times the number of years you're in school for the big picture. Now you see why financial aid is so important.

ESTIMATE YOUR COSTS

College "Net Price" is the difference between the full cost of college, minus any grants and scholarships which you receive. Net price calculators are available on schools' websites and allow you to enter info about yourself to find out what other students like you paid to attend the school in the previous year, after taking grants and scholarship aid into account. Visit collegecost.ed.gov for links to colleges' net price calculators.

ESTIMATE YOUR COSTS

Tuition & Fees	\$
Room & Board	\$
Books & Supplies	\$
Transportation	\$
Personal Expenses	\$
Miscellaneous	\$
Total Student Budget	\$

Dante found extensive information, including the cost of his education and projected future salary, with just a few clicks on MySmartBorrowing.org.

APPLYING FOR FINANCIAL AID

FREE APPLICATION FOR FEDERAL STUDENT AID (FAFSA®)

The FAFSA is the MOST IMPORTANT APPLICATION to complete for almost all types of financial aid. Many state, local, and private entities use the FAFSA to determine eligibility for grants and scholarships. The FAFSA is available October 1 for the upcoming award year. Since deadlines vary, complete the FAFSA as soon as possible so you don't miss out on financial aid.

IF YOU PLAN TO ATTEND COLLEGE FROM	YOU CAN SUBMIT THE FAFSA FROM	USING TAX INFORMATION FROM
July 1, 2018–June 30, 2019	October 1, 2017–June 30, 2019	2016
July 1, 2019–June 30, 2020	October 1, 2018–June 30, 2020	2017
July 1, 2020 – June 30, 2021	October 1, 2019 – June 30, 2021	2018

THE FAFSA IS ALWAYS FREE TO FILE AT FAFSA.GOV.

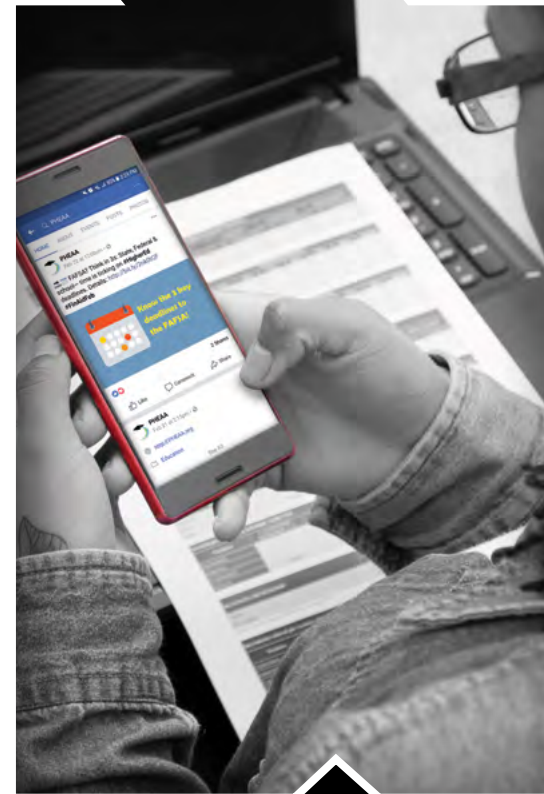
You do not have to pay to fill out the FAFSA. If you are asked for your credit card information while filling out the FAFSA online, then you ARE NOT on the official government site. Remember, the FAFSA site address has .gov in it.

[FAFSA.gov](https://fafsa.gov) is a secure website; it is the only secure and encrypted site that the federal government provides for students to file the FAFSA. If you don't have a computer, you may be able to use one at a library, school, or attend a FAFSA event in your community.

PAY ATTENTION TO DEADLINES!



- There are federal and state deadlines.
- Colleges may also have additional deadlines.



Katrina joined [Facebook/pheaa.aid](https://www.facebook.com/pheaa.aid) because she didn't want to miss important financial aid deadlines, such as the FAFSA filing deadline.

FOLLOW THESE STEP-BY-STEP INSTRUCTIONS TO FILE THE FAFSA!

FAFSA STEP 1 GET YOUR INFO ORGANIZED

The FAFSA asks for information about you and your financial situation. If you're married, you will need the same info for your spouse. If you're considered a dependent student, you will need your parents' information, too. (Use the checklist on Page 7 to see if you are considered a dependent student.)

You will need these items to complete your FAFSA:

- A Federal Student Aid (FSA) ID (username & password)
- Go to fsaid.ed.gov to create your FSA ID.
- Social Security number
- Your driver's license number, if you have one (optional)
- Alien registration number, if you are not a U.S. citizen
- W-2 Forms
- Records of untaxed income received, including workers' compensation, child support, payments to tax-deferred pension, savings plans, etc.
- Federal income tax return (1040, 1040A, or 1040EZ)
- Current bank statements and records of stocks, bonds, 529 plans, and other investments
- Email address (optional)

GET HELP AT A
FREE FAFSA EVENT!



[PHEAA.org/
FAFSA-Events](https://PHEAA.org/FAFSA-Events)

Chrissy received personalized, face-to-face assistance with completing the FAFSA from a PHEAA Higher Education Access Partner at PHEAA's free FAFSA Event, listed at PHEAA.org/FAFSA-Events.

WILL I NEED TO ANSWER QUESTIONS ABOUT MY PARENTS ON THE FAFSA?

Dependent students must provide parental info on the FAFSA. In general, most students under the age of 24 are considered dependent.

Independent students are NOT required to provide parental info on the FAFSA. If you meet one of the following statuses, you are considered independent:

- 24 years of age or older by December 31 of the award year
- An orphan (both parents deceased), in foster care, or a ward of the court when 13 years or older
- Have legal dependents, other than a spouse
- An emancipated minor or in legal guardianship through the court
- A homeless youth
- A veteran of the U.S. Armed Forces or serving on active duty for other than training purposes
- A graduate or professional student
- Married or separated

**FILING THE FAFSA
IS ALWAYS FREE!**



\$0.00



FAFSA.gov



Jackson takes advantage of a FAFSA Completion Event to ask a PHEAA Higher Education Access Partner whether he, as an independent student, needs his parents' info on the FAFSA.

FAFSA STEP 2 GET YOUR FSA ID AT FSAID.ED.GOV

Create a New FSA ID

New to FSA? Create an FSA ID account below. An FSA ID gives you access to Federal Student Aid's online systems and can serve as your legal signature.

Only create an FSA ID using your own personal information and for your own exclusive use. You are not authorized to create an FSA ID on behalf of someone else, including a family member.

You are not allowed to have an employee or agent of a commercial entity, or other third party, create an FSA ID for you for any purposes including but not limited to: payment reductions, debt consolidation or applying for aid. Misrepresentation of your identity to the federal government could result in criminal or civil penalties.

[Need help creating an FSA ID?](#)

Important: When you are done click the CANCEL button to clear your data, even if you did not finish creating your FSA ID. Just closing your browser window or going to another website may not be enough to prevent other people using this computer from seeing your information until the session expires.

Create an FSA ID Manage My FSA ID

Please enter your:

E-mail	<input type="text"/>
Confirm E-mail	<input type="text"/>
Username	<input type="text"/>
Password	<input type="password"/>
Confirm Password	<input type="password"/>

CONTINUE >

Every college-bound student, including Tim, needs an FSA ID in order to file the FAFSA online. If a student is filing as a dependent student, then one of their parents need an FSA ID also.

**PROVIDE AN EMAIL ADDRESS
THAT YOU CHECK REGULARLY.**



WHAT IS THE FSA ID?

The FSA ID is a username and password you create and use to log in to certain U.S. Department of Education (USDE) websites, including [FAFSA.gov](https://fafsa.gov), [StudentAid.ed.gov](https://studentaid.ed.gov), and [StudentLoans.gov](https://studentloans.gov). Your FSA ID also serves as your electronic signature.

WHO SHOULD APPLY FOR A FSA ID?

Students completing a FAFSA need to create a FSA ID at fsaid.ed.gov or [FAFSA.gov](https://fafsa.gov). If you are a dependent student, both you AND one of your parents require FSA IDs to electronically sign the FAFSA.

WHAT HAPPENS AFTER I SUBMIT THE FAFSA?

If you provided an email address on your FAFSA, you will be notified by email when your FAFSA has been received and processed by the USDE. If you didn't provide an email, you will receive correspondence by regular mail. If you have questions about the processing of your FAFSA, you can contact 1-800-4-FED-AID (1-800-433-3243) for further info.

PHEAA and each of the colleges that you listed on your FAFSA will receive a copy of the info you provided, including the Expected Family Contribution (EFC) that appears on the confirmation page of your FAFSA. The EFC is calculated by a federal formula based on the income and asset information that you provided. If you were offered admission to a college and you included that college on your FAFSA, you will receive an award letter from their Financial Aid Office. In May, PHEAA provides notification of your eligibility for the PA State Grant Program.

WHAT IF I NEED TO MAKE CORRECTIONS TO THE FAFSA?

Visit [FAFSA.gov](https://fafsa.gov) and use your FSA ID to access your FAFSA and submit corrections or changes.



Jill has applied to several schools but hasn't decided which she will attend. Since she listed them on her FAFSA, each school will receive a copy of the information that she provided on the FAFSA.



FAFSA STEP 3 FILE AT FAFSA.GOV

If you don't have a computer, you may be able to use one at a library, school, or attend a FAFSA event in your community.

**CLICK
"START HERE"
TO BEGIN.**



Federal Student Aid | FAFSA.gov
An OFFICE of the U.S. DEPARTMENT of EDUCATION

English | Español Search FAFSA Help

Need money for college?

Complete the FAFSA® (Free Application for Federal Student Aid) form to apply for financial aid for college, career school, or graduate school.

NEW TO FAFSA.GOV?
Submitting the FAFSA form is quick, and most importantly, it's FREE. Get started today.

RETURNING USER?

- Make a correction
- Add a school
- View your Student Aid Report (SAR)

START HERE > **LOG IN >**

Even though Kelly doesn't have a computer, she can still file her FAFSA online by attending one of PHEAA's free FAFSA Events or using a public computer at the library or school.

It is important that you answer each question accurately.



The FAFSA's built-in "skip logic" may skip certain questions that don't apply to you.



Use your legal name as it appears on your Social Security card. Do NOT use a nickname on the FAFSA.

Form Approved
OMB No. 1845-0047
App. Exp. LOGINLOGIN00518

Log in to the FAFSA

Only students may use their FSA ID to log in. Parents and others can start a FAFSA for a student by entering the student's identifiers. Parents and others can also work on a FAFSA form or correction the student started using the Save Key that the student made. [Help for parents.](#)

I am the student **OR** I am a parent, preparer, or student from a Freely Associated State

Do not log in with the FSA ID if you are not the student.
Don't have an FSA ID? [Create one](#) or login using the [student's identifiers.](#)

The student's FSA ID Username or Verified E-mail Address 7

[Forgot Username](#)

The student's FSA ID Password 7

[Forgot Password](#)

NEXT



Arianna quickly answered the questions on the FAFSA, thanks to skip logic. It intuitively skips over questions that don't relate to her situation, based on her responses to previous questions.



On the FAFSA, every student is able to list up to 10 schools that they are considering attending. Carrie demonstrates how easy it is to change her list of top 10 schools on [FAFSA.gov](https://fafsa.gov).

SHOULD I FILE THE 2019-20 FAFSA OR THE 2018-19 FAFSA?

If you are applying for financial aid for the 2019-20 Academic Year, you need to file the 2019-20 FAFSA. Check with your school's Financial Aid Office if you need further guidance, especially if you plan to take summer classes.

WHAT SCHOOLS SHOULD I LIST WHEN ASKED, "WHERE DO YOU WANT TO GO TO SCHOOL?"

List up to 10 schools you are considering attending, listing your top school first. The results of your FAFSA will be sent to all schools that you list. Please keep in mind:

- You can add or delete schools at any time.
- It's important to indicate if you will live on campus, off campus, or with a parent.
- You do not have to be admitted to a school to add the school to the FAFSA.

DO I HAVE TO REGISTER FOR SELECTIVE SERVICE?

All male students who are 18-25 years old are required by federal law to register with the Selective Service. This requirement applies to any person assigned the sex of male at birth. Failure to register by age 26 may result in permanent loss of federal student aid eligibility. If you select "Register Me" when you complete your FAFSA, the Selective Service will register you automatically. You can also register at sss.gov.

Give us your **FEEDBACK!**
[PHEAA.org/GuideFeedback](https://pheaa.org/GuideFeedback)
Help us improve our **Student Aid Guide!**



WHAT ASSETS DO I INCLUDE ON THE FAFSA?

You may need to provide info about your assets on the FAFSA. In some cases, the FAFSA will allow you to skip the asset questions. Reported assets are based on net values, as of the date you submit your FAFSA.

Assets that you may need to report the value of include:

- Cash, checking, and savings accounts
- Investments such as stocks, savings bonds, CDs, and mutual funds
- Coverdell accounts owned by your parents completing the FAFSA or Coverdell accounts that you own
- 529 plans owned by your parents completing the FAFSA or 529 plans you own
- UGMA and UTMA accounts you own
- Custodial accounts
- Rental properties that you own

Assets that you DON'T need to report the value of include:

- Your family home, if it is your principal place of residence
- Your family farm, if the farm is your principal place of residence and your family materially participates in the farm's operation
- Your family business, if your family owns and controls more than 50 percent of a small business that has 100 or fewer full-time or full-time equivalent employees
- Life insurance policy
- 401k, 403b, non-education IRAs, Keogh, pension plans, and qualified retirement plans



Before filling out the FAFSA, Stephen gathered the information he would need to report his assets. This saved him time and made the FAFSA completion process faster and easier.



Rob joined [Twitter.com/PHEAAaid](https://twitter.com/PHEAAaid) and soon learned that a recent change to his financial circumstances should be reported to the Financial Aid Office at the school he wants to attend.

IF MY PARENTS ARE DIVORCED OR SEPARATED, WHAT INFO SHOULD I PROVIDE ON THE FAFSA?

You should provide info for the parent you lived with the most over the past 12 months. Include info about any stepparent in that same household. If you lived with both parents an equal amount of time, provide info for the parent who provided you with the most financial support over the past 12 months.

WHAT IS THE INTERNAL REVENUE SERVICE (IRS) DATA RETRIEVAL TOOL (DRT)?

The IRS DRT allows you to electronically transfer your federal tax return information into your FAFSA. The IRS DRT can be used by both students and parents. For security purposes, information that has been transferred over from the retrieval tool cannot be viewed or changed by the applicant. To learn more about the IRS DRT, visit StudentAid.ed.gov/irsdrft.

WHAT IF I HAVE SPECIAL FINANCIAL CIRCUMSTANCES?

Sometimes, the info on the FAFSA doesn't represent your financial situation. If you and your family have an unusual financial situation, please contact the Financial Aid Office at the schools you are considering attending. The following examples are situations that the Financial Aid Office may be able to consider, in addition to your FAFSA info:

- Recent unemployment
- High medical expenses not covered by insurance
- Loss of income
- Death or disability of a parent or spouse
- Unusual circumstances

You may also go to PHEAA.org/StateGrant for guidance about how to report this info to PHEAA with regard to PA State Grant eligibility. Contact PHEAA at 1-800-692-7392.

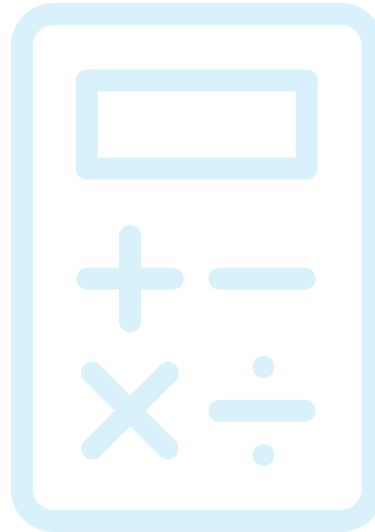
CALCULATING YOUR FINANCIAL NEED

Once you complete the FAFSA, the Financial Aid Office at the school you plan to attend will provide a financial aid package that will outline your financial aid eligibility. A financial aid package is simply a list of the amounts and types of aid that you may receive from various financial aid programs.

Cost of Attendance (COA)

- Your Expected Family Contribution (EFC)

= YOUR FINANCIAL NEED



Lisa was pleased to see the financial aid award package from the top school on her list. This allows her to compare the cost of attendance at other schools that she is considering.



Greg hopes for a football scholarship, but found that he's eligible for many other scholarships using the scholarship database on [EducationPlanner.org](https://www.educationplanner.org).

THERE ARE THREE TYPES OF AID:

1. GRANTS AND SCHOLARSHIPS

This is **FREE** money that does not have to be repaid.

Federal and state grants are awards that **do not have to be paid back** (provided you meet the requirements) and are **typically based on financial need** (some grants include merit criteria). Some grants do require a service obligation and, if not met, the grant converts to a loan that must be repaid.

Scholarships are federal, state, institutional, and private funds that do not have to be paid back. Some scholarships are awarded to students who demonstrate or show promise of high achievement in academics, athletics, music, art, or other fields. Other scholarships are based on community involvement and personal attributes. Civic organizations, religious institutions, businesses, and associations can also offer scholarships. Eligibility for some scholarships may be based on financial need. Check with your school counselor for local opportunities. Take the time to search. Visit scholarship sites, such as:

- [EducationPlanner.org](https://www.educationplanner.org)
- [Finaid.org](https://www.finaid.org)
- [Fastweb.com](https://www.fastweb.com)

2. WORK-STUDY

Work-Study provides part-time jobs for students with financial need, allowing you to earn money to help pay educational expenses. The program encourages community service work and work related to your course of study. Indicate on your FAFSA that you would like to be considered for work-study and then check with your school's Financial Aid Office to determine availability.

3. LOANS

Loans are funds that must be repaid *with interest*.

PA STATE GRANT PROGRAM

PA State Grants are available to eligible Pennsylvania residents who are in need of financial assistance for undergraduate study at a PHEAA-approved postsecondary school.

Award amounts are subject to state funding and are based on your college costs and financial need. Grants are available for full-time or half-time enrollment. You must complete the FAFSA and enroll in an approved program of study that is at least 2 academic years in length. Additional requirements, including information about student requirements such as academic progress, can be found at [PHEAA.org/StateGrant](https://www.pheaa.org/StateGrant).

Applicants for 2017-18 were eligible to receive up to \$4,123 as a full-time student at a PA school and up to \$551 (\$735 for veterans) at a college outside of PA.

Students enrolled on a half-time basis (at least six credits per semester or its equivalent) were eligible to receive up to \$2,061 at a PA school and up to \$500 (\$500 for veterans) at a college located outside of PA. Students enrolled in the summer may also be eligible for a Summer PA State Grant.

You can apply for a PA State Grant directly from the confirmation page of the FAFSA. Click “Start your state application,” and follow the link to complete the PA State Grant Form (SGF). PHEAA uses the SGF to collect a few more details about you and your family that aren’t on the FAFSA to help us determine your eligibility and financial need for the PA State Grant Program. Typically, only first-time applicants need to complete the SGF.

If you exit the FAFSA without clicking on the link, you can still fill out the SGF. Visit [PHEAA.org/AccountAccess](https://www.pheaa.org/AccountAccess) approximately 3-4 days after your FAFSA is submitted, and then complete the SGF.



Jim received the maximum amount in PA State Grant aid! With the scholarship he just received from his community center, he’ll be able to afford the tuition at his top school choice.



Mandy found the online PA State Grant Form to be simple to navigate and easy to complete. She was able to quickly apply for grant funding – another form of gift aid that she wouldn't need to repay.

APPLY FOR A PA STATE GRANT

After clicking “Start your state application...” you will be taken to a new page where you can complete the PA State Grant Form.



Congratulations, Sample!

Your FAFSA was successfully submitted to Federal Student Aid.

Confirmation Number: F 11200004104 03/27/2018 11:00:32/2018 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.

Account #: 55564655616 | Contact Us | About AES | Privacy | Sign Out

Welcome, Bob Borrower

Pennsylvania State Grant Form 2018-19

Need Help? We're here to assist you.

Getting Started

As the Student applying for a Pennsylvania State Grant, here's some information that you'll want to have ready.

- If applicable, the month and year your diploma was received (for High School or GED).
- If married, your spouse's 9-digit Social Security Number.
- If you have a savings account through PA 529 or PA ABLE, you may need a recent account statement for the total savings, or visit pa529.com or psable.gov.
- Adobe Reader is required to view and print your PA State Grant Form. The plug-in is available as a [free download](#) from Adobe.

Print this page Continue >

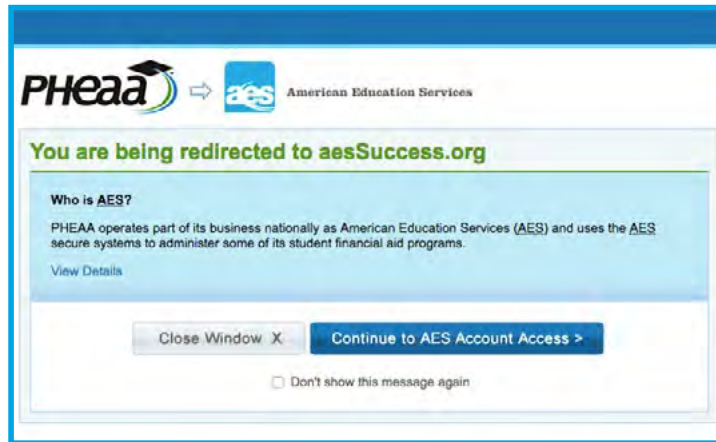


WHAT IS ACCOUNT ACCESS?

Account Access is PHEAA's online student portal that provides information in a single, secure site. With Account Access, you can participate in the PA State Grant Program, check the status of an aid application, update school choice and enrollment status, and review or update your personal information.

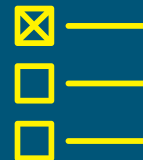
WHO IS AMERICAN EDUCATION SERVICES (AES)?

PHEAA conducts its student loan servicing operations commercially as AES. AES created Account Access to provide a way for borrowers to manage their loans online. PHEAA uses this secure service from AES to support students who participate in some of the aid programs which PHEAA administers.



Give us your **FEEDBACK!**
[PHEAA.org/GuideFeedback](https://www.pheaa.org/GuideFeedback)

Help us improve our Student Aid Guide!



Account Access provides Tyrell with account information via a single, secure site. Now he can quickly check on the status of his aid application at a time that is convenient for him.



As a PA State Grant renewal applicant, Craig must submit his renewal FAFSA by May 1. Meeting the application deadline is critical.

WHAT ARE THE DEADLINES FOR APPLYING FOR A PA STATE GRANT?

FIRST-TIME APPLICANTS

May 1 — If you plan to enroll in a degree program or a college transferable program at a 2-year college or other college or university (excludes community colleges and designated Pennsylvania Open-Admission institutions), you must submit the FAFSA and the SGF.

August 1 — If you plan to enroll in a community college; a designated Pennsylvania Open-Admission institution; a Business, Trade, or Technical (BTT) school; a Hospital School of nursing; or a 2-year program that is not transferable to another institution; you must submit the FAFSA and the PA SGF.

RENEWAL APPLICANTS

May 1 — You must submit a renewal FAFSA and any appropriate PA State Grant documents indicating any changes that may affect your PA State Grant award, such as a change in your marital status or a change in your income.

SUMMER-TERM APPLICANTS

August 15 — You must submit the online PA Summer State Grant application. If it is not already on file, you must also submit the FAFSA and, if required, the PA SGF.

NOTE: If you miss the PA State Grant deadline for the academic year, apply anyway. Late applications (for terms other than summer) may qualify if funding permits.

THE PA STATE GRANT PROGRAM HAS AWARDED MORE THAN \$11 BILLION TO PA RESIDENTS SINCE 1965.

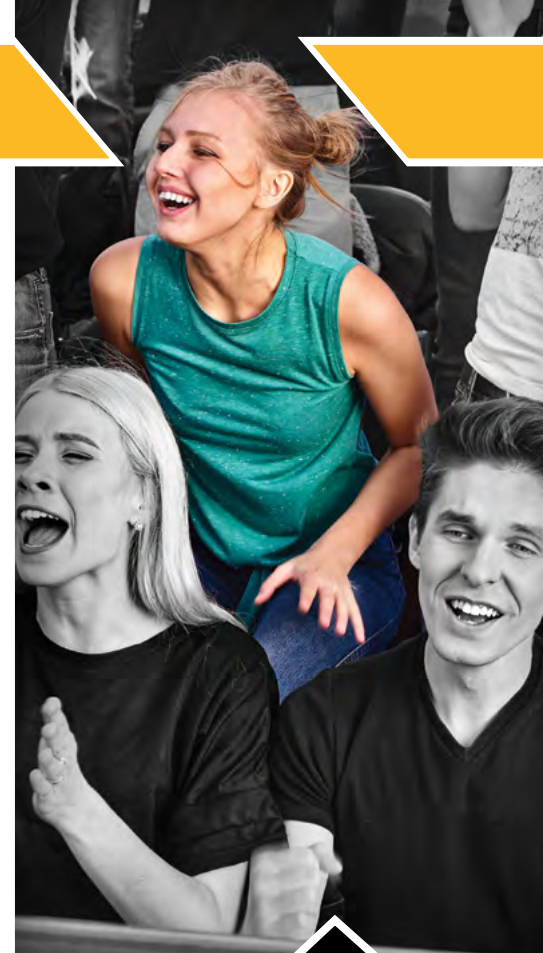
PERCENTAGE OF APPLICANTS RECEIVING PA STATE GRANT AWARDS – 2017-18*

2018-19**	PARENTS' ANNUAL INCOME AS REPORTED ON FAFSA			
	UNDER \$25,000	\$25,000 – \$49,999	\$50,000 – \$74,999	\$75,000 – \$99,999
4-Year Private Colleges - \$40,677	99% \$3,857-\$4,123	98% \$3,829-\$4,123	96% \$3,545-\$4,123	65% \$2,018-\$3,555
PA State System Schools - \$11,039	99% \$3,337-\$3,508	98% \$3,291-\$3,508	91% \$2,546-\$3,337	40% \$1,526-\$2,586
PA State-Related Schools - \$18,353	99% \$3,393-\$3,772	97% \$3,402-\$3,772	90% \$3,224-\$3,772	42% \$3,368-\$3,772
2-Year Private Colleges - \$17,744	99% \$3,123-\$3,648	96% \$3,105-\$3,512	84% \$2,684-\$3,368	26% \$2,217-\$3,176
PA Community Colleges - \$5,040	99% \$1,584-\$2,176	92% \$1,603-\$2,193	67% \$1,270-\$1,946	15% \$900-\$1,538
Nursing Schools - \$15,952	99% \$3,166-\$3,772	99% \$2,887-\$3,772	90% \$2,403-\$3,772	25% \$2,035-\$3,772
BTT Schools - \$15,989	99% \$3,496-\$3,772	86% \$3,501-\$3,772	52% \$3,150-\$3,772	16% \$2,410-\$3,521

*Data from 2017-18 PA State Grant Statistics, created January 26, 2018.

**Projected average enrollment-weighted Tuition and Fees for 2018-19.

NOTE: These estimates are only applicable for students enrolled in at least 50 percent classroom-based course work. Eligibility determinations may differ. Visit PHEAA.org/StateGrant for the most up-to-date information on the PA State Grant Program.



Jacqueline is a participant in the PA State Grant Program – benefitting from the more than \$11 billion that has been awarded to students since 1965. CHEER ON!



Cassie always dreamed of becoming an engineer. She never considered her blindness to be an obstacle and was pleased to learn that she could receive a Blind or Deaf Beneficiary Grant ([page 24](#)).

FINANCIAL AID PROGRAMS

SPECIAL STATE AID PROGRAMS

Some of these programs require financial need. Eligibility criteria can be found under Funding Opportunities at [PHEAA.org/funding-opportunities](https://pheaa.org/funding-opportunities).

General eligibility requirements for all programs:

- Be a PA resident
- Be a graduate of an approved high school, the recipient of a GED, or have completed an approved home school program
- Attend an eligible postsecondary school
- **Not be in default** on a federal student loan
- File a FAFSA and apply for a PA State Grant*
- Meet **minimum enrollment status** required of program
- Maintain **satisfactory academic progress** in program of study

*PA-TIP does not require a PA State Grant Application.

SEE THE LIST OF PROGRAMS ►

FILING THE FAFSA
IS ALWAYS FREE!



\$0.00



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

PROGRAM	PROGRAM INFORMATION	HOW TO APPLY
<p>Pennsylvania Targeted Industry Program (PA-TIP)</p>	<p>This program, administered by PHEAA, provides awards to students enrolled in short-term programs in the following career areas:</p> <ul style="list-style-type: none"> • Energy • Advanced Materials and Diversified Manufacturing • Agriculture and Food Production <p>PA-TIP provides awards up to the equivalent of the maximum PA State Grant award or 75 percent of the allowable program cost, whichever is less, per award year for students with an EFC of 12,000 or less. Awards can be used to cover tuition, fees, books, supplies, and specific living expenses.</p>	<p>Download an application at PHEAA.org/PA-TIP. Contact PHEAA at 1-800-692-7392 or patip@pheaa.org for more information.</p>
<p>Postsecondary Educational Gratuity Program (PEGP)</p>	<p>This program assists birth or adoptive children of PA police officers, firefighters, rescue and ambulance squad members, corrections employees, and National Guard members who died in the line of duty since January 1, 1976. The program also includes the birth and adoptive children of sheriffs, deputy sheriffs, National Guard members, or other individuals who were on federal or state active military duty and died after September 11, 2001, as a direct result of performing their official duties.</p> <p>For full-time students, this program covers all institutional charges for tuition, fees, room and board not covered by other grants, scholarships or “gift aid” at a PA community college, state-owned, or state-related postsecondary institution.</p>	<ol style="list-style-type: none"> 1. Provide a completed application – downloadable at PHEAA.org/PEGP. 2. Provide a certified copy of your birth certificate or adoption record. 3. Provide a copy of your admission letter from an eligible school. 4. Contact PHEAA at 1-800-692-7392 or email pegp@pheaa.org for more information.

CONTINUED ►

Applications for these special aid programs can be downloaded at PHEAA.org/funding-opportunities

PROGRAM	PROGRAM INFORMATION	HOW TO APPLY
<p>Pennsylvania National Guard Education Assistance Program (EAP)</p>	<p>In cooperation with the PA Department of Military and Veterans Affairs (DMVA), PHEAA jointly administers EAP for members of the PA National Guard. This program provides financial assistance for students who enter into a service commitment with the PA National Guard, typically for a period of 6 years.</p>	<p>Active members from the PA National Guard may obtain an application from their individual unit of assignment, from their local National Guard recruiting office, or by calling the PA National Guard at 1-800-GO-GUARD.</p> <p>To view the status of your EAP application, sign into Account Access at PHEAA.org/AccountAccess.</p>
<p>Blind or Deaf Beneficiary Grant Program</p>	<p>Pennsylvania residents who are blind, deaf, or have a visual or hearing impairment may apply for funds to help defray the cost of postsecondary education, provided they are enrolled at least half time at a postsecondary school and maintain satisfactory academic progress (as defined by the school). The maximum award is \$500.</p>	<p>Visit PHEAA.org/BlindDeaf for an application. Contact PHEAA at 1-800-692-7392 or email bdbg@pheaa.org for more information.</p>
<p>Partnerships for Access to Higher Education (PATH) Program</p>	<p>The PATH Program partners with nonprofit organizations and provides scholarships to eligible students. These scholarships have the potential to be matched by PHEAA on a dollar-for-dollar basis, up to an annual maximum amount of \$2,500. To be eligible to receive a PATH grant, you must first be awarded a scholarship or grant by a participating PATH Partner and receive a PA State Grant. A list of participating PATH Partners is available at PHEAA.org.</p>	<p>To apply, contact a participating PATH organization in your area.</p> <p>Visit PHEAA.org/PATH or email path@pheaa.org for more information.</p>
<p>Ready to Succeed Scholarship (RTSS) Program</p>	<p>This program is administered by PHEAA in close cooperation with PDE. Scholarships are awarded to high-achieving students whose annual family income does not exceed \$110,000. These awards may help to reduce educational borrowing. Scholarships will be awarded to eligible students who are entering their sophomore, junior, or senior year in college and maintain a 3.25 GPA or higher.</p>	<p>There is no separate student application for RTSS, but you must have a completed FAFSA and SGF on file. Participating postsecondary schools nominate students based upon the RTSS eligibility criteria. More information can be found at PHEAA.org/RTSS.</p>

FEDERAL AID PROGRAMS

The federal government offers several financial aid programs for students and families. Refer to [StudentAid.ed.gov](https://studentaid.ed.gov) for further information on each program.

PROGRAM	PROGRAM INFORMATION
Federal Pell Grant	<ul style="list-style-type: none">• Students with considerable financial need qualify for Pell Grants; eligibility is determined by your EFC.• All other need-based financial assistance will be awarded after your Pell Grant has been determined.• The federal government may revise the amount available for the Pell Grant each year.
Federal Supplemental Educational Opportunity Grant (FSEOG)	<ul style="list-style-type: none">• Priority is given to undergraduate students who receive Federal Pell Grants.• Award amounts depend on the funding available at each school and the school's policy for awarding aid.
Federal Work-Study Program (FWSP)	<ul style="list-style-type: none">• The FWSP provides job opportunities for financially needy students.• Generally, participants work 10-20 hours per week during the academic year, and up to 40 hours per week during the summer.• The hourly rate is at least the federal or state minimum wage, whichever is greater, and may be higher depending on the required job skills.• Colleges try to arrange for jobs that correspond to your academic or career interests.• Award amounts are dependent upon the funds available at the school and its policy for awarding aid.

CONTINUED ►



Federal aid programs are detailed at [StudentAid.ed.gov](https://studentaid.ed.gov) where hardworking students, such as Kaylin, can learn more about funding options to supplement their existing aid.



Brindell has big plans for her future. She hopes to take advantage of federal aid programs to help her turn her dream of becoming a famous painter into reality.

PROGRAM

Pennsylvania Chafee Education and Training Grant Program

PROGRAM INFORMATION

- The PA Chafee Education and Training Grant Program provides grants to PA undergraduate students who are aging out of foster care and are attending a postsecondary institution. No award may exceed your cost of attendance minus other financial aid you are receiving. Awards are contingent upon federal funding and may not be guaranteed.
- Review eligibility requirements and download the application at PHEAA.org/Chafee.
- Email paetg@pheaa.org for more information.

Teacher Education Assistance for College and Higher Education (TEACH) Grant

- The TEACH Grant Program provides grants to students who are completing or plan to complete course work needed to begin a career in teaching.
- In exchange, you must teach full time as a highly-qualified teacher at an eligible low income school or educational service agency in a high-need field for at least 4 academic years within 8 calendar years from the date you graduate from or otherwise leave the program of study for which you received your TEACH Grant.
- If you fail to complete this service, the TEACH Grant will convert to a Direct Unsubsidized Loan that must be repaid. Interest will be charged from the date the TEACH Grant was disbursed.
- Not all schools participate.

CONTINUED ►

PROGRAM	PROGRAM INFORMATION
Federal Programs for People with Special Circumstances	<ul style="list-style-type: none"> • If your parent or guardian was a member of the U.S. Armed Forces and died as a result of service performed in Iraq or Afghanistan after September 11, 2001, you may be eligible to receive the Iraq-Afghanistan Service Grant. • The U.S. Department of Veterans Affairs' Dependents' Educational Assistance (DEA) Program provides benefits to students who have a parent who has a permanent disability or died as a result of service in the U.S. Armed Forces. Contact your local Veterans Service Division of the Veterans Administration Office for more information. • The Office of Vocational Rehabilitation (OVR) provides student aid for students with physical and mental disabilities. Federal and state governments work in partnership to fund the Vocational Rehabilitation Program. OVR applicants participate in a comprehensive assessment, which may include evaluations or testing, gathering of medical and educational records, etc. to determine eligibility. Contact your local Vocational Rehabilitation Office for more information.
AmeriCorps	<ul style="list-style-type: none"> • AmeriCorps offers public service positions where servicemembers learn valuable work skills, earn money for education, and develop an appreciation for citizenship. • After successful completion, members are eligible to receive an education award. The education award may be used to pay educational costs, as well as qualified student loans. • Review specific eligibility requirements at nationalservice.gov.



Nytasha's father gave his life for his country. His sacrifice will help his daughter afford her medical degree and someday help others as he did.



Brian has been awarded several scholarships and a PA State Grant, and his grandparents have gifted him some money, but he'll need a student loan to bridge the gap and afford his tuition.

STUDENT LOANS

Student loans are available to help students and families pay for higher education. If you need to borrow to help pay for your education, you will want to understand the loans available to you and how you will later repay those loans.

FEDERAL DIRECT LOAN PROGRAM (FDLP)

The federal government offers loans to students and parents to help with higher education expenses. These loans have fixed interest rates and flexible repayment options. To apply for a loan, you must complete the FAFSA and a Master Promissory Note, and meet all other eligibility criteria. Visit [StudentLoans.gov](https://studentloans.gov) for more information about the eligibility requirements and current interest rates.

DIRECT LOANS FOR STUDENTS

Undergraduate, graduate, and professional degree students may be eligible to borrow Direct Subsidized Loans or Direct Unsubsidized Loans.

DIRECT SUBSIDIZED LOANS

On a subsidized loan, the federal government pays the interest while you are in school and during a 6-month grace period. To qualify, you have to apply for financial aid and show financial need.

Give us your **FEEDBACK!**
PHEAA.org/GuideFeedback

Does this **Student Aid Guide** provide the right information you need to apply and pay for college?

—
 —
 —

DIRECT UNSUBSIDIZED LOANS

On an unsubsidized loan, the federal government doesn't pay the interest for you while you are in school or during your grace period. The interest will be charged to you and you can choose to pay it or let it accrue (add up) and then begin payment on it when you begin full repayment of your loan. An unsubsidized loan costs more to borrow than a subsidized loan. Students often borrow a combination of both subsidized and unsubsidized loans.

REPAYMENT OF SUBSIDIZED AND UNSUBSIDIZED DIRECT LOANS

If you borrow a loan as a student, you will need to begin repayment after you leave school or drop to less than half-time status. Typically, most borrowers are eligible for a grace period of 6 months before they are required to begin repayment of their Direct Loans.

HOW TO APPLY

1. Complete a FAFSA.
2. Complete a Master Promissory Note (MPN) online at [StudentLoans.gov](https://studentloans.gov).

CONTINUED ►



Do you need additional information? Visit...



PHEAA.org



[/pheaa.aid](https://facebook.com/pheaa.aid)



[/PHEAAaid](https://twitter.com/PHEAAaid)

It's important to understand the differences between subsidized and unsubsidized loans. Hunter researches the two at [StudentLoans.gov](https://studentloans.gov).



An affordable student loan will help Reid afford his degree as a music teacher. [MySmartBorrowing.org](https://www.mysmartborrowing.org) helped him see whether he could afford to repay it on his starting salary.

HOW MUCH CAN I BORROW?

You are limited in how much you can borrow as a student.

DEPENDENT UNDERGRADUATES (Does not include students whose parents are unable to borrow under the PLUS Program.)	ANNUAL LOAN LIMITS
First year	\$5,500 of which no more than \$3,500 may be subsidized
Second year	\$6,500 of which no more than \$4,500 may be subsidized
Third year and beyond	\$7,500 of which no more than \$5,500 may be subsidized
INDEPENDENT UNDERGRADUATES (And dependent students whose parents are unable to borrow under the PLUS Program.)	ANNUAL LOAN LIMITS
First year	\$9,500 of which no more than \$3,500 may be subsidized
Second year	\$10,500 of which no more than \$4,500 may be subsidized
Third year and beyond	\$12,500 of which no more than \$5,500 may be subsidized
GRADUATE/PROFESSIONAL STUDENTS	\$20,500 all of which is unsubsidized
AGGREGATE LIMITS	
DEPENDENT UNDERGRADUATES	\$31,000 of which no more than \$23,000 may be subsidized
INDEPENDENT UNDERGRADUATES (And dependent students whose parents are unable to borrow under the PLUS Program.)	\$57,500 of which no more than \$23,000 may be subsidized
GRADUATE/PROFESSIONAL STUDENTS	\$138,500 of which no more than \$65,500 may be subsidized*

*Graduate/Professional students are no longer able to receive subsidized loans.

- Certain health profession students may qualify for higher limits.
- Undergraduate annual loan limits are subject to prorating if your program of study or final period of enrollment is less than an academic year in length.
- Undergraduate students who do not meet the financial need requirements to receive a Direct Subsidized Loan or have reached the aggregate limit in subsidized loans may receive up to this entire annual or aggregate amount in Direct Unsubsidized Loans, assuming you have remaining eligibility for the loan.

DIRECT LOAN INTEREST RATES

Direct Loan interest rates are determined each July 1. Visit [StudentAid.ed.gov](https://studentaid.ed.gov) for current rates.

DIRECT PLUS LOANS FOR PARENTS

Parents of dependent undergraduate students can borrow a PLUS Loan to help pay for their child's education. The PLUS Loan has a fixed interest rate and allows parents to borrow up to the remaining cost of attendance (cost of attendance minus any financial aid) determined by the school. Financial need is not required to borrow a PLUS Loan.

A borrower must not have an adverse credit history and part of the application process includes a credit check. If a parent borrower has an adverse credit history, the parent can still borrow a PLUS Loan if they have an endorser (co-signer) or the student could qualify to borrow the higher loan amounts available to independent students through the Unsubsidized Direct Loan Program due to the denial of a PLUS Loan to the parent.

WHO CAN BORROW FROM THE PARENT PLUS PROGRAM?

Biological or Adoptive Parent	Yes
Stepparent	Yes, but only for as long as the stepparent is married to the student's biological parent
Grandparents, Aunts, Uncles, Other Relatives	No, unless they have legally adopted the student
Legal Guardians or Foster Parents	No



Bianca's parents are supporting her dream of higher education by borrowing a Parent PLUS Loan. This will help her enter the workforce without overwhelming debt.



Miranda carefully considered a private education loan only after she had exhausted every other option for affording her veterinary degree.

DIRECT PLUS LOAN INTEREST RATES

Direct PLUS Loan interest rates are determined each July 1. Visit [StudentAid.ed.gov](https://studentaid.ed.gov) for current rates.

PRIVATE EDUCATION LOANS

Many lenders offer loans outside of the federal loan program called “alternative” or “private” education loans. These loans allow you to borrow money to cover the gap between the cost of your education and the amount of financial aid you receive.

You should only consider them after you’ve exhausted all other sources of funding because private education loans can have higher interest rates, may require payments while in school, and may require a cosigner. If you’re already borrowing under the Direct Loan Program, you need to consider if you’ll be able to make both payments.

**FILING THE FAFSA
IS ALWAYS FREE!**



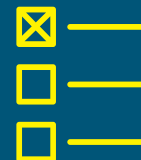
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FAFSA.gov

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Help us improve our Student Aid Guide!



MySmartBorrowing



At [MySmartBorrowing.org](https://www.mysmartborrowing.org), PHEAA's free, interactive tool, you can learn to make SMART decisions about career choice and paying for higher education.

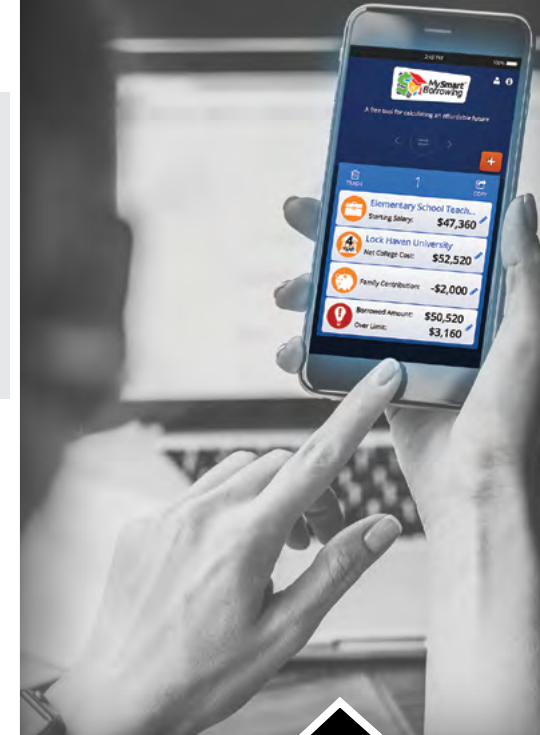
HOW IT WORKS

- Provides projections based on YOUR CHOICES to see if you are a **SMART** borrower.
- **Select a CAREER...**See how much you could make your first year out of school.
- **Select a COLLEGE...**See the average cost to attend the school of your choice.
- **Add in your SAVINGS...**See how savings can reduce the amount you borrow in student loans.
- **Get your RESULTS...**See how much you may need to borrow, an estimated monthly payment, and if you are a **SMART** borrower.

AVAILABLE FEATURES

- This tool has key features to help you make **SMART** decisions when planning for college.
- **Compare MULTIPLE SCENARIOS...**Not sure of a career or college? Compare up to four combinations to see which one makes the most financial sense.
- **View your RESULTS ON THE GO...**Visiting a college? View that school's breakdown from your mobile device while on campus.
- **View your BUDGET...**Is your loan payment affordable? See how it fits into your potential real-world budget.

[MySmartBorrowing.org](https://www.mysmartborrowing.org) - A free tool for calculating an affordable future!



[MySmartBorrowing.org](https://www.mysmartborrowing.org) places SMART decisions at your fingertips. Daniel quickly learned that he needed to rethink his education path as his initial salary couldn't afford the repayment plan.

RESOURCES

CAREER & COLLEGE PLANNING:

EducationPlanner.org



MySmartBorrowing.org



DEBT MANAGEMENT: YouCanDealWithIt.com



Tommy is dreaming of his future, but he should be taking advantage of available resources, such as EducationPlanner.org and MySmartBorrowing.org to make it a reality.

SOCIAL MEDIA:

 /pheaa.aid



 /PHEAAaid



Get the latest financial aid information, including student aid tips, upcoming deadlines, and free financial aid workshops.



Elaina found that she can get the financial aid information she needs by joining PHEAA's social media sites. Everything she needs to know is at her fingertips.

Created in 1963 by the Pennsylvania General Assembly, the Pennsylvania Higher Education Assistance Agency (PHEAA) has evolved into one of the nation's leading student aid organizations. Today, PHEAA is a national provider of student financial aid services, serving millions of students and thousands of schools through its loan guaranty, loan servicing, financial aid processing, outreach, and other student aid programs.

PHEAA's earnings are used to support its public service mission and to pay its operating costs, including administration of the PA State Grant Program and other state-funded student aid programs. PHEAA continues to devote its energy, resources and imagination to developing innovative ways to ease the financial burden of higher education for students, families, schools, and taxpayers.

PHEAA conducts its student loan servicing activities nationally as FedLoan Servicing and American Education Services (AES). For more information, visit PHEAA.org.

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