



FAFSA® Tip Sheet

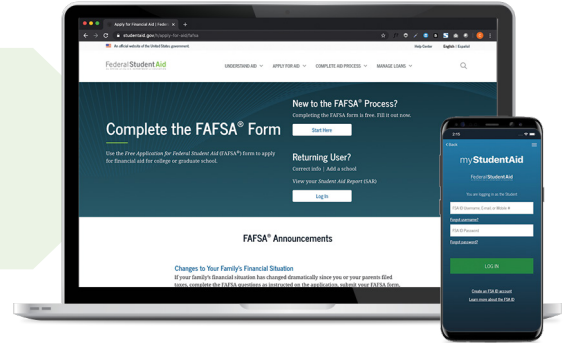
Filing the FAFSA & Getting Financial Aid

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



How to Apply

Visit studentaid.gov, or download the MyStudentAid app to complete and submit your application for FREE.



FAQs

Why complete a FAFSA?

The U.S. Department of Education (USDE) uses the information provided on your FAFSA to determine your eligibility for aid from federal student financial assistance programs. In Pennsylvania, the FAFSA is used to determine PA State Grant eligibility. Schools also use FAFSA data to award their own financial aid.

What are the deadlines?

Financial aid deadlines vary by school, state, program of study, and more. To ensure that you are considered for all financial aid programs, the FAFSA should be filed by the earliest application deadline date for each school you are considering attending. Check with your school for details.

You must complete a new FAFSA Application each year. **For PA State Grant applicants, the FAFSA deadlines are:**

MAY 1 – For students attending colleges, universities, and college-transferable programs (excluding community colleges) and for all renewal students

AUGUST 1 – If you plan to enroll in a community college, a Business, Trade, or Technical school, a Hospital School of Nursing, an “Open-Admission” institution (visit PHEAA.org for a list of these schools), or a non-transferable 2-year program

What is the IRS Data Retrieval Tool?

If you complete your FAFSA online, you have the option of retrieving your income and tax data from the IRS and having it automatically transferred into your FAFSA.

What do I need to file my FAFSA?

- Your Social Security number
- Your driver's license number, if you have one (optional)
- Your alien registration number, if you are not a U.S. citizen
- Your W-2 forms
- Records of other untaxed income received, including workers' compensation, child support, payments to tax-deferred pension, and savings plans, etc.
- Your federal income tax return and schedules from the prior-prior year (For example, if completing the 2021-22 FAFSA, use 2019 income tax return information.)
- Your current bank statements and records of stocks, bonds, 529 plans, and other investments.
- A personal email address (not a school email address)

If you are a dependent student, you will also need:

- Your parent's Social Security number
- Your parent's income and financial records (as listed above)

What is a Federal Student Aid account username and password (FSA ID)?

When you create an account at studentaid.gov the username and password (also referred to as an FSA ID) you create will be used to log in to and sign the FAFSA. If you are a dependent student, both you and one of your parents must have your own account with a username and password.

Remember to Use the Correct Tax Information

If you plan to attend college from	You can submit the FAFSA from	Using income & tax information from
July 1, 2020 - June 30, 2021	October 1, 2019 - June 30, 2021	2018
July 1, 2021 - June 30, 2022	October 1, 2020 - June 30, 2022	2019
July 1, 2022 - June 30, 2023	October 1, 2021 - June 30, 2023	2020

Note the Schools You Have Applied To

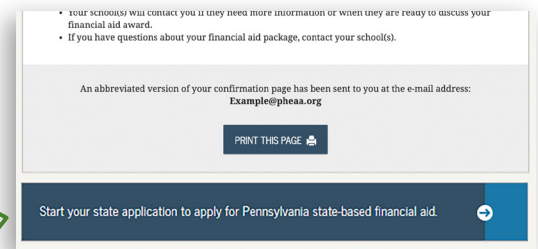
For purposes of federal student aid, it does not matter in what order you list the schools on your FAFSA. However, PA State Grant awards will be made for the first college listed on the FAFSA form.

1.	6.
2.	7.
3.	8.

To change the schools listed on the FAFSA, log in to studentaid.gov, or call 1-800-FED-AID (1-800-433-3243) TTY (Hearing Impaired) 1-800-730-8913

File Your PA State Grant Application

The easiest way to file your PA State Grant application is right from the link on your FAFSA Confirmation Page (highlighted on the right). If you miss this link, you will need to wait approximately 3-4 days after your FAFSA is submitted and apply at PHEAA.org.



Once Your FAFSA is Processed

You will be notified that your FAFSA has been processed and you can view or print your Student Aid Report (SAR) from your My FAFSA page. You may receive an email with a link to My FAFSA after your FAFSA has been processed or you can log in to My FAFSA at studentaid.gov. Check your SAR for any errors and if you do find mistakes, you will need to make necessary corrections online within My FAFSA at studentaid.gov, or by mail on your paper SAR.

Your FAFSA will be shared with the schools that you listed on the FAFSA and with PHEAA to determine eligibility for the PA State Grant. Schools send out notifications about financial aid eligibility to students. Your schools may require other forms for you to fill out for school specific programs. Contact your postsecondary schools for more information about financial aid eligibility.

Do you Have Changes in Your Circumstances? If your family's income is less this year than what you reported on the FAFSA, reach out to the financial aid staff at your school for assistance. You can also report other changes in your situation such as loss of assets, high medical expenses, separation or divorce, etc. **Please contact PHEAA PA State Grant staff for assistance with reporting changes in your circumstances at 1-800-692-7392 (TTY: Dial 711, for hearing impaired).**

→ To learn more about the financial aid process, visit PHEAA.org.

PHEAA is invested in you!

Since 1963, the Pennsylvania Higher Education Assistance Agency (PHEAA) has been working to create affordable access to higher education for students across the nation. Through this mission, PHEAA devotes energy and resources to develop innovative ways to ease the financial burden of higher education.

One such innovation is through the development of the PA Forward Student Loan Program, a suite of financial aid products designed specifically for PA students, families, and schools to finance higher education costs beyond federal loans, grants, and scholarships.

Learn more at PHEAA.org/PAForward.

Smart Borrowing

Remember... Borrow only what you need and exhaust other FREE or subsidized types of aid before using private loans.

Because student loans must be paid back, we always encourage students and families to borrow only what is needed to cover costs. If you need additional funds after obtaining financial aid through grants, scholarships, and federal loan programs, consider a PA Forward Student Loan.

Everything you're looking for in a private student loan, including great benefits!



Low Interest Rates (4.03-6.56% APR)¹

Effective as of 3/19/20

Competitive, fixed interest rates mean you never need to worry about your interest rate going up!

Visit PHEAA.org/PAForward to see our current rates.



Zero Fees

No application, origination, or late fees!



Multiple Repayment Plans

Choose which repayment plan works best for you!

For more information, visit PHEAA.org/PAForward.

For loan specific questions, call **1-844-PAFORWD** (1-844-723-6793).

1) Annual Percentage Rate (APR) Calculations - The lowest APR is based on the following assumptions: a loan of \$10,000 made in a single disbursement, a borrower who selected an Immediate Repayment Plan and a repayment term of 120 months, monthly payments of \$102.29 and a final payment \$78.64, a fixed periodic interest rate of 4.47% and a total amount financed of \$12,149.33. The borrower in this sample qualified for a 0.25% *Direct Debit* benefit for the entirety of the repayment period and a 0.50% graduation benefit was applied 47 months into repayment.

The highest APR is based on the following assumptions: a loan of \$10,000 made in a single disbursement, a borrower who selected a Fully Deferred Repayment Plan and a repayment term of 180 months, monthly payments of \$116.26, a fixed periodic interest rate of 6.92%, and a total amount financed of \$20,925.92. The borrower received an in-school deferment of 46 months and a grace period of 6 months. The borrower in this sample did not qualify for any interest rate discounts.

Please note these APRs are estimates and may differ from the actual rates received.

2) Subject to aggregate loan limits.

Applicants, including co-signers, are subject to credit qualifications, completion of an application and credit agreement, and verification of application information.

PHEAA reserves the right to discontinue all programs or benefits without prior notice.



These materials have been developed and paid for by the Pennsylvania Higher Education Assistance Agency (PHEAA) for informational purposes. The information contained in this document is believed to be accurate at the time of printing.

PA-OVRBE 031820



A New,
Low-Cost
Way to Pay
for College!

LOW, FIXED RATES
4.03-6.56%¹ APR
Effective as of 3/19/20



Interest Rate Rewards

With our great interest rate rewards, you could save a total 0.75% (0.50% graduation and 0.25% *Direct Debit* interest rate rewards) off your fixed interest rate!

Lower Interest Rate for Graduating

We are invested in your future and with that comes a 0.50% interest rate reduction for graduating!

Save Time and Money with *Direct Debit*

Direct Debit is a free service that sets up an electronic deduction from your checking or savings account each month. You will qualify for a 0.25% interest rate reduction when your application is approved.

For more information, visit PHEAA.org/PAForward.

NOTE: If you choose the Interest Only or Partial Interest Repayment Plans, you will not be initially eligible for *Direct Debit* or the 0.25% rate reduction until your loan enters repayment and you start paying toward both principal and interest.



Undergraduate & Graduate Student Loans

Loan Eligibility

These loans are designed specifically for students enrolled or who plan to be enrolled at least half time in a Title IV approved degree, certificate, or diploma program, or those seeking an advanced degree.

This loan is meant for:

- PA residents attending an approved school in or out of PA.
- Students from an approved state (visit PHEAA.org/PAForward for a current list) attending an approved PA school.
- U.S. citizens and permanent residents.

Loan Information

- Low-cost, fixed interest rates
- Zero fees
- Borrow up to 100% certified cost of attendance (tuition, fees, room, board, books, etc.)²
- Low minimum loan amount: \$1,500
- 0.50% interest rate reduction for graduating
- 0.25% interest rate reduction for enrolling in *Direct Debit*
- No pre-payment penalty
- Multiple repayment plans
- Co-signer release option

Parent Loans

Loan Eligibility

These loans are designed specifically for parents or guardians of dependent undergraduate students enrolled at least half time in a Title IV degree, certificate, or diploma-granting program.

This loan is meant for:

- PA residents with students attending an approved school in or out of PA
- Residents from an approved state (visit PHEAA.org/PAForward for a current list) with students attending an approved PA school.
- U.S. citizens and permanent residents.

Loan Information

- Low-cost, fixed interest rates
- Zero fees
- Borrow up to 100% certified cost of attendance (tuition, fees, room, board, books, etc.)²
- Low minimum loan amount: \$1,500
- 0.25% interest rate reduction for enrolling in *Direct Debit*
- No pre-payment penalty
- Multiple repayment plans

APPLY TODAY! >> Visit Apply.PHEAA.org to get started.



Scholarships, unlike student loans, **don't have to be repaid** and can reduce the cost of college. The more free money, in the form of scholarships and grants, that you find to help pay for college, the less you'll have to finance.

✓ ELIGIBILITY

Students who apply for scholarships must meet specific eligibility requirements and will be competing against other students who apply. Scholarship eligibility may be based on any combination of criteria including:

- Residency (state, county, or town in which a student lives)
- Affiliation with community or religious organizations
- Extracurricular activities, including community service or clubs
- Degree program, major, or field of study
- Financial need
- The content of essays that you may be required to write
- Academic, athletic, or artistic achievement
- The content of letters of recommendation

🔍 SEARCHING

Many high school students begin to search for scholarships during the junior year. However, there are scholarship opportunities for younger students as well as current college students. Find scholarship information from these sources:

- High school counselor's office
- Local library
- College or university
- National scholarship search sites listed on the back

📄 APPLYING

To apply for scholarships:

- Determine that all eligibility requirements are met.
- Submit all required application materials by the deadline.
- Find out if applicants are notified of the results. (Some scholarships notify all applicants; others notify only the winners.)

💬 QUESTIONS & ANSWERS 💬

Q: What is a merit scholarship?

A: Colleges are increasingly offering merit scholarships and not only for academic achievement or athletic skill. Schools may offer merit scholarships to attract diverse groups of students from states not highly represented at the school, or students with talents or circumstances that few others at the school have. Check with admissions offices at schools you're applying to; ask if they offer merit aid.

Q: Should students pay a company to find scholarships?

A: Students and families need to know that some scholarship offers are not what they seem. You can avoid getting scammed by ignoring offers that require you to attend a "free" seminar, pay a "small fee," or provide a credit card number.

Q: Will scholarships affect other sources of financial aid?

A: Scholarships from outside sources may affect other financial aid. By filling unmet need, scholarships may reduce the amount a family has to pay out-of-pocket or they may reduce loans, work-study, or grant aid. Check with your school's financial aid office to find out how outside scholarships may affect your financial aid package.

Q: How are winners determined?

A: Although scholarships are competitive, keep in mind that you don't have to be the best student in your class to receive one. You simply need to be the best student who applies and meets the qualifications for that scholarship.

POPULAR SCHOLARSHIP SEARCH SITES:

- bigfuture.collegeboard.org
- fastweb.com
- ScholarshipAmerica.org
- finaid.org
- Peerlift.org



DO YOUR OWN ONLINE SEARCH FOR MORE SCHOLARSHIP SITES!

KEEP TRACK OF SCHOLARSHIPS THAT YOU FIND HERE!

Scholarship	Due Date	Notes
1. _____	_____	_____
2. _____	_____	_____
3. _____	_____	_____
4. _____	_____	_____
5. _____	_____	_____
6. _____	_____	_____
7. _____	_____	_____
8. _____	_____	_____
9. _____	_____	_____
10. _____	_____	_____

Don't limit yourself — attach another sheet if needed.

REMEMBER: Continue to search and apply for private scholarships every year that you are in school.

For additional information about funding your education, visit PHEAA.org today!

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THE FSA ID

WHAT YOU NEED TO KNOW...

What is the FSA ID?

The FSA ID is a username and password that you will use to log into certain U.S. Department of Education websites, and electronically sign the Free Application for Federal Student Aid (FAFSA®).

Who should create a FSA ID?

Students interested in receiving federal student aid should create a FSA ID. You **AND** any parent electronically signing the FAFSA will need their own separate FSA ID.

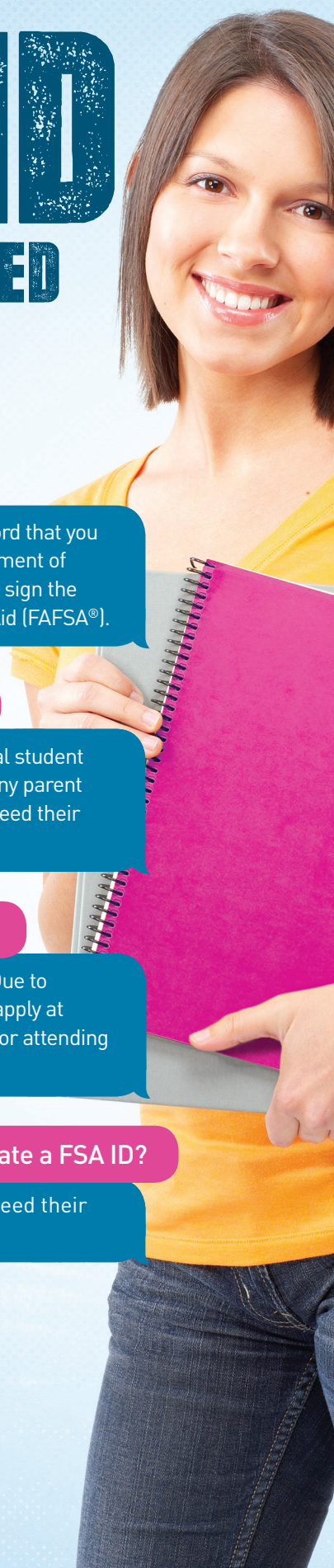
When should I create a FSA ID?

Create a FSA ID as soon as possible. Due to processing time, we recommend you apply at least 3 days **BEFORE** filing the FAFSA or attending a FAFSA completion event.

Do I need an email account to create a FSA ID?

Yes. Anyone creating a FSA ID will need their own separate email account.

HOW TO APPLY



HOW TO CREATE A FSA ID



Before you start

Make sure you have access to your personal email account.

STEP 1 Visit fsaid.ed.gov.

STEP 2 Enter your email, create a username and a password.

STEP 3 Enter your name, date of birth and Social Security Number.

STEP 4 Confirm your profile information and enter your optional mailing address. You may also register to receive text messages to your mobile phone to perform account recovery functions (unlock account, reset password and retrieve username).

STEP 5 Provide four required challenge questions and answers. You may also select to create an optional 8-digit code to access your loan balances over the phone.

STEP 6 Verify and confirm your personal information as well as acknowledge the FSA ID terms and conditions.

STEP 7 Verify your email address. Enter the secure code that was sent to the email address submitted in Step 2. This will allow you to use your email address as your username.

I created my FSA ID, now what?

You can now use your FSA ID to sign an original FAFSA. Once the Social Security Administration verifies your information in 1-3 days, you will be able to start a renewal FAFSA, make changes to an existing FAFSA and log in to U.S. Department of Education websites.



Don't give your FSA ID to anyone—not even to someone helping you fill out the FAFSA. Never share your FSA ID!

STILL HAVE QUESTIONS?

Visit StudentAid.gov/fsaid.



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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 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 Pennsylvania State Grant and other state-funded student aid programs. As the only major federal loan servicer with a nonprofit public service mission, PHEAA devotes its energy and resources to help ease the financial burden of higher education for its primary stakeholders – Pennsylvania students and families.

PHEAA conducts its student loan servicing operations nationally as FedLoan Servicing and American Education Services (AES). PHEAA operates its digital technology division as Avereo. For more information, visit PHEAA.org.



Creating affordable access to higher education.

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RG-SGPPE 050520



PA STUDENT AID GUIDE 2020-21

How to pay for college!



Stay up-to-date
on everything
student aid.



/pheaa.aid



/PHEAAaid

Stay up-to-date on
everything student aid.



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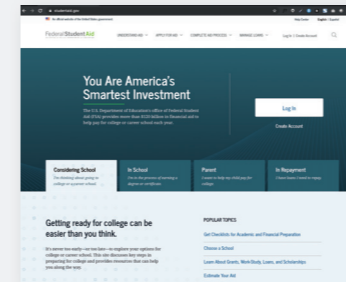
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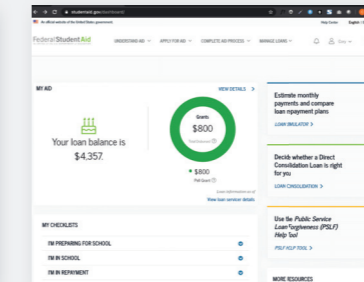
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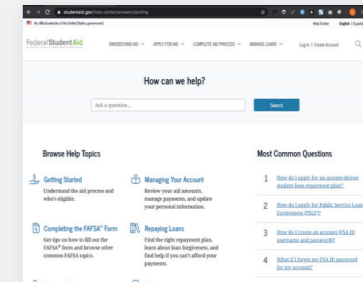
studentaid.gov*

The U.S. Dept. of Education's official site. Get info on preparing for and funding your education.



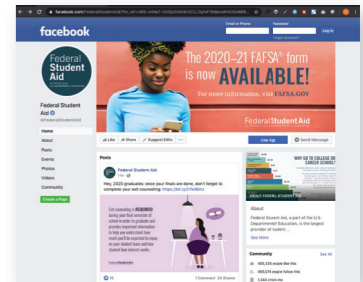
studentaid.gov/aid-summary*

A central database containing info about your federal loans and grants.



FSA Help Center*

Located on studentaid.gov, this is an excellent resource for questions regarding federal aid.



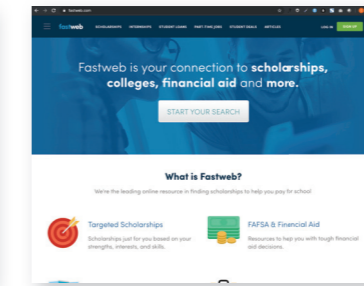
FSA on Facebook*

Visit Federal Student Aid's official Facebook page for the latest federal student aid news.



YouCanDealWithIt.com

Learn to manage money, student loans, a budget, and credit cards.



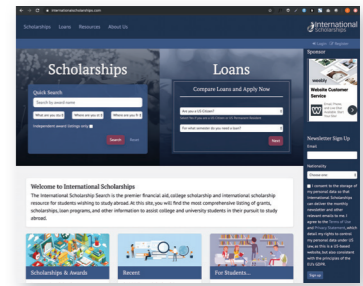
fastweb.com*

A FREE search tool for scholarships, internships, and part-time jobs.



pacareerzone.com*

Explore, plan, and choose careers that match your interests.



InternationalScholarships.com*

Info on financial aid, college scholarships, and international scholarships.

* Resources not published by PHEAA do not reflect the views or positions of PHEAA, its employees, or affiliates. Use of or reference to resources does not constitute an endorsement by PHEAA. PHEAA does not control or approve content published by outside resources.

Resources



PHEAA.org

Get info on the PA State Grant Program and other state-administered financial aid programs.



MySmartBorrowing.org

An interactive tool that helps you calculate and compare the cost of your college choices.



EducationPlanner.org

Provides practical and easy-to-understand advice helping you prepare for college and your career.



PHEAA.org/order-online

Order FREE printed resources covering every aspect of paying for college and preparing for your future.

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Getting Started

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

For the big picture, multiply your Total Student Budget by the number of years you are in school. Now you see why financial aid is so important.

Remember, this is just for ONE year!

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

A FREE tool for calculating an affordable future!

The screenshot shows the MySmartBorrowing app interface with three columns of data. The app title is "MySmartBorrowing" and the subtitle is "A free tool for calculating an affordable future". The interface includes navigation icons for trash, copy, and a plus sign. The data is organized into three numbered columns:

1	2	3
Electricians Starting Salary: \$45,760	Computer Programmers Starting Salary: \$65,820	Accountants and Auditors Starting Salary: \$54,350
Lincoln Technical Institute-Al... Net College Cost: \$37,902	Pittsburg State University Net College Cost: \$55,364	Bloomsburg University of Pe... Net College Cost: \$66,004
Family Contribution: -\$5,000	Family Contribution: -\$5,000	Family Contribution: -\$15,000
Borrowed Amount: \$32,902 Under Limit: \$12,858	Borrowed Amount: \$50,364 Under Limit: \$15,456	Borrowed Amount: \$51,004 Under Limit: \$3,346

Where are we getting our numbers?

MySmartBorrowing.org

At MySmartBorrowing.org, PHEAA's FREE, interactive tool, you can learn to make SMART decisions about your career choice and paying for higher education.

How it Works

Our tool 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.

COLLEGE NET PRICE

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 school's 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.

1. Click

2. Choose your school

U.S. Department of Education
Net Price Calculator Center

Search for Schools' Calculator

Begin typing to search for schools

18,692.00

What does Net Price mean?
Net Price is the amount that a student pays to attend an institution in a single academic year AFTER subtracting scholarships and grants the student receives. Scholarships and grants are forms of financial aid that a student does not have to pay back.

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

How do other students describe net price?

FAFSA4CASTER

Want to estimate your federal student aid? Use the FAFSA4caster at studentaid.gov/understand-aid/estimate. It is a free prediction tool from the U.S. Department of Education that gives families an early estimate of their eligibility for federal student aid. The FAFSA4caster is not an application for aid, but is a planning tool for anyone not yet ready to submit a FAFSA form.

Financial Aid Timeline

Research, visit, and apply to schools.

Use collegecost.ed.gov and [MySmartBorrowing.org](https://mysmartborrowing.org) to see how much a degree will cost at your selected schools and calculate your expected student debt.

File the FAFSA and complete the PA State Grant Form.

File the Free Application for Federal Student Aid (FAFSA®) at studentaid.gov. The info in this application is used to determine most of your aid package and should be completed as soon as possible after it becomes available October 1 of your senior year in high school.

Search and apply for private grants and scholarships.

Create an account at fastweb.com and check with your school counselor and local organizations.



Don't forget to follow the link to complete your PA State Grant Form on the FAFSA confirmation page. You may also visit PHEAA.org/AccountAccess to complete your form.

PA Forward Student Loans

The PA Forward Student Loan Program is a suite of financial aid products designed specifically for PA students and families. When you have exhausted all of your FREE and subsidized money options, this program can help you cover the gap between the cost of your education and the amount of other financial aid you receive.

UNDERGRADUATE & GRADUATE LOANS

These loans are for students enrolled or who plan to be enrolled at least half time in a Title IV approved degree, certificate, or diploma program, or those seeking an advanced degree.

Loan Highlights

- Low-cost, fixed interest rates
- Zero fees
- Borrow up to 100% certified cost of attendance including tuition, fees, room, board, books, etc. (aggregate loan limits apply)
- Low minimum loan amount: \$1,500
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- 0.25% rate reduction for *Direct Debit*
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- Multiple repayment plans
- Co-signer release option

PARENT LOANS

These loans are for parents or guardians of dependent undergraduate students enrolled at least half time in a Title IV degree, certificate, or diploma-granting program.

Loan Highlights

- Low-cost, fixed interest rates
- Zero fees
- Borrow up to 100% certified cost of attendance including tuition, fees, room, board, books, etc. (aggregate loan limits apply)
- Low minimum loan amount: \$1,500
- 0.25% rate reduction for *Direct Debit*
- No pre-payment penalty
- Multiple repayment plans

REFINANCE LOANS

Designed as a debt management tool for student loan borrowers who are in repayment and want assistance with managing their student debt, allowing all qualified student loans to be combined into one loan with one monthly payment.

Loan Highlights

- Low-cost, fixed interest rates
- Zero origination & application fees
- Borrow up to \$300,000
- Low minimum loan amount: \$5,000
- 0.25% rate reduction for *Direct Debit*
- No pre-payment penalty
- Multiple repayment terms
- Co-signer release option

Worth checking out!

Learn more by visiting PHEAA.org/PAForward or call 1-844-PA-FORWD

Private Student Loans

Many lenders offer loans outside of the federal loan program called “alternative” or “private” student 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. PHEAA’s new PA Forward Student Loan Program is one example, and provides an excellent opportunity to cover that gap.

If you are considering using a private student loan to help cover educational expenses, consider the following checklist as you research various loan products and lenders:

- | | |
|--|--|
| <input type="checkbox"/> Have you explored all financial aid options with the school you plan to attend? | <input type="checkbox"/> Is there a minimum or maximum amount which can be borrowed each year or in total? |
| <input type="checkbox"/> Have you calculated how much total loan debt you are realistically able to take on? | <input type="checkbox"/> What repayment options are available? |
| <input type="checkbox"/> What fees are assessed, and when? | <input type="checkbox"/> Is there a provision for deferring payments while the student is in school? |
| <input type="checkbox"/> Is the interest rate fixed or variable? | <input type="checkbox"/> Are there any penalties for early repayment or prepayment? |
| <input type="checkbox"/> Is a co-signer required? If yes: | <input type="checkbox"/> Can the loan be forgiven? If yes, how? |
| <input type="checkbox"/> Who is eligible to be a co-signer? | <input type="checkbox"/> What are the consequences of non-payment for the borrower and the co-signer? |
| <input type="checkbox"/> Is there a co-signer release option, and what are the terms? | |



Remember... Borrow only what you need and exhaust other FREE or subsidized types of aid before considering private loans. Because student loans must be paid back, we always encourage students and families to borrow only what is needed to cover costs.

Compare financial aid notifications.

It is very important you understand how much of your aid package is free money, how much needs to be repaid, and how much you will still owe (the gap).

Keep your info up-to-date with PHEAA.

Life is full of change. Log in to your PHEAA account at [PHEAA.org/AccountAccess](https://www.pheaa.org/AccountAccess) to verify that your personal and enrollment info is accurate. This will help expedite your PA State Grant and any other state aid you might receive.

Explore gap financing options.

After you have exhausted grants, scholarships, work-study, and federal student loans, it's time to consider things such as personal savings, tuition payment plans, family assistance, and private loans.

Decide on a school and submit your enrollment deposit by the school's deadline.

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 since 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 a Parent PLUS Loan?	
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, or Other Relatives	No, unless they have legally adopted the student
Legal Guardians or Foster Parents	No

HOW TO APPLY

1. Complete a FAFSA.
1. Complete a Master Promissory Note (MPN) online by signing in at studentaid.gov.

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 school from	You can submit the FAFSA from	Tax Info
July 1, 2020 – June 30, 2021	October 1, 2019 – June 30, 2021	2018
July 1, 2021 – June 30, 2022	October 1, 2020 – June 30, 2022	2019
July 1, 2022 – June 30, 2023	October 1, 2021 – June 30, 2023	2020

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

[Studentaid.gov](https://studentaid.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. File by the earliest federal, state, or school deadline.

*PHEAA offers FREE FAFSA events!
Visit PHEAA.org/FAFSA-Events to find one near you.*

3 STEPS TO FILE THE FAFSA!

Step 1 Organize your info

The FAFSA asks for info about you and your financial situation. If you are married, you will need the same info for your spouse. If you are considered a dependent student, you will need your parents' info, too. **Check to see if you are considered a dependent student.**

You will need these items to complete your FAFSA:

- Your Federal Student Aid account username and password (FSA ID) – This may take time to process, so we recommend you create your account several days prior to filing the FAFSA. See step 2 for details about creating an account.
- Your Social Security number
- Your driver's license number, if you have one (optional)
- Your Alien registration number, if you are not a U.S. citizen
- Your W-2 Forms
- Records of untaxed income received, including workers' compensation, child support, payments to tax-deferred pension, savings plans, etc.
- Your federal income tax return 1040 and accompanying schedules
- Your current bank statements and records of stocks, bonds, 529 plans, and other investments
- A personal email address (not a school email address)

Will I need to answer questions about my parents on the FAFSA?

Dependent students must provide household 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
- An unaccompanied 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

HOW MUCH CAN I BORROW?

Federal Student Loan Limits

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 Federal Student Loan 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.

Federal Direct Loan Program

Federal Direct 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.

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 (MPN), and meet all other eligibility criteria. Visit studentaid.gov for more info 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 or Unsubsidized Loans. Student borrowers 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.

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.

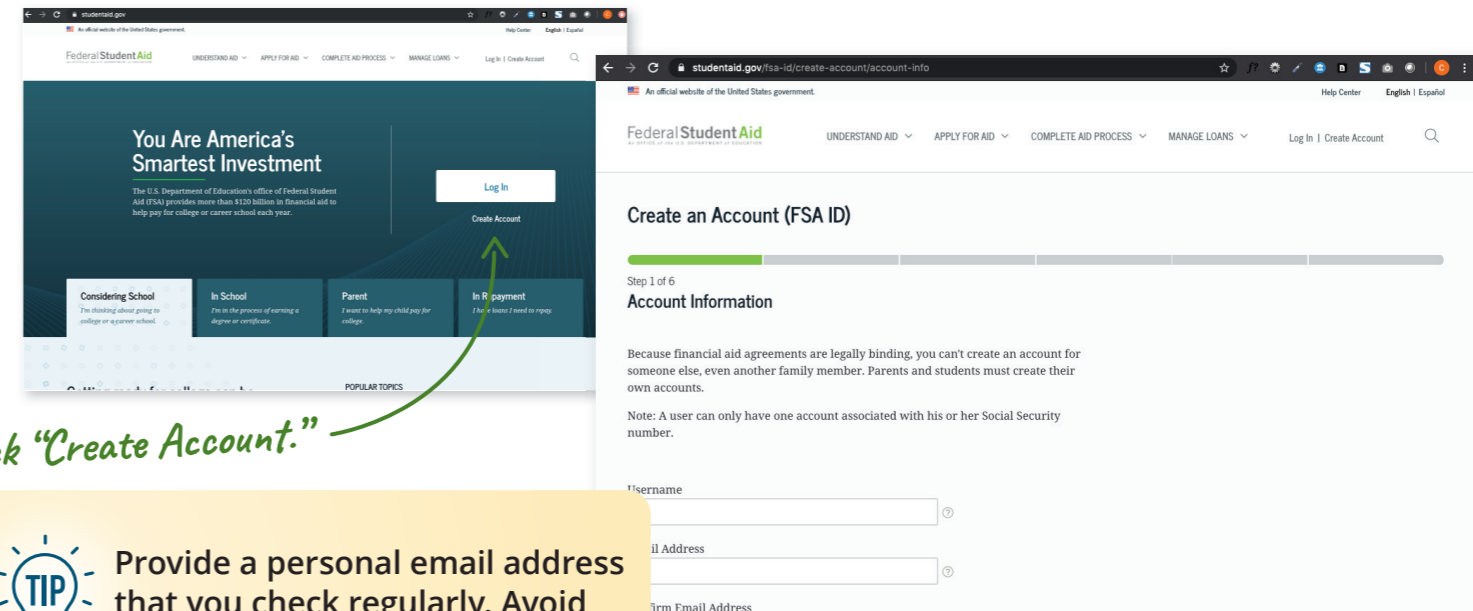
DIRECT UNSUBSIDIZED LOANS

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.

Step 2 Create an account at studentaid.gov

Visit studentaid.gov to create an account. Your account login (also referred to as an FSA ID) is the username and password you create and use to log in to most U.S. Department of Education websites, and serves as your electronic signature.

If you are a dependent student, both you AND one of your parents require an account to electronically sign the FAFSA.



Click "Create Account."



Provide a personal email address that you check regularly. Avoid using a school email address.

Step 3 File at studentaid.gov/fafsa

Now that you have organized your info and you created an account, you are ready to file. Visit studentaid.gov/fafsa to get started. 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.



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



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

Program	Program Info
Pennsylvania Chafee Education and Training Grant (Chafee)	<ul style="list-style-type: none"> The Chafee 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. In addition to filing the FAFSA, students also need to complete an additional application specific to Chafee. Review eligibility requirements and download the application at PHEAA.org/Chafee. Email paetg@pheaa.org for more info.
Teacher Education Assistance for College and Higher Education (TEACH) Grant	<ul style="list-style-type: none"> The TEACH Program provides grants to students who plan 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.
Survivors' and Dependents' Educational Assistance (DEA) Program	<ul style="list-style-type: none"> The 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. 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. Contact your local Veterans Service Division of the Veterans Administration Office for more info. 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 OVR for more info.
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 repayment towards qualified student loans. Review specific eligibility requirements at nationalservice.gov.

Federal Aid Programs

The federal government offers several financial aid programs for students and families. You may qualify for these programs by completing the FAFSA; additional applications may be required based on the program. Refer to studentaid.gov for further info on each program.

Program	Program Info
Federal Pell Grant	<ul style="list-style-type: none"> Students with considerable financial need qualify for Pell Grants; eligibility is determined by your Expected Family Contribution (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 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.

FAFSA FAQs

What if I need to make corrections to the FAFSA?

Visit studentaid.gov/fafsa and log into your account to access your FAFSA and submit corrections or changes.

Should I file the 2021-22 FAFSA or the 2020-21 FAFSA?

If you are applying for financial aid for the 2020-21 Academic Year, you need to file the 2020-21 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 any schools you are considering attending for the upcoming school year, listing your top school first. You may list up to 10 possible schools. The results of your FAFSA will be sent to all schools that you list. **Please keep in mind:**

- You can add and 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 have applied or been 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.

What is the Internal Revenue Service (IRS) Data Retrieval Tool (DRT)?

The IRS DRT allows you to electronically transfer your federal tax return info into your FAFSA. The IRS DRT can be used by both students and parents. For security purposes, info 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.gov/irsdrdt.

New Special State Aid Programs

The following two programs are new for the 2020-21 Academic Year. Some of these programs require financial need. Eligibility criteria can be found under Funding Opportunities at [PHEAA.org](https://www.pheaa.org).

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 a minimum enrollment status
- Maintain satisfactory academic progress

Program	Program Info	How to Apply
Fostering Independence Tuition Waiver Program (FosterEd)	The Fostering Independence Tuition Waiver Program provides youth who are or were in foster care a waiver for tuition and mandatory fees charged by most PA postsecondary institutions. Visit PHEAA.org/FosterEd for more info.	To qualify, you must file the current year's FAFSA, enroll in a PA postsecondary institution approved by the U.S. Department of Education for Title IV funding, and apply for and be eligible for the Chafee Education and Training Grant (Chafee).
Pennsylvania National Guard Military Family Education Program (MFEP)	Together with the Pennsylvania Department of Military and Veterans Affairs, PHEAA administers this tuition assistance program for dependents (spouses and children) of PA Guard Members who enter into an additional 6-year service commitment with the Pennsylvania National Guard. Visit PHEAA.org/MFEP for more info.	The Military Family Education Program began accepting member enrollment in the fall of 2019 for family members to use the benefit during the 2020-21 Academic Year. If you are a spouse or child of a PA National Guard member that has re-enlisted in an additional 6-year contract, please have the Service Member contact their unit for more information.

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 a Financial Aid Office may be able to consider, in addition to your FAFSA info:

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

You may also go to [PHEAA.org/StateGrant](https://www.pheaa.org/StateGrant) for guidance about how to report this info to PHEAA with regard to PA State Grant eligibility or contact PHEAA at 1-800-692-7392.

What tax info should be used for the FAFSA?

If you plan to attend school from	You can submit the FAFSA from	Tax Info
July 1, 2020 – June 30, 2021	October 1, 2019 – June 30, 2021	2018
July 1, 2021 – June 30, 2022	October 1, 2020 – June 30, 2022	2019
July 1, 2022 – June 30, 2023	October 1, 2021 – June 30, 2023	2020

How do you calculate financial need?

Once you complete the FAFSA, the Financial Aid Office at each school you have been accepted to will provide a financial aid package that will outline your financial aid eligibility. These packages are simply a list of the amounts and types of aid that you may receive from various financial aid programs.

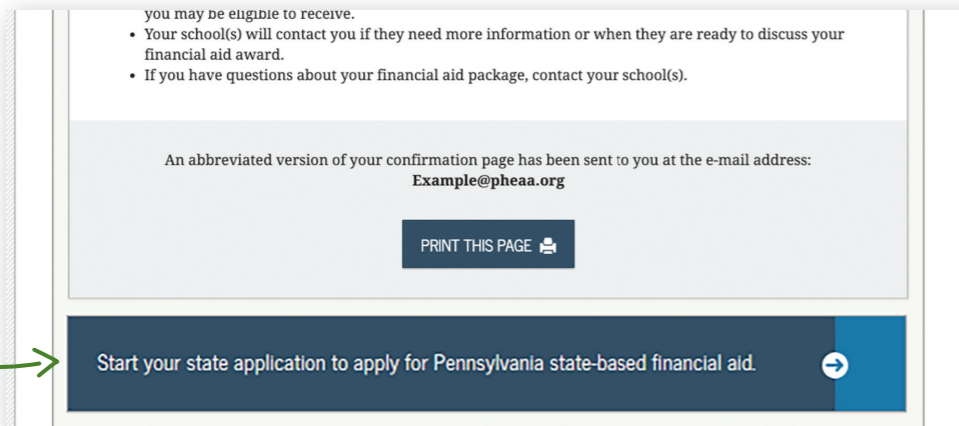
Cost of Attendance (COA) – Your Expected Family Contribution (EFC) = Your Financial Need



AFTER FILING FAFSA

After filing, you will receive an instant confirmation page. You will see a link, highlighted below, for the PA State Grant Form. Additional info can be found in the next section.

STOP! The quickest way to apply for a PA State Grant is from the confirmation page.



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 U.S. Department of Education. 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 schools 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 info that you provided. If you were offered admission to a school and you included that school on your FAFSA, you will receive a financial aid notification from their Financial Aid Office. This notification will list the amounts and types of aid you may receive. In May, PHEAA provides notification of your eligibility for the PA State Grant Program.

Program	Program Info	How to Apply
Postsecondary Educational Gratuities Program (PEGP)	<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>	<p>Provide a completed application—downloadable at PHEAA.org/PEGP. You will need to include a certified copy of your birth certificate or adoption record, and a copy of your admission letter from an eligible school.</p> <p>Contact PHEAA at 1-800-692-7392 or email pegp@pheaa.org for more info.</p>
Pennsylvania Targeted Industry Program (PA-TIP)	<p>This program, administered by PHEAA, provides awards to students enrolled in short-term programs in the following career areas: Energy, Health, Advanced Materials and Diversified Manufacturing, and Agriculture and Food Production.</p> <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 12000 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.</p> <p>Contact PHEAA at 1-800-692-7392 or patip@pheaa.org for more info.</p> <p>PA-TIP does not require you to apply for a PA State Grant.</p>
Partnerships for Access to Higher Education (PATH) Program	<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 info.</p>
Ready to Succeed Scholarship (RTSS) Program	<p>This program is administered by PHEAA in close cooperation with the Pennsylvania Department of Education (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 PA State Grant Form on file. Participating postsecondary schools nominate students based upon the RTSS eligibility criteria.</p> <p>Visit PHEAA.org/RTSS for more info.</p>

PA State Grant Program

The PA State Grant Program has awarded nearly \$11.7 billion to PA residents since 1965. 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 school 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 info about student requirements such as academic progress, can be found at [PHEAA.org/StateGrant](https://www.pheaa.org/StateGrant).

PA STATE GRANT DEADLINES

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 PA State Grant Form.
- **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 State Grant Form.

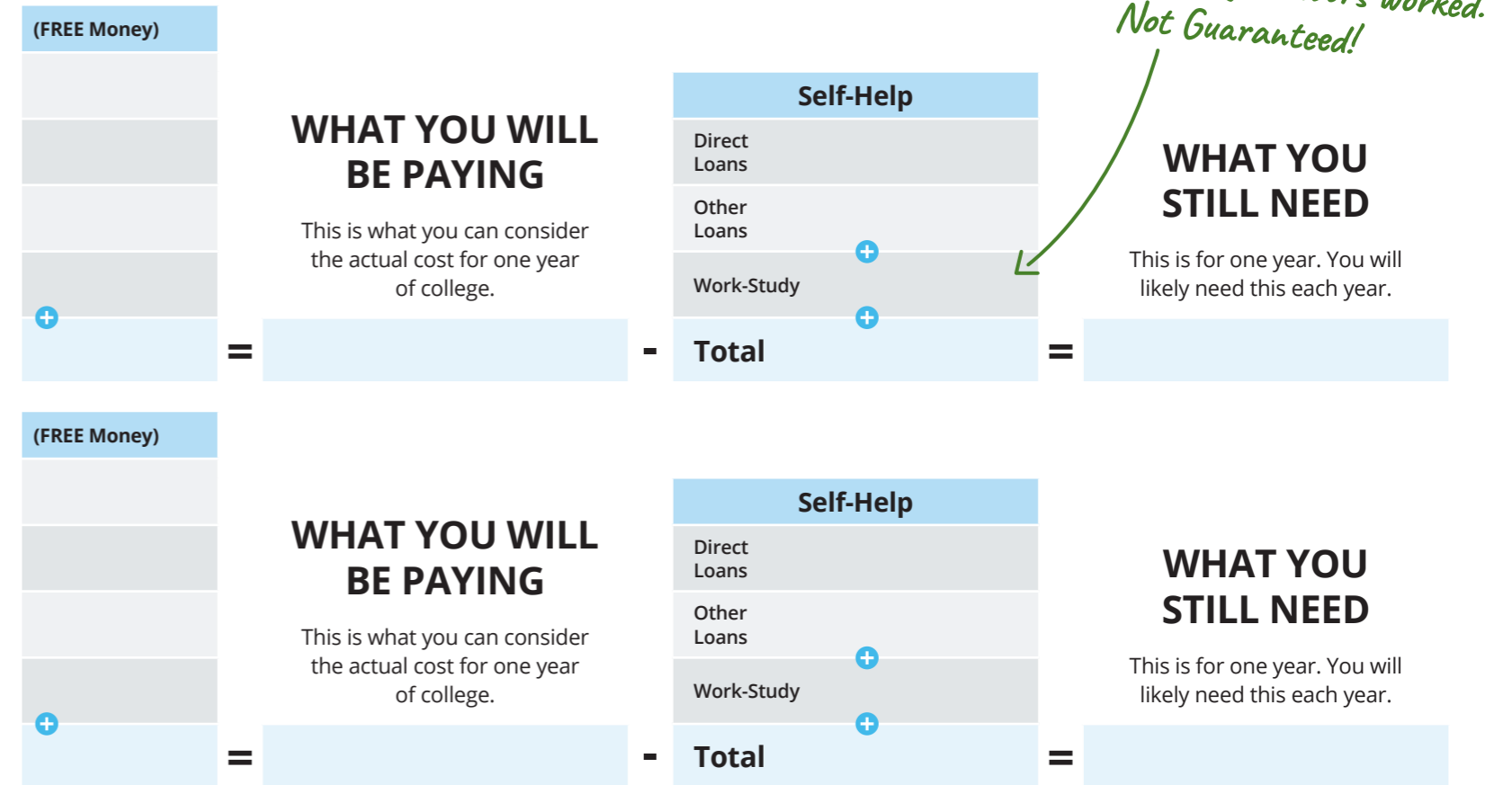
Renewal applicants

- **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 Summer PA State Grant application. If it is not already on file, you must also submit the FAFSA and, if required, the PA State Grant Form.

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.



Financial Aid Notifications

After filing the FAFSA and being accepted, you will receive a financial aid notification that outlines the cost of the school and the financial aid package you will receive. Schools format their notifications differently, but they contain the same overall info:

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

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

School A

Cost of Attendance
Tuition & Fees
Room & Board
Books & Supplies
Travel & Personal Expenses
Total

-

Gift Aid
PA State Grant
Pell Grant
FSEOG Grant
Other Grants & Scholarships
Total

School B

Cost of Attendance
Tuition & Fees
Room & Board
Books & Supplies
Travel & Personal Expenses
Total

-

Gift Aid
PA State Grant
Pell Grant
FSEOG Grant
Other Grants & Scholarships
Total

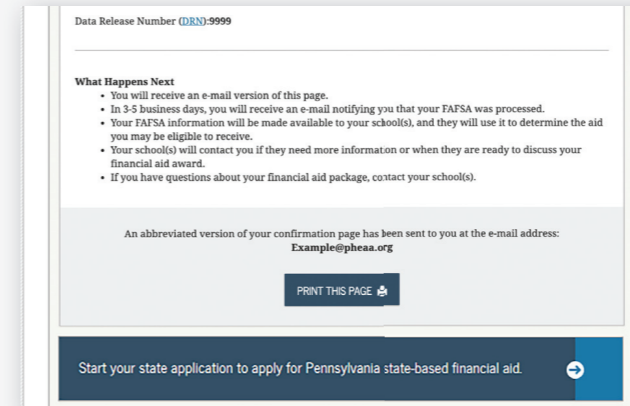
HOW TO APPLY

In addition to completing the FAFSA, you will also need to complete the PA State Grant Form to be eligible for a PA State Grant. There are two ways to complete your PA State Grant Form:

Option 1 (Best)

Apply directly from the FAFSA confirmation page.

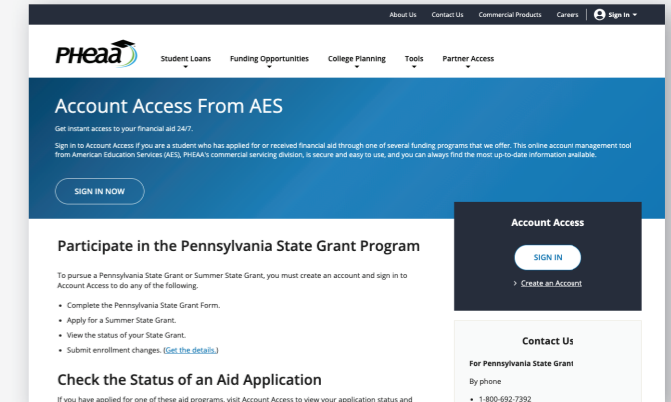
Click "Start your state application," and follow the link to complete the PA State Grant Form.



Option 2

Apply by visiting PHEAA.org/AccountAccess.

You will need to wait approximately 3-4 days after your FAFSA is submitted, and then click on "Create an Account" or "Sign In."



Typically, only first-time applicants need to complete the PA State Grant Form.

PA STATE GRANT FAQs

What are the chances I will qualify for a PA State Grant?

Percentage of Applicants Receiving 2019-20 PA State Grant Awards and Award Ranges*

2020-21** Average Tuition & Fees	Parents' Annual Income as Reported on the FAFSA				
	Under \$25,000	\$25,000 – \$49,999	\$50,000 – \$74,999	\$75,000 – \$99,999	\$100,000 – \$124,999
4-Year Private Colleges - \$43,532	99% \$500-\$4,123	99% \$500-\$4,123	94% \$500-\$4,123	66% \$500-\$4,123	25% \$500-\$4,123
PA State System Schools - \$11,500	99% \$500-\$3,509	98% \$500-\$3,509	92% \$500-\$3,509	45% \$500-\$3,509	16% \$500-\$3,509
PA State-Related Schools - \$19,687	99% \$500-\$3,772	97% \$500-\$3,772	90% \$500-\$3,772	40% \$500-\$3,772	14% \$500-\$3,772
2-Year Private Colleges - \$17,579	99% \$500-\$3,772	98% \$500-\$3,772	85% \$500-\$3,772	33% \$500-\$3,772	4% \$500-\$3,772
PA Community Colleges - \$5,266	99% \$500-\$2,193	92% \$500-\$2,193	64% \$500-\$2,193	12% \$500-\$2,193	3% \$500-\$2,193
Nursing Schools - \$12,679	99% \$500-\$3,772	99% \$500-\$3,772	89% \$500-\$3,772	28% \$500-\$3,772	4% \$500-\$3,772
Business, Trade, or Technical Schools - \$15,801	99% \$500-\$3,772	85% \$500-\$3,772	47% \$500-\$3,772	18% \$500-\$3,772	5% \$500-\$3,772

* Data from 2019-20 PA State Grant Statistics, created March 6, 2020.

** Projected average enrollment-weighted Tuition and Fees for 2020-21.

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](https://pheaa.org/StateGrant) for the most up-to-date info on the PA State Grant Program.

Do I have to be a PA resident to get a PA State Grant?

Yes, you must be a Pennsylvania resident, as outlined in the Pennsylvania State Grant law.

If you are 18 years of age or older—You must be a Pennsylvania resident for at least the 12 consecutive months before you file the FAFSA, excluding any time you are enrolled in a Pennsylvania postsecondary school, if you came into or remained in Pennsylvania for the purpose of attending a school or college.

If you are under 18 years of age—You must have a supporting parent or guardian who has been a Pennsylvania resident for at least the 12 consecutive months before you filed the FAFSA.

Must I include my stepparent's info on the application?

Yes, even if your stepparent does not financially contribute to your education. If the birth or adoptive parent whose info is included on the FAFSA has remarried, you must report both that parent's and stepparent's income and assets.

Can I use a PA State Grant at a school located in another state?

Only schools located in reciprocal states are approved for participation in the PA State Grant Program.

A reciprocal state is one that permits its own state grant funds to be used by students attending schools in Pennsylvania. States that continue to support students attending schools in Pennsylvania include Delaware, District of Columbia, Massachusetts, Ohio, Vermont, and West Virginia. Students attending institutions in all other states are ineligible.

What is Account Access?

Account Access is PHEAA's online student portal that provides info in a single, secure site. With Account Access, you can apply for state aid, check the status of an aid application, update school choice and enrollment status, and review or update your personal info.

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.