

Financial Aid

101

PRESENTED BY:

KATIE SPRUNGER

EDGEWOOD COLLEGE

Financing A College Education

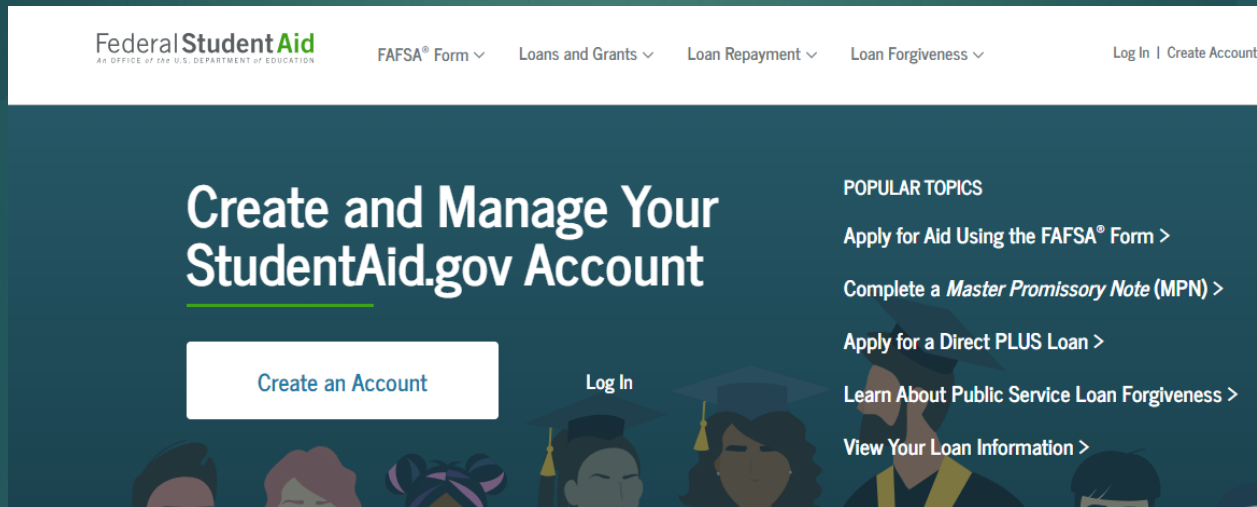
A successful experience requires a collaborative effort by:

- ▶ Student
- ▶ Parent
- ▶ Institution
- ▶ Government



Where do I start...

▶ www.studentaid.gov



The screenshot shows the homepage of the Federal Student Aid website. At the top, there is a navigation bar with the following items: Federal Student Aid (with a subtext 'AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION'), FAFSA® Form, Loans and Grants, Loan Repayment, Loan Forgiveness, and Log In | Create Account. The main content area features a large heading 'Create and Manage Your StudentAid.gov Account' with a green underline. Below this heading is a white button labeled 'Create an Account' and a 'Log In' link. To the right, under the heading 'POPULAR TOPICS', there are five links: 'Apply for Aid Using the FAFSA® Form >', 'Complete a Master Promissory Note (MPN) >', 'Apply for a Direct PLUS Loan >', 'Learn About Public Service Loan Forgiveness >', and 'View Your Loan Information >'. The background of the main content area shows a row of diverse student avatars.

Federal Student Aid
AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION

FAFSA® Form ▾ Loans and Grants ▾ Loan Repayment ▾ Loan Forgiveness ▾ Log In | Create Account

Create and Manage Your StudentAid.gov Account

Create an Account

Log In

POPULAR TOPICS

- Apply for Aid Using the FAFSA® Form >
- Complete a *Master Promissory Note (MPN)* >
- Apply for a Direct PLUS Loan >
- Learn About Public Service Loan Forgiveness >
- View Your Loan Information >

Create Your FSA ID

www.studentaid.gov

Email:

- Each FSA ID must have a unique email address (you and your parent cannot use the same email address).
- You must have access to this email account.

Username:

- Don't include personal info such as date of birth or name.
- If you see a message "Username taken, create a different username," then someone has already used that username.

Create an Account

Whether you're a student, parent, or borrower, you'll need to create your own account to manage the student loan journey.

[Get Started](#)

Already have an account? [Log In](#)

What You Can Use Your Account For

- Filling out the *Free Application for Federal Student Aid (FAFSA®)* form
- Signing your *Master Promissory Note (MPN)*
- Applying for repayment plans
- Completing loan counseling
- Using the *Public Service Loan Forgiveness Help Tool*

What You'll Need

- Social Security number
- Your own mobile phone number and/or email address

Before FAFSA filing....

FSA ID tips

FSA ID = electronic signature for student and parent

- ▶ Separate email and mobile phone required

Create at least 1 week prior to FAFSA filing.

Write down usernames, passwords, security question answers.

Will need access to email and/or mobile phone during this process.

When is FAFSA Available?

Complete your Free Application for Federal Student Aid (**FAFSA**), so the Department of Education can determine your Student Aid Index (**SAI**).

www.studentaid.gov

December 2024

2025-2026 FAFSA

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

FAFSA ▾ Loans & Grants ▾ Repayment ▾ Loan Forgiveness ▾

🔍 🔔 👤 Raya ▾

Get Money To Help Pay for School


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

Start a 2025–26 FAFSA® Form

[Start New Form](#)

Edit a 2025–26 FAFSA® Form or Accept an Invitation

[Edit Existing Forms](#)



FAFSA®

form

Need the 2024–25 FAFSA form?

[Start New Form](#) | [Edit Existing Forms](#)

Check FAFSA® Deadlines for the State You Live In

Some states and schools use information from the FAFSA® form to determine your eligibility for their grants, scholarships, and loans. Check your state's deadlines here!

Missing a state deadline doesn't impact your eligibility for federal student aid, so fill out your FAFSA form even if your state deadline has passed.

School Year

State of Residence

[Find Deadlines](#)

[View All FAFSA Deadlines](#)

What is the SAI?

Federal Methodology:

- ▶ A formula created by Congress to determine your Student Aid Index(SAI)
 - ▶ The same formula applies to all applicants.
 - ▶ Measures your ability, not willingness to pay.
 - ▶ SAI components:
 - ▶ Parent Income and Assets
 - ▶ Student Income and Assets
- ▶ Things not considered: value of primary residence, consumer debt, or retirement accounts.

What is Financial Need?

Cost of Attendance (COA) = **A**

- ▶ Tuition, Fees, Room, Board, Transportation, and Misc.

Student Aid Index(SAI)from FAFSA = **B**

- ▶ Income, Assets, Number in Family

A – B = (C) Your Financial Need



Your need depends on the cost!

	UW System	Voc Tech	Private
COA	\$39,000	\$29,000	\$49,000
SAI	\$5,000	\$5,000	\$5,000
NEED	\$34,000	\$24,000	\$44,000

3 Types of Federal Student Aid

1



Free
money.

Grants are usually based on financial need and don't have to be repaid.

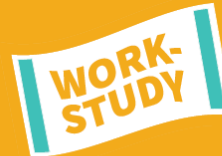
2



Borrowed
money.

Loans are an investment in your future. But remember, they must be repaid with interest.

3



Earned
money.

A **work-study** job lets you earn money while you're in school.

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

PROUD SPONSOR of
the AMERICAN MIND®

Learn more at StudentAid.gov/types. Apply at www.fafsa.gov.

Scholarships

- ▶ Academic
- ▶ Creative Talent
- ▶ Athletic Talent
- ▶ Ethnicity/Religion



Need-Based Grants

Federal Government

- ▶ Pell
- ▶ SEOG
- ▶ TEACH Grant

State Government

- ▶ Wisconsin Grant

Institutional

- ▶ Varies by institution



Loans

Federal Direct Loan (25-26 UG rates)

- Subsidized and Unsubsidized 6.53%
- \$3,500 Subsidized
- \$2,000 Unsubsidized

PLUS: Parent Loan for Undergraduate Students

- 9.08%

Alternative Loans (vary)

Institutional (vary)



Financial Aid Limitations

Federal Pell Grant

- ▶ 6 years at full time status

Wisconsin Grant

- ▶ 10 semesters

Usage is cumulative throughout college career.

Other programs may also have additional limitations – check with the aid office for further details.

Student Employment

Part-time employment

- ▶ On campus
- ▶ Designated off-campus locations



Questions to ask

- ▶ When are jobs available?
- ▶ How does a student secure a job?
- ▶ Does the student get paid directly or is it applied to their account?

Be prepared to complete new hire paperwork

- ▶ I9, WT4, W4
- ▶ Bring 2 original forms of identification



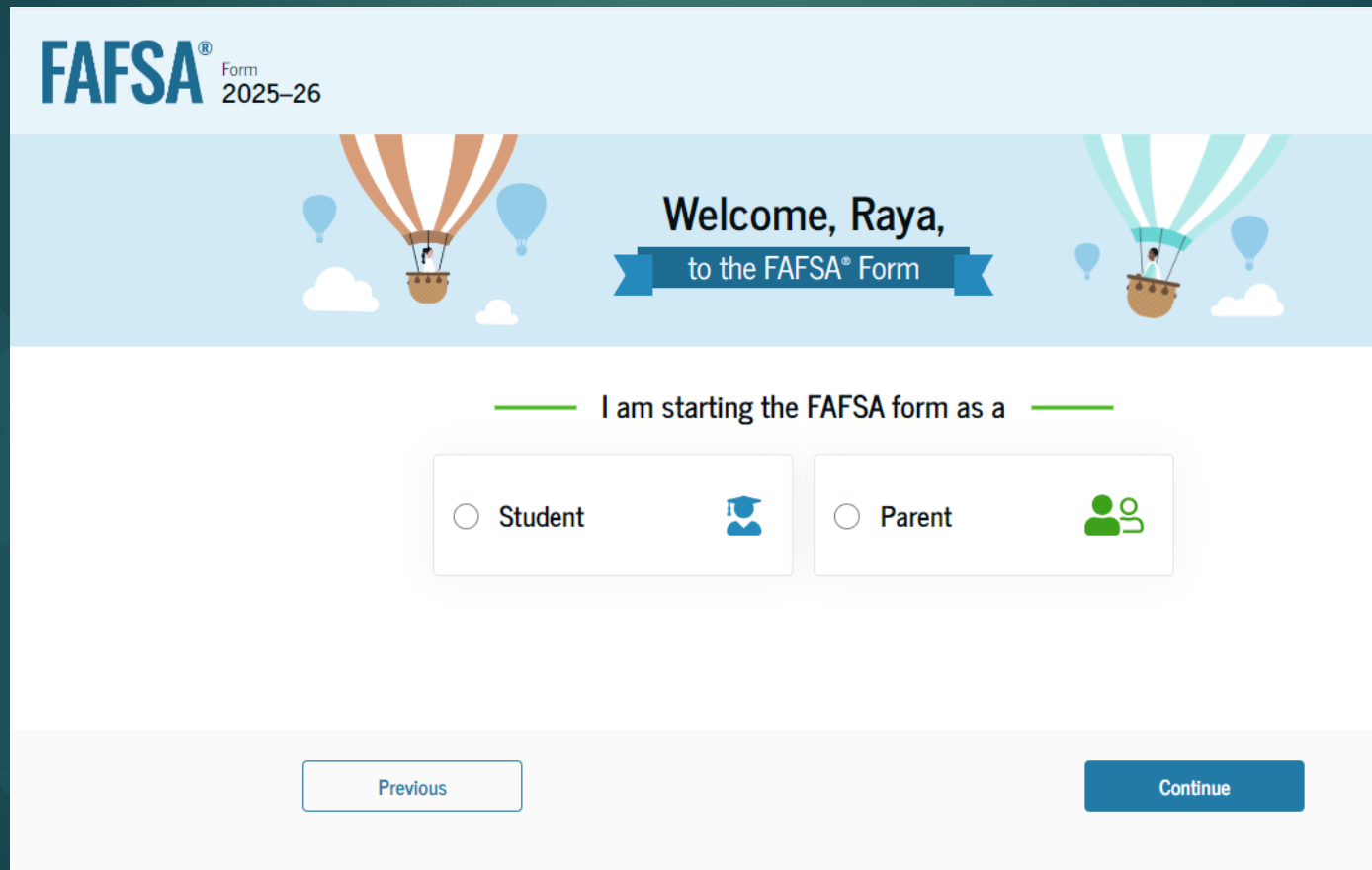
Eligibility for Financial Aid

- ▶ Don't eliminate yourself! Remember it's
- ▶ There is no income cutoff for financial aid.
- ▶ Complete admission process.
- ▶ Contact the Aid Office if financial circumstances change.

FREE




Who is completing the FAFSA?




FAFSA[®] Form 2025-26

Welcome, Raya,
to the FAFSA[®] Form

I am starting the FAFSA form as a

Student 

Parent 

Previous Continue

FAFSA Overview

FAFSA[®]
Form
2025-26

 Parent of n n

Understanding the FAFSA[®] Form

1 of 4

What is the FAFSA[®] form?

Use the *Free Application for Federal Student Aid* (FAFSA[®]) form to apply for grants, scholarships, work-study funds, and loans for college, career school, or graduate school.



Previous

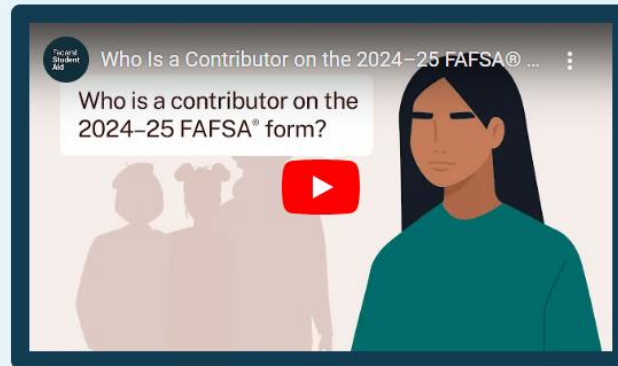
Continue

FAFSA Contributors

Understanding the FAFSA® Form

2 of 4

Contributors to the FAFSA® Form



Parents or Spouses

Answers on the FAFSA® form will determine if any contributors need to be identified. These contributors will complete their own sections of the form and are asked to provide personal and financial information, but they will not be financially responsible for the student's education.

How To Invite

Contributors will need to log in with their own FSA ID to provide their information. To invite a contributor to a FAFSA form, you'll need to provide their name, date of birth, Social Security number (if they have one), and email address.

Information or Documents You May Need

You might need the following information or documents as you fill out the FAFSA form:

- Tax returns
- Records of child support received
- Current balances of cash, savings, and checking accounts
- Net worth of investments, businesses, and farms

Student Status

Student Personal Circumstances

Select all that apply.

- The student is currently serving on active duty in the U.S. armed forces for purposes other than training.
- The student is a veteran of the U.S. armed forces.
- The student has children or other people (excluding their spouse) who live with them and receive more than half of their support from the student now and between July 1, 2025 and June 30, 2026.
- At any time since the student turned 13, they were an orphan (no living biological or adoptive parent).
- At any time since the student turned 13, they were a ward of the court.
- At any time since the student turned 13, they were in foster care.
- The student is or was a legally emancipated minor, as determined by a court in their state of residence.
- The student is or was in a legal guardianship with someone other than their parent or stepparent, as determined by a court in their state of residence.
- None of these apply.

If student answers “NO” to all questions, then at least one parent’s information and signature is required.

If student answers “Yes” to any question, then student is Independent only their income and assets will be considered.

Parent Info

The screenshot shows the 'Parent Marital Status' section of the FAFSA form. At the top, there is a progress bar with seven steps: Student Demographics, School Selection, Dependency Status, Parent Demographics (highlighted with a blue circle and the number 4), Parent Financials, Student Financials, and Sign & Submit. Below the progress bar, the section is titled 'PARENT INFORMATION' and 'Parent Marital Status'. A blue information box contains the text: 'Because the FAFSA® form belongs to the student, "you" and "your" always (unless otherwise noted) refer to the student.' Below this, there is a question: 'As of today, what is the marital status of your parents?' with a dropdown menu currently set to 'Married or remarried'. Another question asks: 'When did your parents get married or remarried?' with input fields for 'Month' (set to '08') and 'Year' (set to '1994'). At the bottom of the form, there are 'Previous' and 'Continue' buttons.

Which parent's information must be included on the FAFSA?

- ▶ Parents are married – **Both parents**
- ▶ Parents are divorced (not remarried) - **Only parent who provides most support**
- ▶ Parents are divorced (remarried) - **Parent and step parent who provides most support**
- ▶ Parents were never married (don't live together) – **Only parent who provides most support**
- ▶ Parents are not married (DO live together) – **Both parents**

Student Invites Parents to FAFSA

FAFSA[®] FORM 2024-25 Student: Raya Tran Save FAFSA Menu

1 Personal Circumstances 2 Demographics 3 Financials 4 Colleges 5 Signature

Invite Parents to your FAFSA[®] Form

You will need to provide information for your parents
Based on your answers in the previous section, you'll need to provide information about both of your parents on your FAFSA form. You can invite your family members to your form to help you complete all required sections.

Enter names of parents, identified on the prior page, and we'll send electronic requests on your behalf.

Please make sure to provide information that your parents would use to login to StudentAid.gov.

Parent		Parent Spouse (optional)	
First Name	<input type="text" value="Alcina"/>	First Name	<input type="text"/>
Last Name	<input type="text" value="Tran"/>	Last Name	<input type="text"/>
Date of Birth	Month: <input type="text" value="05"/> Day: <input type="text" value="05"/> Year: <input type="text" value="1973"/>	Date of Birth	Month: <input type="text"/> Day: <input type="text"/> Year: <input type="text"/>

Student Information

- ▶ Student's Name
- ▶ Date of Birth
- ▶ Citizenship Status
- ▶ Marital Status
- ▶ Email Address

STUDENT INFORMATION

Student Address

Your Permanent Mailing Address (include apt. number)

100 Main St

Your City (and country, if not U.S.)

Manchester

Your State

New Hampshire

Your ZIP Code

03245

Previous Continue

Progress indicators: Student Demographics (checked), School Selection (checked), Dependency Status (checked), Parent Demographics (4), Parent Financials (5), Student Financials (6), Sign & Submit (7).

Student Financial Information

FAFSA[®] Form 2025-26

Student **Raya Tran**



Student 2023 Tax Return Information

Refer to the student's 2023 tax return to answer the following questions.

If the answer is zero or the question does not apply, enter 0.

IRA Rollover Into Another IRA or Qualified Plan

\$	<input type="text"/>	.00
----	----------------------	-----

Pension Rollover Into an IRA or Other Qualified Plan

\$	<input type="text"/>	.00
----	----------------------	-----

Amount of College Grants, Scholarships, or AmeriCorps Benefits Reported as Income to the IRS

The student paid taxes on these grants, scholarships, or benefits. These usually apply to those completing their FAFSA[®] form again, not to first-time applicants. If married, include the amount the student's spouse received.

\$	<input type="text"/>	.00
----	----------------------	-----

Select Colleges

- ▶ Select up to 20 schools

FAFSA[®] Form 2025-26 Student Raya Tran Save

Personal Circumstances Demographics Financials **Colleges** Signature

Where should we send the FAFSA[®] information?

Search and select colleges and career schools.

If you can't find your school when searching by school name or state, try searching by School Code.

You must add at least one college or career school to the FAFSA[®] form. You can add up to 20 schools. Make sure to list all the schools you're considering, even if you're not certain you'll apply to all of them. You can add or delete schools on your FAFSA form later. Find tips for searching for colleges or career schools.

0 out of 20 schools selected View Selected Schools

Search by School Name Search by School Code

State

Student Section Complete!


▶ Review of information

The screenshot shows the FAFSA 2025-26 Student Section Complete page for Student Raya Tran. The page features a header with the FAFSA logo and the student's name. Below the header, there is a section titled "Review Your FAFSA® Responses" with a message: "If you need to change any of your FAFSA responses, select the question to return to that page." To the right of this message is an illustration of a person riding a bicycle. Below this section is a list of "Student Sections" with a "Expand All" button. The list includes:

- Introduction Personal Identifiers
- Section 1 Personal Circumstances
- Section 2 Demographics
- Section 3 Financials
- Section 4 Colleges

Each item in the list has a green checkmark on the left and a dropdown arrow on the right.

Almost done...

FAFSA[®] Form 2025–26  Student **Raya Tran**

You're Almost There!



The student section is complete!

Parent Contributors

Requirements for Dependent Students

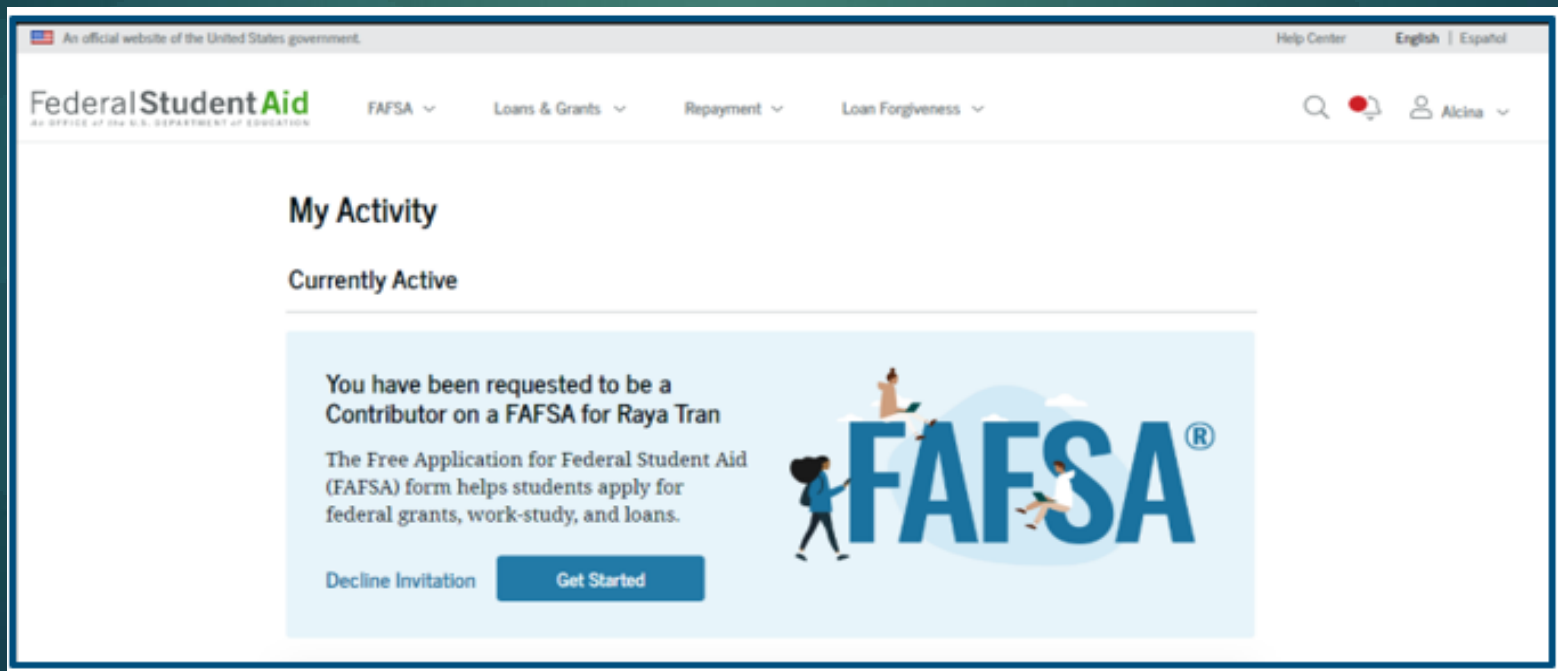
Your FAFSA[®] form is not complete until your parent(s) fill in the contributor section of the form and sign it. Once completed, your FAFSA form will be submitted for processing.

[Manage Contributor Information](#)

Contributors	Role	Date Added	Status
 v f	Parent	10/14/2024	<input checked="" type="checkbox"/> Invite Sent
 ; 2	Parent Spouse or Partner	10/14/2024	<input checked="" type="checkbox"/> Invite Sent

Parent Invitation

- ▶ Email invitation to complete parent portion of student's FAFSA
- ▶ Parents must use FSA ID to access FAFSA
- ▶ If parents/step-parents file a joint tax return both will receive invitation



The screenshot shows the Federal Student Aid website interface. At the top, there is a navigation bar with the text "An official website of the United States government." on the left and "Help Center" and "English | Español" on the right. Below this is the "Federal Student Aid" logo, followed by menu items: "FAFSA", "Loans & Grants", "Repayment", and "Loan Forgiveness". On the right side of the navigation bar, there are icons for search, notifications, and a user profile labeled "Alcina".

The main content area is titled "My Activity" and "Currently Active". A prominent light blue banner contains the following text:

You have been requested to be a Contributor on a FAFSA for Raya Tran


The Free Application for Federal Student Aid (FAFSA) form helps students apply for federal grants, work-study, and loans.

At the bottom of the banner, there are two buttons: "Decline Invitation" and "Get Started". To the right of the text is a large graphic of the word "FAFSA" in blue, with a registered trademark symbol, and a small illustration of a student with a backpack.

Parent email invitation sample

FederalStudentAid

Help Complete [StudentFirstName]'s Form



[Contributor First Name],

[StudentFirstName] [StudentLastInitial] can't be eligible for federal student aid without your input. Help them complete the *Free Application for Federal Student Aid (FAFSA®)* form.

Providing information as a contributor does not make you financially responsible for [StudentFirstName]'s education costs. Completing the FAFSA form is how they qualify for student aid including

- Federal Pell Grants,
- federal student loans,
- state financial aid, and
- school financial aid.

[Log in with your FSA ID (account username and password) to complete your section.]

Note: Forms are deleted after 45 days of inactivity.

Don't recognize [StudentFirstname]? Read [\[Help topic title\]](#).



[Log In](#)

Why You Were Invited

Without your input, [StudentFirstName] won't be eligible for federal student aid.


Reasons To Finish Early

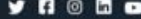
Here's why it's a good idea to finish as soon as possible:

-  States and schools have different deadlines for student aid. Check the "[FAFSA® Deadlines](#)" page for more information.
-  You may need extra time to make corrections after you submit.

Can't find [StudentFirstname]'s Form?

Read [\[help topic title\]](#).

 [Sign up for text alerts](#) to stay updated on our grant programs, loan forgiveness programs, repayment plans, and information about your loans.



This email was sent by: Office of Federal Student Aid
U.S. Department of Education
400 Maryland Ave. SW
Washington, DC, 20002, US

Please do not reply to this email. Messages sent to this email address are not monitored. If you wish to contact us, please use the StudentAidInfo contact page. For more information about financial aid, visit [StudentAid.gov](#)

My Activity

Currently Active

You have been requested to be a Contributor on a FAFSA for Raya Tran

The Free Application for Federal Student Aid (FAFSA) form helps students apply for federal grants, work-study, and loans.



[Decline Invitation](#)

[Get Started](#)

Borrower Defense Case #07688447

 Action Required

Last Updated: 06/27/2022

PSLF Application

 Action Required

Last Updated: 06/22/2022



The Peace Corps

Understanding the FAFSA[®] Form

1 of 4

What is the FAFSA[®] form?

Use the *Free Application for Federal Student Aid* (FAFSA[®]) form to apply for grants, scholarships, work-study funds, and loans for college or graduate school.



Previous

Continue

Parent Information

- ▶ Identity and contact information
- ▶ Consent for FTI (Federal Tax Information) transfer from IRS
- ▶ Marital status
- ▶ State of legal residence
- ▶ Assets

The screenshot displays the FAFSA 2025-26 form for the parent of Raya Tran. The form is currently on the 'Financials' step, which is the second of three steps: Demographics, Financials, and Signature. The 'Annual Child Support Received' section asks for the total amount of child support received for the last complete calendar year, with a text input field showing '\$.00'. Below this is the 'Parent Assets' section, which includes two sub-sections: 'Current Total of Cash, Savings, and Checking Accounts' and 'Current Net Worth of Investments, Including Real Estate'. Both sub-sections include a text input field showing '\$.00'.

FAFSA[®] Form 2025-26 Parent of Raya Tran

Demographics 2 Financials 3 Signature

Annual Child Support Received
Enter the total amount of child support the parent received for the last complete calendar year.

\$.00

Parent Assets

Current Total of Cash, Savings, and Checking Accounts
Don't include student aid.

\$.00

Current Net Worth of Investments, Including Real Estate
Don't include the home the parent lives in. Net worth is the value of the investments minus any debts owed against them.

\$.00

Parent Section Complete

- Review of information
- Signature and submission of FAFSA

The screenshot shows the FAFSA 2025-26 Parent Section Complete page. The header includes the FAFSA logo, the text 'Form 2025-26', and the user's role 'Parent of Raya Tran'. A navigation link 'Exit' is in the top right. The main content area features a blue banner with the text 'You're Almost There! The parent section is complete!' and an illustration of a hot air balloon. Below the banner is a white box with the heading 'Requirements for FAFSA® Submission' and the text: 'This FAFSA® form is not complete until all required contributors fill in their sections of the form and sign it. Once completed, the FAFSA form will be submitted for processing.' At the bottom, there is a dark blue section with the heading 'Track the Student's FAFSA® Form' and the text: 'The application has been added to the "My Activity" page in your StudentAid.gov account. Visit this page to keep track of the FAFSA status and review, edit, or delete information on the student's form.' A 'View Status' button is located in the bottom right corner.

FAFSA® Form 2025-26 Parent of Raya Tran Exit

You're Almost There!
The parent section is complete!

Requirements for FAFSA® Submission
This FAFSA® form is not complete until all required contributors fill in their sections of the form and sign it. Once completed, the FAFSA form will be submitted for processing.

Track the Student's FAFSA® Form View Status

The application has been added to the "My Activity" page in your StudentAid.gov account. Visit this page to keep track of the FAFSA status and review, edit, or delete information on the student's form.

After submission...

4 of 4

After Submitting the FAFSA® Form

Once the student's FAFSA® form is submitted, the student will need to check on its status and make corrections, if required.



- The student's form will be processed in one to three days.
- The student will be able to view their FAFSA Submission Summary. It will include their Student Aid Index (SAI), an index number used to determine federal student aid eligibility.
- Schools will use the student's SAI to create their financial aid offer that explains the types and amounts of aid they are offering to the student. Most schools only send an aid offer when they accept a student for admission.

Frequent FAFSA Errors

- ▶ Failing to file the FAFSA annually
- ▶ Filing the wrong year's FAFSA
- ▶ Missing financial aid deadlines
- ▶ Using the wrong Social Security Number (SSN) or date of birth
- ▶ Errors in student or parent marital status
- ▶ Incorrect data related to divorced parents
- ▶ Reporting wrong tax filing status (e.g., head of household)
- ▶ Reporting retirement plans and the net worth of the family home as investments



Special Circumstances?

Contact the Financial Aid Office

- ▶ Divorce/Separation
- ▶ Loss of income or benefits
- ▶ One-time income
- ▶ Death or Disability of student or parent
- ▶ Substantial medical/dental expenses not covered by insurance
- ▶ Elementary or secondary school tuition
- ▶ Dependency override

(Note: Professional Judgment is at the sole discretion of each institution.)

The Application Process



Student submits FAFSA



ED calculates SAI and returns results to student



School follows up with student



ED sends copy of result to state & schools of choice



Response from Schools

The Financial Aid Office issues a:

FINANCIAL AID PACKAGE

Processing times vary

Delivery methods vary

Consisting Of:

- ▶ The Cost of Attendance
- ▶ Your Financial Aid Eligibility
- ▶ A description of each program
- ▶ What to do next

If you feel you have special circumstances, let the aid office know!



Questions to consider

Are the scholarships renewable?

➤ Requirements?

- GPA, participation, major, max number of terms

Grant/Loan combination

Will the student graduate in 4 or 5 years?

What is the additional cost?

Are there additional fees for specific majors?

How is student employment handled?

Actual cost minus aid – not just the most aid

How are we going to pay?

Direct Costs (tuition, room & board, fees, books)

- Financial aid

= Remaining balance due

- Am I billed for the year or by the term?
- What are my payment options?
- When are payments due?
- Do I need an additional loan? If yes, ensure that loans are finalized 1 month prior to the start of the term.

Net Price Calculator (NPC)

Aid estimate prior to actual financial aid package

- ▶ Located on individual college's website (all schools are required to have this)
- ▶ Families provide basic financial information
 - Parent and student income and assets

Changes in actual aid packages may result if information used on the NPC is significantly different than that on the FAFSA

Other Resources

- ▶ Parent or Student Employer Scholarships
- ▶ Corporation for National and Community Service
- ▶ Veterans/ROTC Benefits
- ▶ Bureau of Indian Affairs (BIA) Grants
- ▶ Division of Vocational Rehabilitation (DVR)
- ▶ Higher Educational Aids Board (HEAB)



Scholarship Searches

The logo for fastweb, featuring the word "fastweb" in white lowercase letters on a dark blue rectangular background.

www.fastweb.com

The logo for collegexpress, featuring a stylized "CX" in blue and white, followed by the word "collegexpress" in blue lowercase letters.

www.collegeexpress.com

The logo for sallie mae, featuring a stylized "s" icon in blue and red, followed by the words "sallie" and "mae" in blue lowercase letters.

www.salliemae.com/college-planning/tools/scholarship-search/

The logo for FinAid!, featuring the word "FinAid!" in blue, with a small orange figure holding a blue flag next to the exclamation point.

www.finaid.org

The logo for bigfuture by The College Board, featuring the word "bigfuture" in bold black lowercase letters, with "by The College Board" in smaller black lowercase letters below it, and a blue speech bubble icon to the right.

bigfuture.collegeboard.org

The logo for cappex, featuring a stylized "C" icon in white on a dark green background, followed by the word "cappex" in white lowercase letters.

www.cappex.com

Avoid Being Scammed

APPLYING FOR AID IS A FREE PROCESS!

Department of Education Office
studentaid.gov/resources/scams

Better Business Bureau

www.bbb.org

- Financial aid scam notices
- Tips to avoid scams
- Check legitimacy of scholarship agencies



College Goal Wisconsin

Free FAFSA filing assistance from aid experts

- ▶ 95.7 percent of the families felt it was worth participating
- ▶ College Goal Wisconsin events will take place virtually and in person during October and November.

Go to www.collegegoalwi.org for dates and details.



Final

- ❑ Apply early – watch deadlines
- ❑ Schools may have additional aid forms
- ❑ Each school evaluates the student differently
- ❑ Read ALL materials issued by the school
- ❑ Inform your school of any “special circumstances”
- ❑ Always keep copies



Questions?

