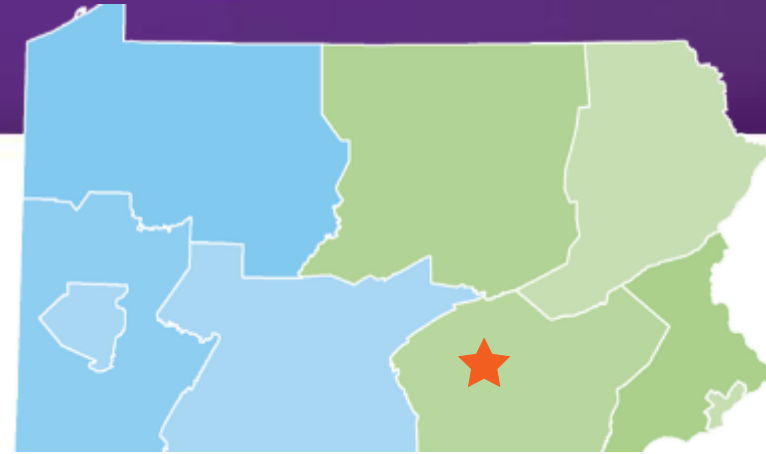


Financial Aid 101



Welcome!

Your Presenter



Tiffanie DeVan

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Counties: Dauphin, Juniata, Mifflin, Northumberland, Perry, Schuylkill, Snyder, & Union

PHEAA Publications

PHEAA offers a large variety of materials that are FREE to order at PHEAA.org/order-online.



PHEAA - Providing affordable access to higher education.

Financial Aid Basics

Financial Aid: funds to help students pay the cost of an education at a post-secondary school.

Keep in mind:

- **Eligibility criteria may apply in order to receive/maintain financial aid**
 - Criteria varies based on type/source of aid
 - Important to understand the terms and conditions before accepting aid
- **Students should play an active role in the process**
 - Research: careers, required training & various schools
 - Take advantage of college fairs & school visits (ask about cost and available aid)
- **Some students may not qualify for all forms of aid**
- **Must apply every year to be considered**



Financial Aid Basics



Cost of Attendance(COA):

Costs that the student can expect to incur during a specific school year

- **Direct costs:** billed by the school
- **Indirect costs:** not included in bill but may be incurred

School costs include:

- **Tuition and fees**
- **Housing & Food**
- **Books and supplies**
- **Transportation**
- **Miscellaneous living expenses**
- **Childcare, if necessary**

Student Aid Index (SAI)

- Used to determine eligibility for need-based aid.
- Based on federal formula using information collected from the Free Application From Federal Student Aid (FAFSA)

Financial Need

- Schools will determine need after reviewing financial aid applications
- Schools determine aid based on need, eligibility & available funding at their schools

Types of Financial Aid

Student Aid Guide- p. 5

6



Grants: Free Money (based on financial need)



Scholarships: Free Money (based on merit/select criteria or need)



Work Study: Earned Income



Student Loans: Borrowed money that must be repaid



Additional funding options: 529 plans, tuition payment plans, savings, etc.

Sources of Aid



Federal Government (studentaid.gov)



State Government (pheaa.org)




School or College



Scholarships

Scholarship Tips

Don't miss out on FREE money!

- Start early and search often
- National, Local & Regional and Postsecondary scholarship opportunities
- Use **FREE** scholarship search sites 
- Search for scholarships every year
- Listen to our *Searching for Scholarships webinar* from September 18, 2023, for more scholarship tips.
 - [Pheaa.org/virtual](https://pheaa.org/virtual) (scroll to bottom and click on “ check out our previously recorded webinar events)

- ✓ [FastWeb.com](https://www.fastweb.com)
- ✓ [Www.sacfoundation.com](https://www.sacfoundation.com)
- ✓ [Www.tfec.org](https://www.tfec.org)
- ✓ [Chegg.com](https://www.chegg.com)
- ✓ [FinAid.org](https://www.finaid.org)
- ✓ [ScholarshipExperts.com](https://www.scholarshipexperts.com)
- ✓ [Scholarships.com](https://www.scholarships.com)
- ✓ [Scholarship-Page.com](https://www.scholarship-page.com)
- ✓ [DoSomething.org/Scholarships](https://www.dosomething.org/scholarships)
- ✓ [Colleges.Niche.com](https://www.colleges.niche.com)
- ✓ [StudentScholarships.org](https://www.student-scholarships.org)
- ✓ [BigFuture.Collegeboard.org](https://www.bigfuture.collegeboard.org)
- ✓ [CollegeAnswer.com](https://www.collegeanswer.com)
- ✓ [CollegeNet.com](https://www.collegenet.com)
- ✓ [MeritAid.com](https://www.meritaid.com)
- ✓ MORE....

Federal Student Aid Programs

Additional details: [Studentaid.gov](https://studentaid.gov) & SAG p11

MUST SUBMIT
FAFSA FORM

Federal Program	Program Details	Annual Max Award *
Pell Grant	Awarded to undergraduate students who demonstrate financial need	\$7,395
Federal Supplemental Educational Opportunity Grant	Awarded to undergraduate students who demonstrate exceptional financial need	\$4,000
Federal Work-Study	Provides jobs for students with financial need, to earn money to help pay school expenses	Determined by School
TEACH	For students who are enrolled in programs designed to prepare them to teach in a high-need field at the elementary or secondary school level	\$3,772
Direct Loan	Federal student loan to help cover school expenses (must be repaid)	Ranges from \$5,500 to \$12,500 per year
Direct PLUS Loan	Federal <u>parent</u> student loan to help cover school expenses (must be repaid)	Up to max school costs minus other aid received

*Max award amounts reviewed annually

Pennsylvania State Aid

Student Aid Guide- pgs. 7-8

MUST SUBMIT
FAFSA & PA
STATE GRANT
FORMS

PA State Grant: 2023-24 max award \$5,750

- Awarded to eligible PA residents who demonstrate financial need
- Required: approved school/ approved program of study
- Out of State schools in DE, MA, OH, WV, VT & DC: max \$600
 - Veterans: up to \$800

Cost Tier	Minimum Award	Maximum Award
\$0 - \$12,000	\$500	\$3,059
\$12,001 - \$19,000	\$500	\$4,894
\$19,001 - \$29,000	\$500	\$5,261
\$29,001 - \$32,000	\$500	\$5,750

*Max award amounts reviewed annually

PA State Administered Programs

- PA Blind or Deaf Higher Education Beneficiary Grant
- Chafee Education and Training Grant Program– co-administered with the PA Department of Human Services
- PA Fostering Independence Tuition Waiver Program (FosterEd)
- PA National Guard Educational Assistance Grant (EAP)
- PA National Guard Military Family Education Program (MFEP)
- PA Postsecondary Educational Gratuity Program (PEGP)
- **PA Partnerships for Access to Higher Education (PATH)**
- PA State Work-Study - job related to major
- PA Student Loan Relief for Nurses (SLRN) Program
- **PA Targeted Industry Program (PA –TIP)**
- PA Ready to Succeed Scholarship (RTSS)

Visit pheaa.org & PA SAG pgs. 9-11 for details

Federal Direct Loans



- Loan is in student's name
- Max. borrowing limits
- May receive a Direct **Subsidized** and/or Direct **Unsubsidized** loan
- Fixed rate: set July 1st for 1st time borrowers
- Origination fee
- Deferred payments
- Must complete the FAFSA
- Must complete entrance counseling & MPN

	Undergraduate Students	
Annual Limits	Dependent Students	Independent or dependent students whose parents are unable to borrow a PLUS Loan
1st Year	\$5,500 Total No more than \$3,500 may be subsidized	\$9,500 Total No more than \$3,500 may be subsidized
2nd Year	\$6,500 Total No more than \$4,500 may be subsidized	\$10,500 Total No more than \$4,500 may be subsidized
3rd Year and beyond	\$7,500 Total No more than \$5,500 may be subsidized	\$12,500 Total No more than \$5,500 may be subsidized
Aggregate Limits	\$31,000 Total No more than \$23,000 may be subsidized	\$57,500 Total No more than \$23,000 may be subsidized

Additional Student Loans



Federal PLUS Loans

- Loan is in the parent's name
- Must meet credit requirements
 - May apply with a credit worthy cosigner
 - If denied, student may borrow additional unsubsidized amount
- May borrow up to the COA minus any other aid
- Fixed interest rate: set July 1 for 1st time borrowers
- Origination fee
- Payments may be deferred
- Student must complete the FAFSA

Private Loans

- Borrower = student or someone else who meets the requirements (cosigner is generally required for student borrowers)
- Student or Cosigner must meet income & credit requirements
- May borrow up to the COA minus any other aid
- Variable or fixed interest rate
- May have cosigner release clauses
- **Terms vary by lender**
 - Do your research
 - Read the fine print



PA's Low-Cost Way to Pay for College!

Low, Fixed Rates

Learn more at PHEAA.org/PAForward

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 student borrower who selected an Immediate Repayment Plan and a repayment term of 120 months, monthly payments of \$100.87 and a final payment \$78.29, a fixed periodic interest rate of 4.17%, and a total amount financed of \$11,980.40. The student 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 student borrower who selected a Fully Deferred Repayment Plan and a repayment term of 180 months, monthly payments of \$117.93, a fixed periodic interest rate of 7.07%, and a total amount financed of \$21,227.72. The student borrower received an in-school deferment of 46 months and a grace period of 6 months. The student borrower in this sample did not qualify for any interest rate discounts. These APRs are estimates and may differ from the actual rates received.

2) The provided rate range includes Undergraduate, Graduate, and Parent loans and may change based on loan type, loan term, repayment plan, and applicable discounts (not all discounts apply to all loan products). See individual loan programs for more specific information. PHEAA uses applicant credit scores to determine eligibility and interest rates. Higher credit scores may mean an applicant is offered a lower interest rate. Applicants, including co-signers, are subject to credit qualifications, completion of an application and credit agreement, and verification of application information. PHEAA uses applicant(s) FICO score(s) to determine eligibility and interest rates. Higher credit scores may mean an applicant is offered a lower interest rate. PHEAA reserves the right to discontinue all programs or benefits without prior notice.

Be a Smart Borrower



A free tool for calculating an affordable future



- Exhaust all free financial aid options before borrowing student loans
- Seek federal student loans before private student loans
- Only borrow the amount needed (loans must be repaid)
- Do your research!
- **MySmartBorrowing.org:** An interactive, online tool created by PHEAA that helps students and families:
 - Estimate career, salaries & college tuition
 - View the impact of savings on overall cost
 - Calculate loan repayment
 - Avoid borrowing too much money

1 Select a
Career

3 Factor in
Savings

2 Select a
School

4 Get
Results

Financial Aid 101



The Application Process

Free Application for Federal Student Aid (FAFSA®)

FAFSA® - primary form used to determine financial aid eligibility for:

- Federal & State Aid
- School Aid
- Some scholarship programs
- File annually (beginning Sr. year in high school)
- **Free to file**

2024-25 FAFSA® is New & Improved!

- Available December 2023
- Student & required contributors (parents) must:
 - Provide consent for FSA to retrieve & disclose federal tax information
 - Log in with their own FSA IDs to complete their respective sections
- **Estimate federal aid:** [Studentaid.gov/aid-estimator](https://studentaid.gov/aid-estimator)

The screenshot shows the Federal Student Aid website interface. At the top, there's a navigation bar with 'Federal Student Aid' and links for 'FAFSA', 'Learn & Search', 'Registration', and 'Loan Forgiveness'. A search bar is on the right. The main banner reads 'Get Money to Pay for School' and encourages using the FAFSA form. Below this, there are buttons for 'Start a New Form' and 'Edit Existing Form'. A section for '2024-25 FAFSA Form' is visible, along with a link to 'Need to access last year's form? Start or Edit a 2023-24 Form'. A 'Check FAFSA® Deadlines for the State You Live In' section includes dropdown menus for 'School Year' and 'State of Residence', and a 'Find Deadlines' button. At the bottom, there are three informational cards: 'Who Should Complete This?' (stating any student, regardless of income, who wants to be considered for federal, state, and school financial aid programs), 'How Long Will it Take?' (stating it takes most people less than an hour), and 'What Do I Need?' (listing requirements like a verified StudentAid.gov account, Social Security Number, and income/asset information).

File online at studentaid.gov

Know Your Deadlines

- Admission applications
- Scholarship applications
- **Federal, State & school deadlines exist**
- **PA State Grant Deadlines for FAFSA**
 - **May 1, 2024** – First-time and renewal students attending colleges, universities & college transferrable programs (excluding community colleges)
 - **August 1, 2024** – First-time students attending community college; a business, trade or technical schools, hospital school of nursing; Open Admissions Institutions or a 2-year non-transferrable degree program at a Jr or 4-year college.

DON'T MISS THE DEADLINE!

File the FAFSA by the earliest deadline

Free Application for Federal Student Aid: FAFSA

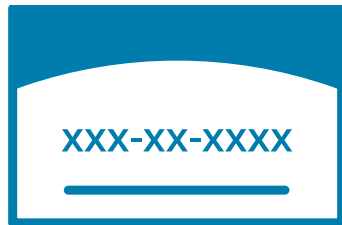
Important!

- All students who wish to be considered for financial aid & plan to attend an approved post-secondary school must complete the form.
- Complete the correct FAFSA (2024-25 AY)
- Provide answers based on the day the form is filed (except tax/income information)

Enrollment Dates (year student will attend college or career school)	When can students submit the FAFSA	Tax Return Information
July 1, 2023 - June 30, 2024	October 1, 2022 – June 30, 2024	2021
July 1, 2024 - June 30, 2025	December 2023 – June 30, 2025	2022
July 1, 2025 - June 30, 2026	October 1, 2024 – June 30, 2026	2023

Information Needed for 2024-25 FAFSA

Student Aid Guide- p. 18 & FAFSA Tipsheet



Social Security Numbers



Email Addresses
(high school email address not recommended)



2022 Federal Tax Returns



Current bank statements and records of other investment accounts (as of the FAFSA filing date including farm value and value of small business)



Student & Contributor(s)
Federal Student Aid
Account FSA ID



Current Records of any stocks, bonds and other investments, including 529 for student for whom the FAFSA is being completed



Total child support received from the most recently complete calendar year

Information Needed for 2024-25 FAFSA

Federal Student Aid Accounts (FSA ID)

FSA ID is required for:

- Student
- All required contributors (parents/spouse) on the FAFSA
 - Still required if not required to file a return
 - If married and filed joint returns only 1 parent needs FSA ID
- Can create now at studentaid.gov/fsa-id.
- Must create at least 2 - 4 days before completing the FAFSA.
- Legal signature on FAFSA & PA State Grant forms.
- Requires a valid email account for each user
- Users without an SSN will be able to acquire an FSA ID by answering knowledge-based questions

BEFORE FILING THE FAFSA

Get Your FSA ID!

The Federal Student Aid Account (FSA ID) is required to file the FAFSA for federal financial aid.

All students and contributors (such as parents and spouses) require an FSA ID to apply for the FAFSA.

StudentAid.gov/fsa-id

We recommend applying for an FSA ID at **least 4 days** before filing the FAFSA or attending a FAFSA completion event.

Roles Within the 2024-25 FAFSA



- Answers on FAFSA determine which contributors will be required to provide information
- Student invites contributor(s) to complete their portion of the form
 - Required: Name, date of birth, SSN and email address
- Contributors are not financially responsible for student's education costs

FAFSA[®] FORM 2024-25 Student Reply Tool

Personal Circumstances Demographics Financials Colleges 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 information about the parent(s) identified on the prior page, and we'll send emails on your behalf.

Provide the parent's full legal name as it appears on their Social Security card. The email does not have to be the same as their account username and password (FSA ID).

Parent

First Name
Last Name
Date of Birth
Month Day Year
Social Security Number (SSN)
 My parent doesn't have an SSN.
Email Address
Confirm Email Address

Other Parent (optional)

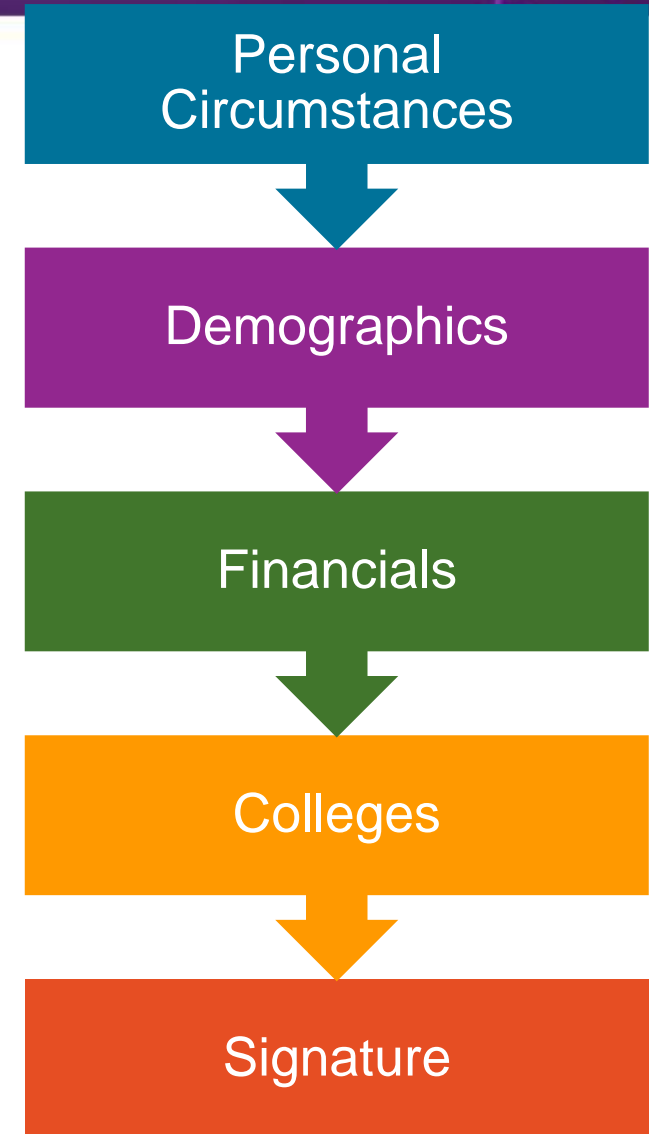
First Name
Last Name
Date of Birth
Month Day Year
Social Security Number (SSN)
 My parent doesn't have an SSN.
Email Address
Confirm Email Address

FAFSA Steps

5 key sections on the 24-25 FAFSA



- Onboarding steps, wizards and help tools to guide students & contributors
- Student completes all sections
- Contributors (parents) completes (demographics, financials & signature)
- Form is not complete until all required signatures are submitted



FAFSA – Colleges Section

Colleges Section:

- Only schools listed will receive results of FAFSA
- Don't have to have applied/been accepted to list school
- Can list up to 20 schools at a time
- May go back and add schools later

NOTE: Once your Final Decision is made, Update your PA Grant Information with the school you WILL attend.

FAFSA[®] FORM 2024–25 Student Reply Tool Save FAFSA Menu

Personal Circumstances Demographics Financials **Colleges** Signature

Where should we send your FAFSA?

Search for the colleges to which you'd like to send your FAFSA[®] information.
You can add up to 20 colleges to your FAFSA form.

0 of 20 Schools Selected View Selected Schools

Search by School Name Search by School Code

State
Cal x

California (CA)

School Name *apexed*

Search

Previous Continue

For Dependent Students, Who Reports Info on the 2024-25 FAFSA?

YES

- Legal Parents
 - Biological parents living together (married/unmarried)
 - Adoptive parents living together (married/unmarried)
- Divorced or separated parents:
 - The parent that provided the most financial support to student over the past 12 months
 - If equal, the parent with the higher income & assets
- Stepparent – If part of the student's household

NO

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

Who Is Independent?

- Born before January 1, 2001
- Married (and not separated)
- Veteran (includes active-duty personnel)
- Working on graduate level degree
- Emancipated minor**
- Legal guardianship**
- Anytime since the age of 13 has been either:**
 - An orphan,**
 - In foster care**
 - Ward of the court**
- Have legal dependents other than spouse**
- Student unaccompanied and homeless or self-supporting and at risk of being homeless**



**Parent's
information is
not required**

Financial Information

Income: 2022 Income information is required for the 2024-25 FAFSA form.

After consent is provided:

- The IRS Direct Data Exchange (DDX) transfers Federal Tax Information (FTI) or
- Confirm non-filing status (if not required to file taxes)

DDX may not work and FTI needs entered manually if the student or parent:

- Had a change in marital status since filing their tax return
- Filed a Puerto Rican or foreign tax return.
- Was victim of identity theft

Financial Information:

Student Aid Guide- p. 18



Assets: Some will not be required to report assets

If required to report assets:

- Do not report the value of:
 - Primary home
 - Qualified retirement funds
 - Life insurance policies
- Report the net value of assets, as of the day you are completing the FAFSA.
 - Balance of checking & savings accounts, records of stocks, bonds, bitcoins, etc.
 - Value of 529 accounts for the student owned by the parent(s) of a dependent applicant or owned by the student applicant
 - Child support received for the most recently completed calendar year
 - Net Worth of your businesses or
 - For-profit agricultural operations (subtract the value of primary home if it is on the farm)

Signing with the FSA ID

The screenshots illustrate the FAFSA signing process:

- Top Screenshot:** Shows the 'Sign and Complete Your Part' section. A progress bar at the top indicates steps: Personal Characteristics, Demographics, Financials, Outlook, and Signatures. The 'Signatures' step is highlighted. A 'Summary' box states: 'This page confirms that you have filled in your part of the FAFSA form and are ready to sign it. The FAFSA form is associated with you.' Below this, it says 'By signing this application, you are certifying that you: will use federal aid for higher education; are not in default on a federal student loan; do not owe money to the federal government; will notify your school; and will not receive a refund of federal student aid.' A 'Track and Manage Your' section at the bottom indicates the application has been submitted and provides links to 'Review, edit, or cancel', 'Review your household', and 'Start your state application'.
- Middle Screenshot:** Shows the 'You're Almost There! The Student Section is complete!' message. It is addressed to 'Parent Contributors'. A box titled 'Requirements for Dependent Students' states: 'Your FAFSA form is not complete until your parents complete the contributor section of the form and sign it. Once completed, your FAFSA form will be submitted for processing.' Below this, it lists 'Parent Contributors' as 'Alcides Tran' and 'Travis Tran'.
- Bottom Screenshot:** Shows the 'Congratulations, the FAFSA Form is Complete!' message. It is addressed to 'Raya Tran' with the application date '10/12/2024'. A 'What Happens Next' section includes:
 - Email sent:** 'Confirm that the student received an email review of this page.'
 - The Student Will Receive Notification of Processing:** 'In one to three days, the student will receive a notification by email that their FAFSA form has been processed and sent to the student's school.'
 - The Student Will Receive School Communications:** 'We use the information submitted on the FAFSA form to calculate the student's aid package. The SACU schools describe here and all the student is eligible to receive. Schools will reach out to the student if they need more information. They will also contact the student with financial aid offers. Once received, the student can accept their financial aid offer through the website where their student aid package.'

- FAFSA must be signed by Student & all required contributors before it is considered complete.
- If parent submits the FAFSA, then student will receive an email and can access the detailed confirmation page.
- If Student submits the FAFSA, then they will have a different view of the confirmation page than the parent.

Special and Unusual Circumstances

Special Circumstances

If financial situation changes...

- Loss of employment or financial assets
- Reduced income
- Tuition expenses at a secondary school
- Unusual medical or dental expenses not covered by insurance

-Contact schools listed on FAFSA

-Contact PHEAA for the PA State grant



Unusual Circumstances

If student is unable to provide parent information due to unusual circumstances:

- Human trafficking
- Legally granted refugee or asylum status
- Parental abandonment or estrangement
- Student or parental incarceration

- Follow Provisional Independent Status on FAFSA form

Financial Aid Forms

Know which forms are required by each school

Additional form that may need to be completed:

PA State Grant Form (SGF) through PHEAA

- Required for first -year students
- Link from the FAFSA confirmation page or at www.pheaa.org

Some Schools Require:

CSS Profile (College Scholarship Service) available October 1

- <https://student.collegeboard.org/css-financial-aid-profile>
- **\$25 for initial profile and \$16 for each additional profile**
- **Fee waivers available for family income up to \$100,000**

Institutional Financial Aid Forms

- Internal forms specific to each school
- Required by some schools

Financial Aid 101



Forms are Filed – Now What?

The Process Continues



After the FAFSA is filed:

- Student receives FAFSA Submission Summary
- Student Aid Index (SAI) is included on the FAFSA Submission Summary
 - Schools use SAI to create financial aid offers
- Results shared with PHEAA & schools listed on FAFSA
- Monitor emails & respond to requests from Federal Student Aid, PHEAA & schools.

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

Understanding the FAFSA[®] Form
4 of 4

After Submitting the FAFSA[®] Form

After submission, you'll need to check on the status of your FAFSA[®] form and make corrections, if required.

- Your form will be processed in 1-3 days.
- You'll receive a FAFSA Submission Summary. It will include the Student Aid Index (SAI), a number used to determine federal student aid eligibility.
- Schools will use your SAI to create your financial aid offer that explains the types and amounts of aid they are offering you. Most schools will wait to send you an aid offer only after they accept you for admission.

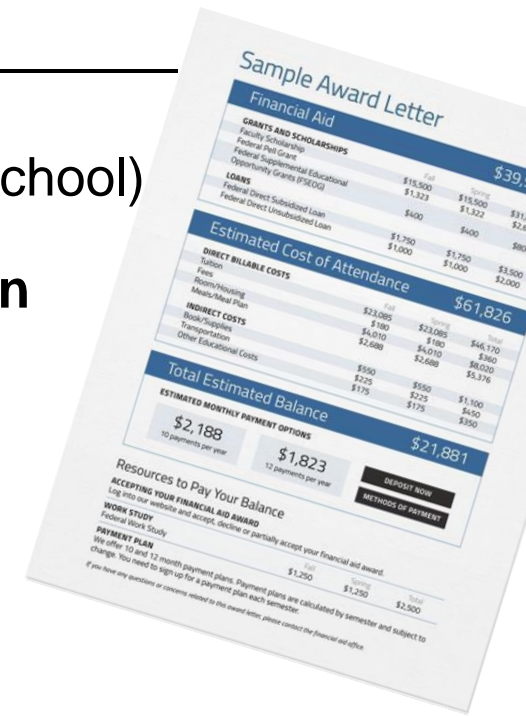
Previous Start FAFSA form

Need Analysis

Cost of Attendance	\$29,000
- Student Aid Index (SAI).....	- \$4,000
- Other Financial Aid (OFA).....	<u>-\$3,000</u>
= FINANCIAL NEED	= \$22,000



- FAO “awards” students based on financial need and available funding (varies by school)
- Financial Aid Notification is sent to the student after they have applied & been accepted.**
 - Lists types, sources and amount of aid
 - Describes what must be done to accept or reject
 - Lists terms and conditions...review carefully!



Compare & Understand Financial Aid Offers

- Do you understand your actual costs?
 - Cost of Attendance
 - Out of pocket costs
 - Do you have other children's education costs to consider?
- Have you made an affordable choice of school?
- Students and parents should talk about what they can afford to pay.

Do you understand your aid offers?

How much of the financial aid is free money?

Which awards are based on need, and which are based on merit?

Are there any conditions on the free money? GPA requirement?

Will awards increase as tuition increases?

Will awards change from year to year?

Will loans be needed?

School Choice



Choose the school that best meets your needs:

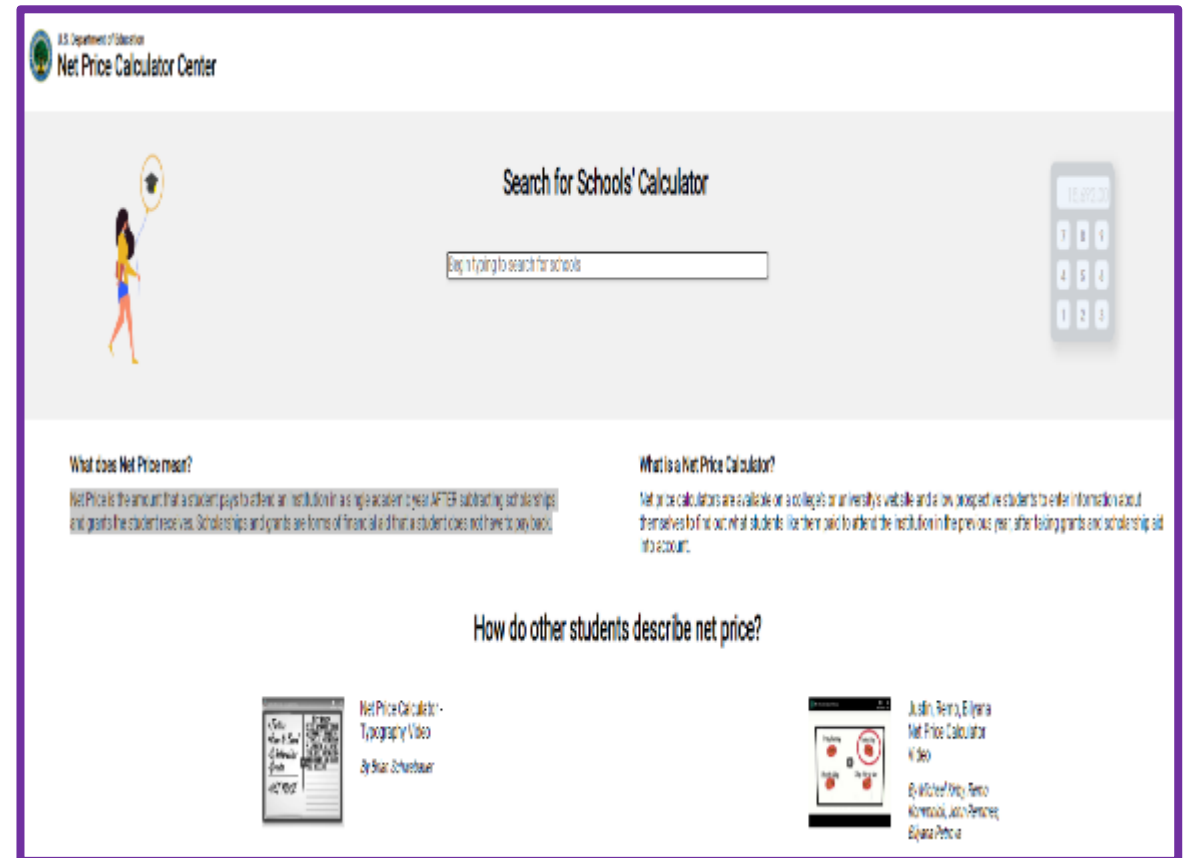
- Location
- Size
- Job Placement
- Graduation Rate
- Student Life
- **Financial Fit**
- Major/academic program
- Safety
- Acceptance of transfer credits/AP classes

Net Price

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.

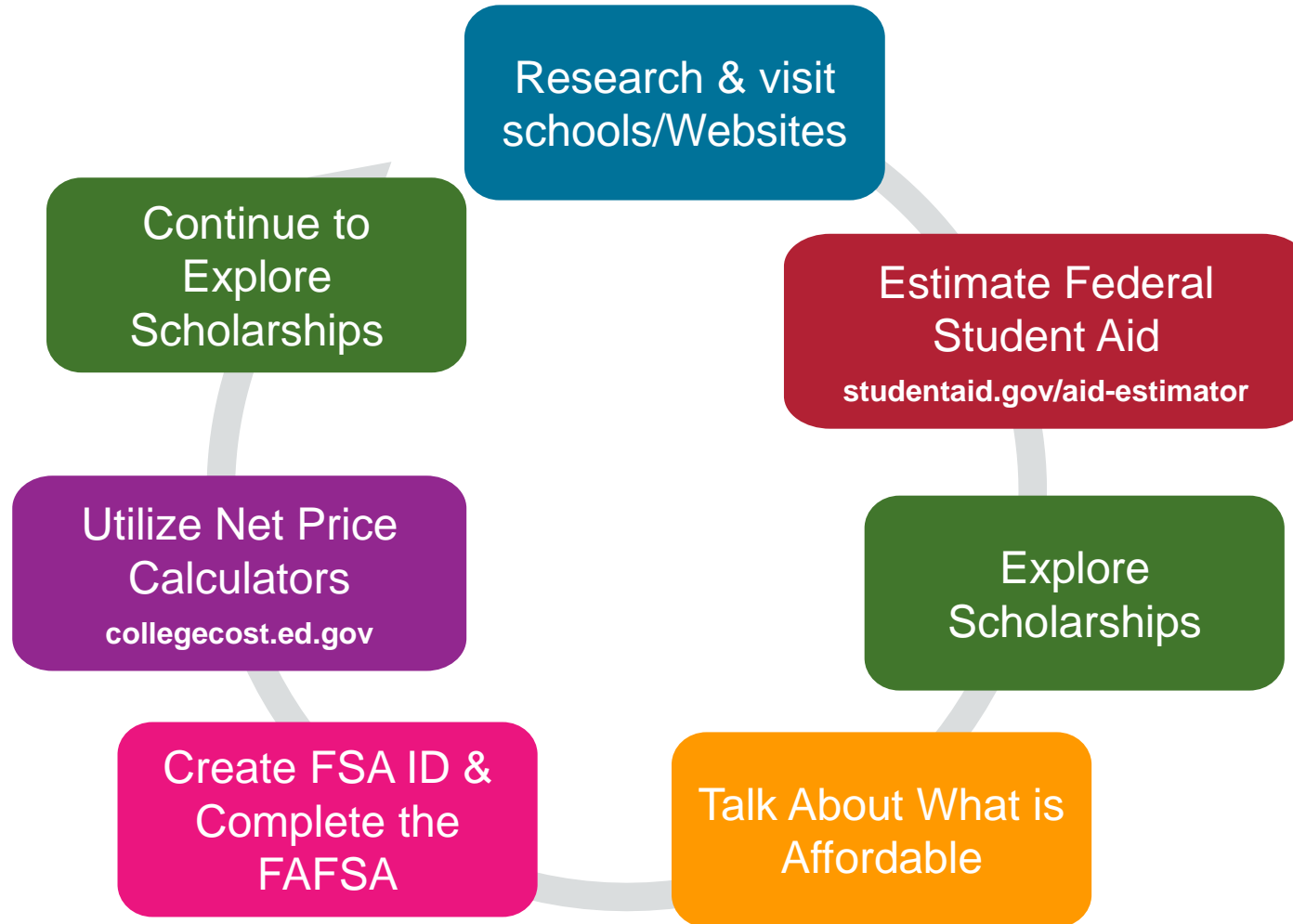
Net Price Calculators

- Available at collegecost.ed.gov/net-price
- All schools must have a net price calculator on their school's website



The screenshot shows the homepage of the U.S. Department of Education's Net Price Calculator Center. At the top left is the U.S. Department of Education logo and the text "Net Price Calculator Center". The main heading is "Search for Schools' Calculator". Below this is a search bar with the placeholder text "Begin typing to search for schools" and a calculator icon on the right. The page is divided into two columns of text. The left column is titled "What does Net Price mean?" and contains a paragraph explaining that net price is the amount a student pays after subtracting scholarships and grants. The right column is titled "What is a Net Price Calculator?" and explains that these calculators are available on college or university websites and allow students to enter information to find out what they would pay. At the bottom, there is a section titled "How do other students describe net price?" with two video thumbnails. The first video is titled "Net Price Calculator - Typography Video" by Brian Schaefer. The second video is titled "Justin, Remo, Elyana Net Price Calculator Video" by Justin Remo, Elyana Remo, and Remo Remo.

What Can You Do Now?



Resources

Student Aid Guide- p. 25

- **Federal Student Aid Information Center**
 - Email, call or chat with customer service agents
 - Phone: 800-433-3242 (800-4-FED AID)
 - Websites: Studentaid.gov & collegecost.ed.gov
- **PHEAA**
 - Email: granthelp@pheaa.org
 - Phone: 800-692.7392
 - Podcast: [Higher Education Access Corner](#)
 - Website: PHEAA.org
 - MySmartBorrowing.org
 - Educationplanner.org
 - YouTube Channel: [PHEAAStudentAid](#)
- **Financial Aid Offices**



Higher Education Access Corner Podcast



Higher Education Access Corner provides candid conversations around higher education access and affordability. Tune in to hear a variety of engaging discussions with industry professionals, as well as how PHEAA helps create affordable access to higher education.

Subscribe and listen on your favorite podcast app or streaming platform.

- Available on Spotify, Google Podcasts, iHeart Radio, Amazon Music, and more.
- Available on PHEAA's YouTube channel (PHEAA Financial Aid).



Statewide Webinars

September, November, & December



Searching for Scholarships: September 18, 2023, 6-7 PM (listen to the recording)

Description: The cost of a postsecondary education can add up quickly for students and families. Thankfully, there is funding to help cover those expenses. Join us as we share tips to help students successfully search and apply for scholarships. After attending this webinar, students will understand the different types of scholarships, resources for finding scholarships, and tools to help increase their chances of earning those scholarships.

Creating your Federal Student Aid Account (FSA ID): November 14, 2023, 6-6:30 PM

Description: The cost of a postsecondary education can add up quickly for students and families. Thankfully, there is funding to help cover those expenses. Join us as we share tips to help students successfully search and apply for scholarships. After attending this webinar, students will understand the different types of scholarships, resources for finding scholarships, and tools to help increase their chances of earning those scholarships.

Financial Aid 101: December 13, 2023, 6-7 PM

Description: The cost of a postsecondary education can add up quickly for students and families. Thankfully, there is funding to help cover those expenses. Join us as we share tips to help students successfully search and apply for scholarships. After attending this webinar, students will understand the different types of scholarships, resources for finding scholarships, and tools to help increase their chances of earning those scholarships.

Visit pheaa.org/virtual for a list of all webinars

QUESTIONS?

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