

WELCOME!

- Your microphone will be muted throughout the workshop; You may choose to have your video on or off.
- **Please Rename yourself as follows:** **First Last – Institution Name** *very important for ACT 48*
- **If you have questions for the panelists**
 - Please type them in the Chat area. Any not answered during the presentation will be answered at the end if time allows.
- **Evaluation and PowerPoint:** will be in the Chat area at the **end** of the presentation.
- **This workshop will be recorded.** Link will be available in the Members section of the PACAC website.

**Any attendee who completes the entire workshop today will receive a Certificate of Completion via email within a week and more information on ACT 48 credits. **



Show Me the Money \$\$

Helping Students Understand Financial Aid Options

This session will help counselors assist students and families navigate the financial aid process. During this session we will explore the types and sources of aid as well as tackle the tough questions that often arise when completing financial aid forms such as the Free Application for Federal Student Aid (FAFSA) and PA State Grant. Attendees will also hear the latest on PA FAFSA Go, a new campaign that aims to promote FAFSA Completion. In addition, this session will provide counselors with valuable resources that they can share with students.



Presenters

Pennsylvania Association for College Admission Counseling

Tiffanie DeVan

Higher Education Access Partner
PA Higher Education Assistance
Agency (PHEAA)

717-884-2200

tiffanie.devan@pheaa.org

Karen Rubican

Karen Rubican, MS.ED, NCC, LPC
School Counselor, NHS Advisor
Canon-McMillan High School

724-745-1400 ext. 5022

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Our Discussion

- What's New in Financial Aid
- Navigating the FAFSA & PA State Grant Applications
- Federal & State Grant Programs
- PA FAFSA Go!
- Resources for Counselors
- Resources for Students
- Final Thoughts
- Questions



How Can Counselors Assist?

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- Encourage students to prepare now
 - Educationplanner.org
 - MySmartBorrowing.org
 - Collegecost.ed.gov
- Prepare for tests & identify key deadlines: SAT, ACT, ASVAB, school & financial aid deadlines
- Reinforce how choices may affect future/career
 - Course selection
 - Meeting deadlines
 - Social media/behavior
- Self Advocacy
- Reinforce Financial Aid options



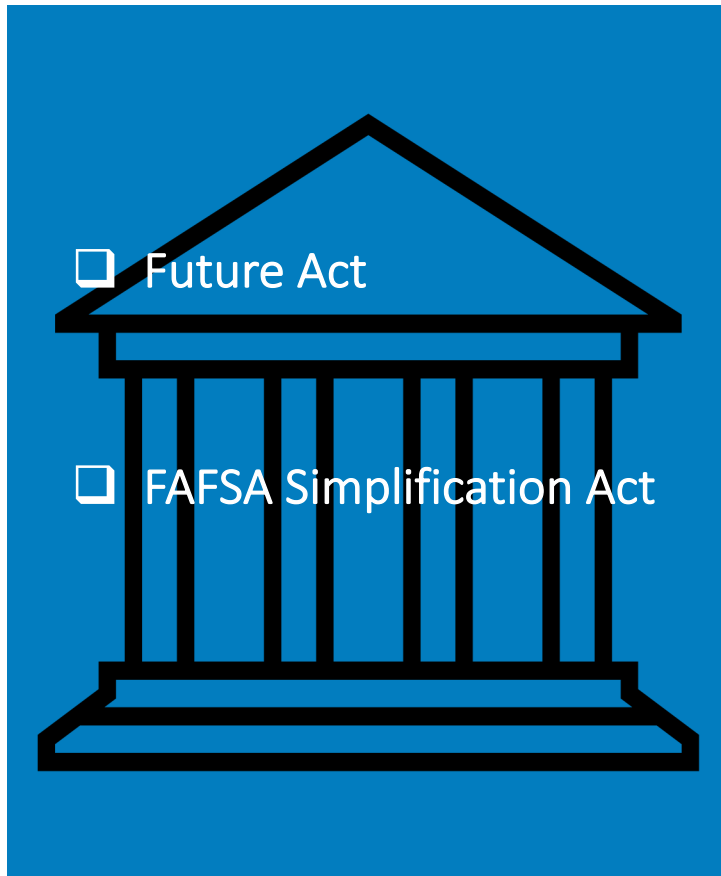
What's New in Financial Aid

What's NEW in Financial Aid

Pennsylvania Association for College Admission Counseling



Consolidated Appropriations Act of 2021



FAFSA

The **FUTURE Act** allows the IRS to share data with FSA for increased ease in administering federal student aid programs.

The **FAFSA Simplification Act** introduces significant changes to the FAFSA application process including changes to the FAFSA form, how students and families will complete the application and the eligibility calculation.

- Full implementation for 2024/25 Academic Year (AY)
- Overall, less questions due to planned seamless exchange with IRS. Lowest income families have the fewest questions to answer.

What's NEW in Financial Aid



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FAFSA Simplification: 2023-24 FAFSA[®] changes:

- Selective Service and Drug Conviction questions have been removed from the FAFSA.
- The homeless youth questions will be prefilled for renewal applicants.
- Voluntary Survey added to electronic FAFSA- applicants will be asked their gender, whether they are transgender, their race, and their ethnicity.
- Pell Grant eligibility for confined or incarcerated students enrolled in an “eligible prison education program”.
- The myStudentAid Mobile App was retired on July 10, 2022. Users will still be able to complete their FAFSA application on a mobile device by navigating to StudentAid.gov on their mobile browser.





Financial Aid Workshops for Educators

Pennsylvania Association for College Admission Counseling



Check-in will take place from 8:30 AM – 9:00 AM, begin PROMPTLY at 9:00 AM and conclude by 12:15 PM.

Key In-person Event:  Virtual Event: 

Eastern Pennsylvania					
	09/09/22	La Salle University	Philadelphia	Ron Felder	ronald.felder@pheaa.org
	09/09/22	Northern Tier Career Center	Towanda	William Lindsey	william.lindsey@pheaa.org
	09/13/22	La Salle University	Philadelphia	Ron Felder	ronald.felder@pheaa.org
	09/13/22	Penn State – Schuylkill County Campus	Schuylkill Haven	Tiffanie DeVan	tiffanie.devan@pheaa.org
	09/15/22	Penn State – Harrisburg Campus	Middletown	Tiffanie DeVan	tiffanie.devan@pheaa.org
	09/16/22	Lycoming College	Williamsport	William Lindsey	william.lindsey@pheaa.org
	09/20/22	Franklin & Marshall College	Lancaster	Sonya Mann-McFarlane	sonya.mann-mcfarlane@pheaa.org

Stay tuned for the 2023 workshops

The three-hour workshops provide a general understanding of the financial aid process and examine the available financial aid programs that make higher education more affordable for families.

Registration
Coming Soon

- **Register at PHEAA.org**
 - Partner Access
 - Resources & Training
 - K-12 Counselor Workshops
 - Find workshops & “register now”



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Navigating the FAFSA & PA State Grant Applications



Get the Word Out!

- Students should know that the Free Application for Federal Student Aid (FAFSA®) is a federal application used to determine student eligibility for:
 - Federal programs
 - State programs
 - School programs



Types of Financial Aid

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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 sources: 529 plans, tuition payment plans, savings, etc.

Sources of Financial Aid

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Federal Government (Federal Department of Education)

- ★ Grants (PELL, TEACH, etc.)
- ★ Federal student loans (Direct & PLUS student loans)
 - ★ studentaid.ed.gov or 800-433-3243 & studentloans.gov

State Government (PHEAA)

- ★ Grants (PA State grant)
- ★ Special state-aid programs (PATH, PA-Tip, etc.)
- ★ PA Forward Private loans
 - ★ www.pheaa.org or 800-692-7392

Schools/Colleges

- ★ Institutional grants & scholarships
- ★ Work study

Private/Public/ Civic Organizations, etc.

- ★ Scholarships
- ★ Private student loans



Mix &
Match

Ways to Pay

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- Federal & State Grants
- Private scholarships
- Job/work-study
- 529 College Saving Plans
- U Promise credits
- Family savings
- Tuition Payment Plans
- Federal Direct Student Loans
- Federal Direct PLUS Loans
- Private Education Loans
 - PA Forward Student Loans
- Institutional Loans
- Home Equity Loans
- Employers' tuition reimbursement programs
- 401K withdrawals or loans (See a financial advisor or your HR dept)
- Credit Cards (Be cautious)



Filing the FAFSA®

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- Students must file a FAFSA® every AY_(academic year) they are enrolled
- Available October 1st
- Deadlines Exist!
 - Federal (end of AY)
 - PA State Grant (May 1st or Aug. 1)
 - School (vary based on school)
- Apply online at: studentaid.gov or fafsa.gov



Documents Needed to Complete the FAFSA

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**Social Security
Numbers**



**Federal Tax
Returns and
W-2's (2021)**



**2021 Untaxed
Income**



**Checking and Savings
Account Statement
Balances as of FAFSA
Filing Date**



**Investment
Records**



Email Addresses



**Student & Parent
Federal Student Aid
Account (FSA ID)**



**Name/School
Code of schools
interested in
attending**

Federal Student Aid Account (FSA ID)

Create prior to completing the FAFSA

- Students
 - Serves as electronic signature on FAFSA and PA State Grant forms
- Parents of Dependent Students
 - Serves as electronic signature on FAFSA
 - Only one parent must sign
- Student & parent cannot share email addresses and phone numbers

Social Security
Number

Username

Email Address

Password

Mobile Phone

Security Questions



Enable Two-Step
Verification



Other uses for FSA Account

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- [Studentaid.gov](https://studentaid.gov)
 - Entrance Counseling
 - Master Promissory Note (MPN)
- Import tax information from the IRS
- Make online corrections to FAFSA
- View or print a copy of the SAR
- Parents - Complete a PLUS Loan request

i

Encourage students and parents to create their FSA Accounts (FSA IDs) before completing the FAFSA.



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The FAFSA is broken down into seven sections

■ **Student Demographics:**

- Legal name as it appears on SS card
- Social Security # or alien registration #
- Permanent address
- Email address (use one that you will check often)

■ **School Selection :**

- Must choose at least 1 school
- Indicate if living on/off campus or with parents
- Only schools listed will receive results of FAFSA
- Update PA State Grant with final school choice
- Don't have to be accepted or have applied to list school on FAFSA

- **Dependency Status:** helps to determine if parent's information is required

The screenshot shows the FAFSA application form with seven tabs at the top: 1. Student Demographics (checked), 2. School Selection (active), 3. Dependency Status, 4. Parent Demographics, 5. Parent Financials, 6. Student Financials, and 7. Sign & Submit.

Under the 'STUDENT INFORMATION' heading, the 'College Search' section contains three informational boxes:

- Box 1: "TestE, based on the information you provided, we've determined that you may qualify for federal student aid. Continue through the application for us to determine how much aid you can receive."
- Box 2: "Here's where you'll search for the colleges to which you'd like to send your FAFSA® information. You can add up to 10 colleges at a time to your FAFSA form. [Learn what to do if you're applying to more than 10 colleges.](#) Make sure you add ALL colleges you're interested in, even if you haven't applied or been accepted yet."
- Box 3: "Complete the fields below to search for a college to add to your FAFSA® form. Need help refining your search? [Try these search tips.](#)"

Below these boxes is a search form with two tabs: "Search by School Name, City, State" (active) and "Search by Federal School Code". The form includes the following fields:

- State: A dropdown menu showing "District of Columbia" with a help icon.
- City - optional: A text input field showing "Washington" with a help icon.
- School Name - optional: A text input field showing "George Washington University" with a help icon.

A blue "Search" button is located at the bottom right of the form. A "Previous" button is visible at the very bottom of the page.

Dependency Status

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Independent Students are:

- 24 or older on Jan 1st of award year
- Veteran (includes active-duty personnel)
- Working on graduate degree
- Emancipated minor in legal guardianship
- Orphan, in foster care, or ward of the court at anytime when student was age 13 or older
- Have legal dependents other than spouse
- Student deemed homeless by proper authority

Sections on the FAFSA (cont.):

■ Parent Demographics:

- Legal name & address of parent
- Social security # of parent
- # of people living in the parent's household
- # of students attending college
- **Do you know who your parent is for FAFSA purposes?**

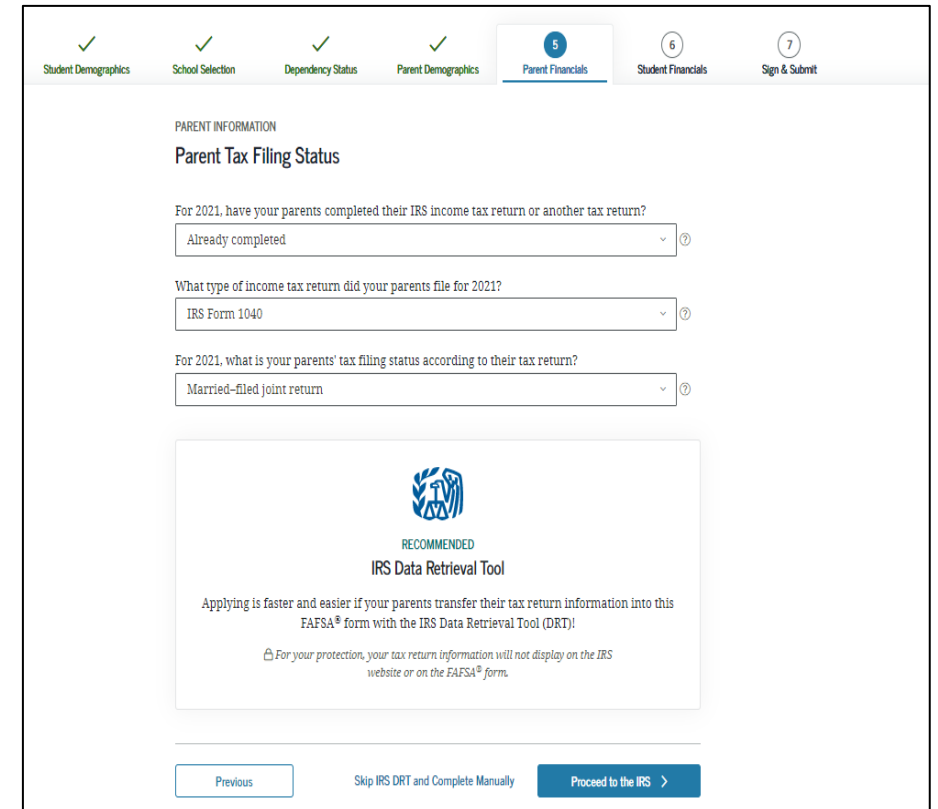
■ Financial Information (parent & student):

- Income reported on taxes
- Unearned income not reported on taxes
- Balance of checking/savings account
- Value of assets (stocks, bonds, college savings plans, etc.)

■ Sign(student & 1 parent) & Submit:

- Every student must sign the FAFSA
- 1 Parent must sign the FAFSA
- Use Federal Student Aid Account to electronically sign

■ Confirmation



The screenshot shows the FAFSA application process, specifically the 'Parent Financials' section. At the top, a progress bar indicates the following steps: Student Demographics (checked), School Selection (checked), Dependency Status (checked), Parent Demographics (checked), Parent Financials (active), Student Financials, and Sign & Submit. The 'Parent Financials' section is titled 'PARENT INFORMATION' and 'Parent Tax Filing Status'. It contains three questions with dropdown menus: 'For 2021, have your parents completed their IRS income tax return or another tax return?' (selected: 'Already completed'), 'What type of income tax return did your parents file for 2021?' (selected: 'IRS Form 1040'), and 'For 2021, what is your parents' tax filing status according to their tax return?' (selected: 'Married-filed joint return'). Below these questions is a 'RECOMMENDED' section for the 'IRS Data Retrieval Tool' (DRT), which includes the IRS logo and text stating: 'Applying is faster and easier if your parents transfer their tax return information into this FAFSA® form with the IRS Data Retrieval Tool (DRT)!' and a note: 'For your protection, your tax return information will not display on the IRS website or on the FAFSA® form.' At the bottom, there are three buttons: 'Previous', 'Skip IRS DRT and Complete Manually', and 'Proceed to the IRS'.

What if I cannot
provide my
parent(s')
information on
the FAFSA?



Special Circumstances If things change....

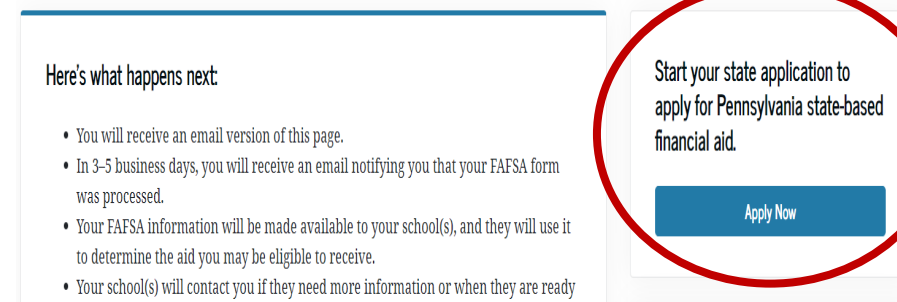
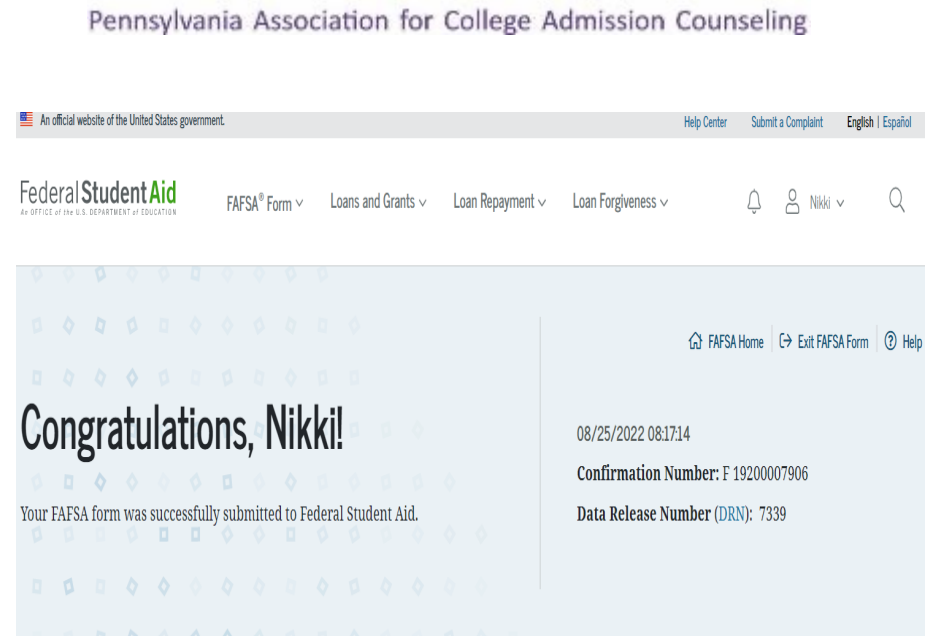


- Divorced or separated parents
 - Recent death or disability
 - Reduced income
 - Unemployment
 - Medical or dental expenses not covered by insurance
 - Non-recurring Income or Expenses
 - Financial Hardship due to COVID-19
- ✓ Only a school can change a FAFSA related to circumstances
 - ✓ Decisions are final and cannot be appealed to U.S. Department of Education
 - ✓ Contact PHEAA for PA State Grant re-consideration



PA State Grant form (SGF)

- In addition to the FAFSA, first-time applicants must also complete the SGF.
- How to access SGF:
 - The link from FAFSA confirmation page
 - Through Account Access at PHEAA.org (24-48 hours after submitting the FAFSA)



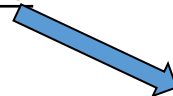
How Can Counselors Assist?



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Identify students with special circumstances: (homelessness, foster care, undocumented students)

- **Students with special circumstances:**
 - Sometimes hard to identify (stigma, fear, etc.)
 - Have trouble completing admission & financial aid paperwork
 - Requires permanent address: FAFSA, PA State Grant & college apps
 - Confusing definitions: foster care, ward of the court & homelessness, Expected Family Contribution, etc.
 - Difficulty acquiring/securing required documentation
- **Adequate School Support & Resources?**
 - Student to counselor ratio
 - Unavailable resources
 - Access to information



We can help where support is lacking



Pennsylvania Association for College Admission Counseling

Federal & State Grant Programs



2022-23 Federal Pell Grant

Pennsylvania Association for College Admission Counseling

Maximum amount is \$6,895 for 2022–23 AY

Max EFC (\$6,206)

Based on Expected Family Contribution (EFC)

Lifetime eligibility is limited to 12 full-time semesters

Year-round Pell



Federal Student Aid Programs

Pennsylvania Association for College Admission Counseling

Federal Program	Program Details	Annual Max Award *
Pell Grant (Max EFC \$6,206)	Awarded to undergraduate students who demonstrate financial need	\$6,895
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

Additional federal student aid programs available at: [Studentaid.gov](https://studentaid.gov)





PA State Grant Program

- Based on funding, award amounts vary from year to year
- For 2022-23, maximum awards are tied to college costs at approved postsecondary schools

Filing the PA State Grant

Need- based GRANT aid to applicants choosing to attend a PHEAA-approved postsecondary institution

Must complete the **FAFSA** & PA State Grant form

The FAFSA logo consists of the word 'FAFSA' in large green letters, with 'FederalStudentAid' in smaller green letters below it, and 'An office of the U.S. Department of Education' in even smaller text at the bottom.

FAFSA
FederalStudentAid
An office of the U.S. Department of Education

Creating affordable access to hig



PA State Grant

Pennsylvania Association for College Admission Counseling

PA State Grant: AY 22/23 max award up to \$5,750

- Awarded to eligible PA residents who demonstrate financial need
- Must attend an approved post-secondary school
- Program of study must be at least 2 years
- Reciprocal States: DE, MA, OH, VT, WV & DC - Max amount up to \$600
 - Max amount: up to \$600
 - Max amount for veterans: \$800
- Award determined in part by the cost of the school

**MUST SUBMIT
FAFSA & PA
STATE GRANT
FORMS**

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

PA State Administered Programs

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

For details: visit PHEAA.org





Pennsylvania Association for College Admission Counseling

PA FAFSA Go!



PA FAFSA Go!

Pennsylvania Association for College Admission Counseling

PA FAFSA GO!



PA FAFSA Go!

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Have You?

- Hosted a Financial Aid Night?
- Hosted a FAFSA Completion Event?
- Publicized PHEAA webinars, events, in the community?

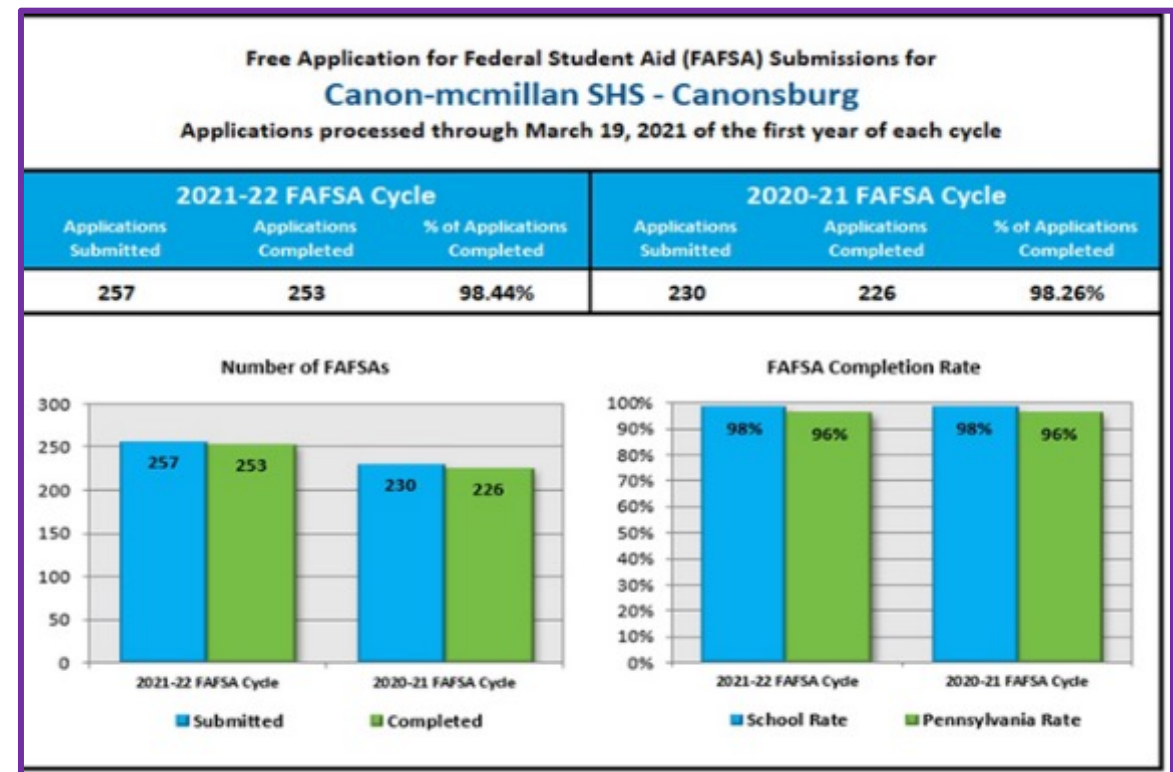


PA FAFSA Go!

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Upping Your FAFSA Game!

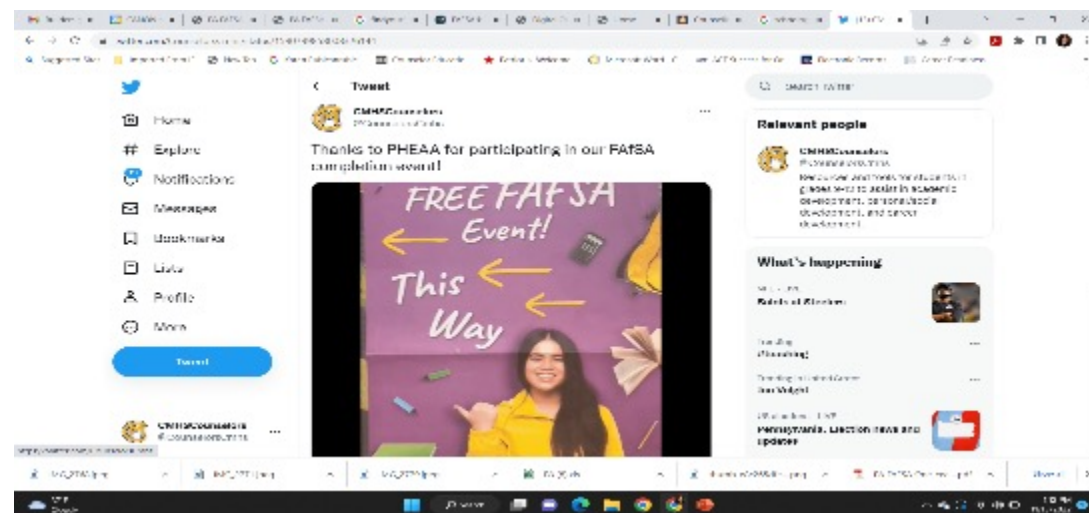
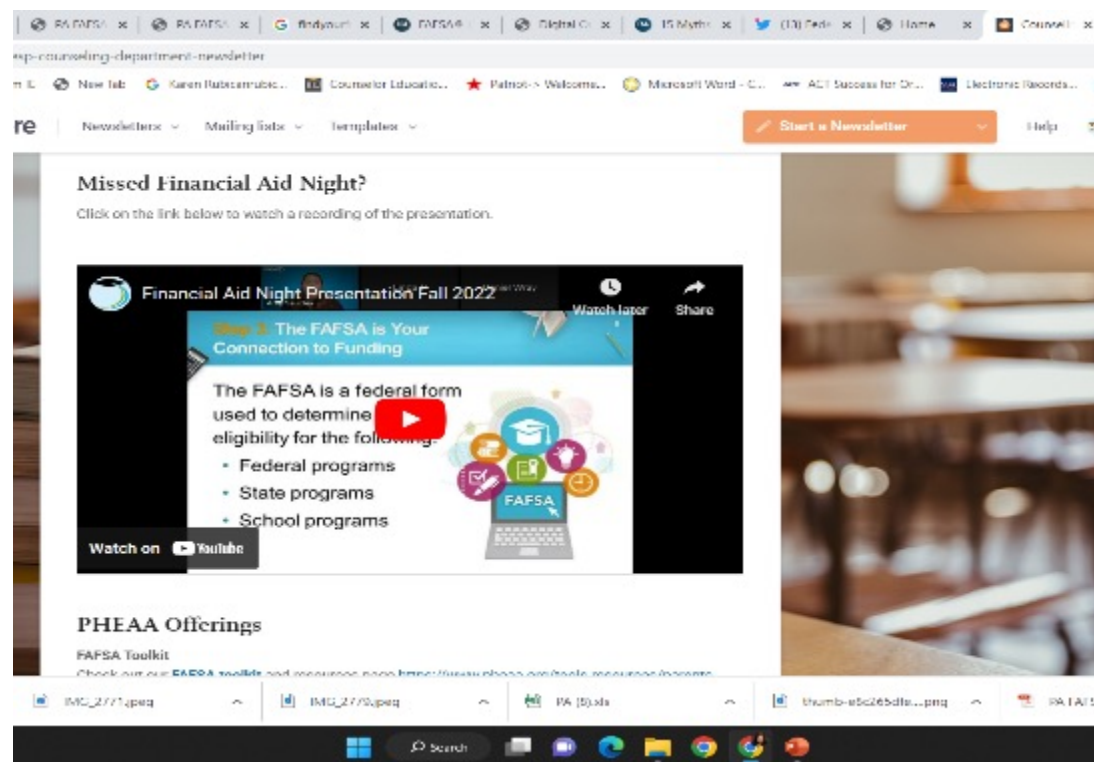
- Post regular updates on your district's FAFSA completion in newsletters; share with administration.
- Use provided social media graphics.
- Place signage in school common areas.
- Offer extra support to independent students.



PA FAFSA Go!

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Constant Communication



PA FAFSA Go!

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Opportunities to Support FAFSA Completion



- Normalize talking about money. It's hard. Do it anyway.
- We don't have to be the experts.
- Infuse Financial Aid and Scholarship information into the same conversation and importance space.

PA FAFSA Go!

Pennsylvania Association for College Admission Counseling

Do's and Don'ts

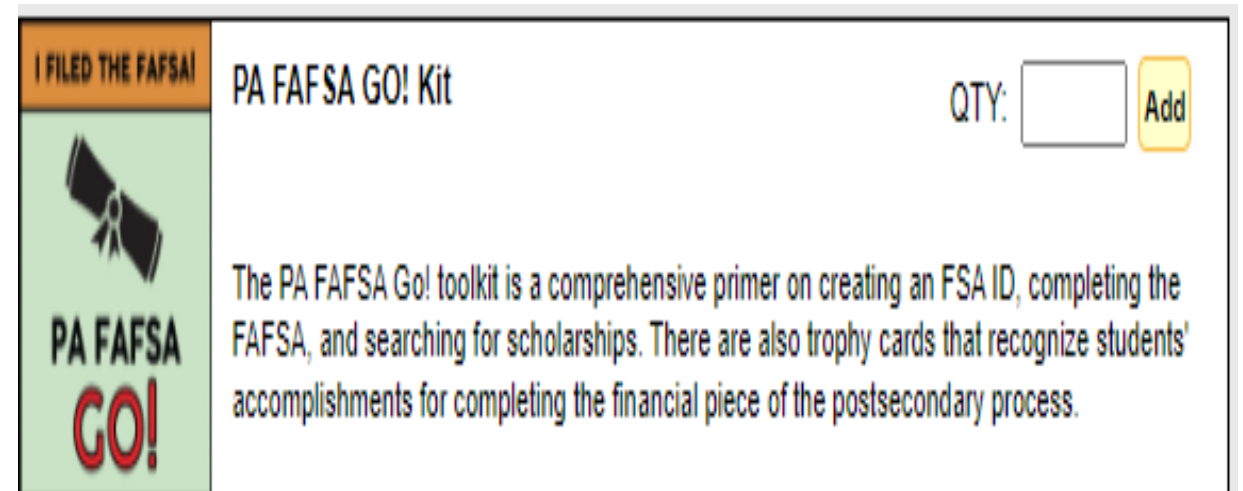
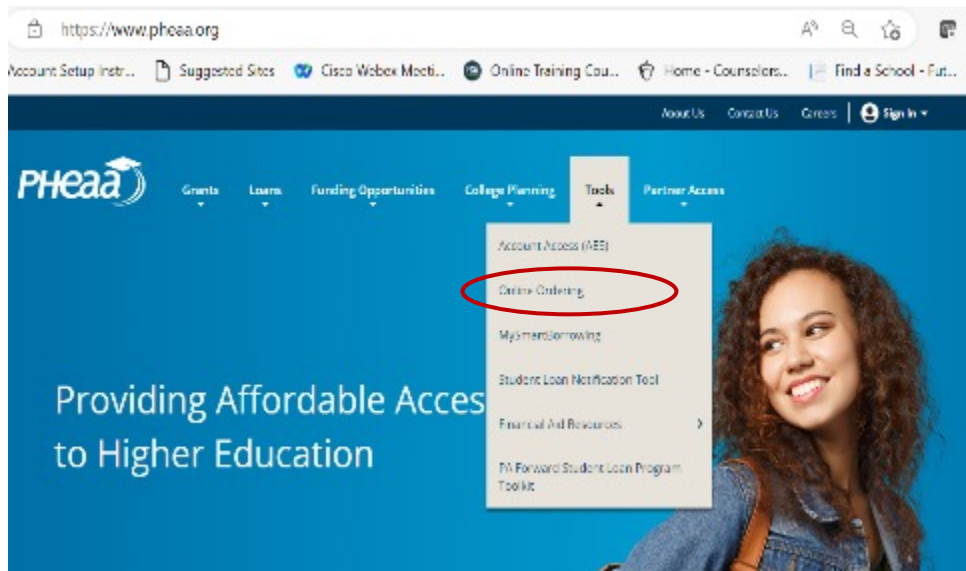
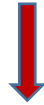
- Do:
 - Support FAFSA completion for **all** students who are intending on two, four, trade or technical school attendance.
 - Attend the annual educator workshops to learn the updates.
 - Create a BPAMS account to track FAFSA completion for families in your District. Follow up on incompletes or those flagged for verification.
- Don't:
 - Make assumptions about who will qualify or the value of completion.
 - Provide bad information just because you are asked something beyond your knowledge base.



PA FAFSA Go! Kits

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FREE to order at [PHEAA.org/order-online](https://www.pheaa.org/order-online)





Pennsylvania Association for College Admission Counseling

Resources



Resources

Pennsylvania Association for College Admission Counseling

- financialaidtoolkit.ed.gov
 - Financial Aid Toolkit for Counselors: Searchable database of outreach resources
- [Form Your Future](#)
- [National College Attainment Network](#)

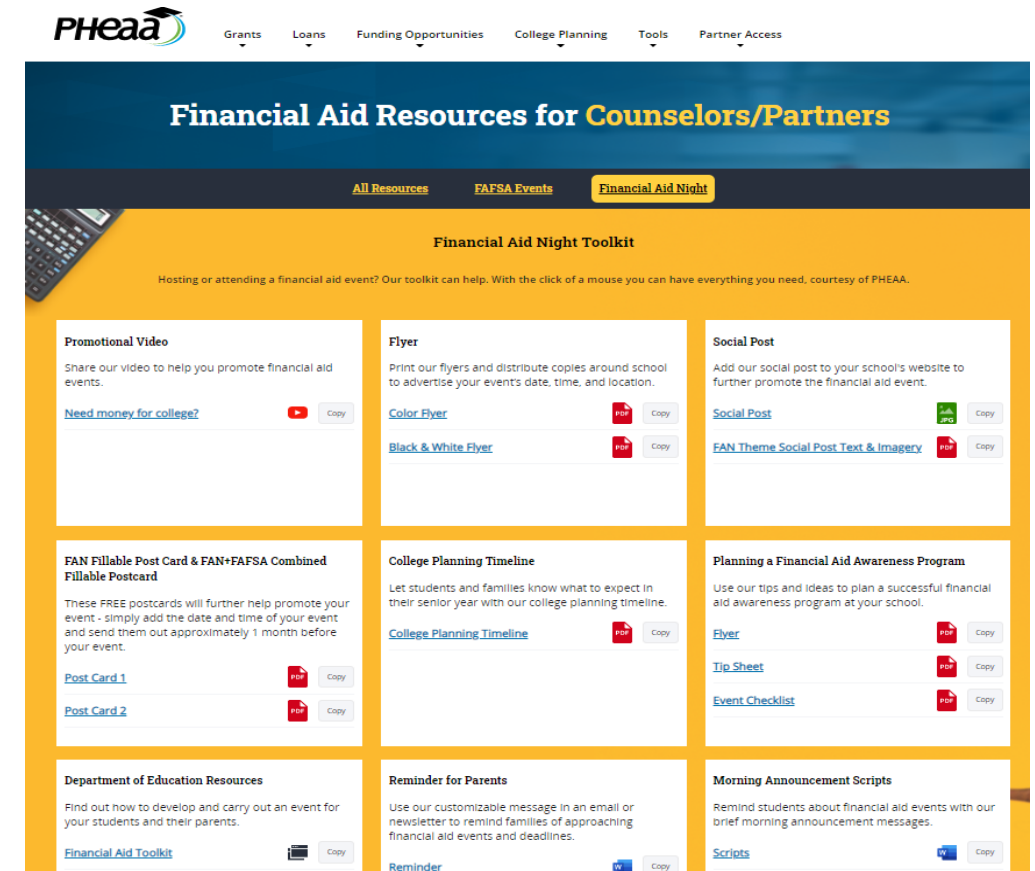
PHEAA offers a large variety of materials that are FREE to order at PHEAA.org/order-online



PHEAA Toolkits: pheaa.org

Pennsylvania Association for College Admission Counseling

- [Financial Aid Night Toolkit](#)
- [FAFSA Toolkit](#)
 - Includes PDFs, flyers, ads for school publications, newspaper articles, planning information
- [Career Education and Work Standards Toolkits](#) (Chapter 339 materials)
 - Career Awareness and Preparation
 - Career Acquisition: Getting a Job
 - Career Retention and Advancement
 - Entrepreneurship



Online High School Access

Track FAFSA Completions

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- The school must print and complete the Remote Access Agreement and Authoritative Source Forms available at: PHEAA.org/raa
- Questions can be sent to highschoolaccess@pheaa.org
- Once processed, the Authoritative Source (AS) will be sent a secure email from PHEAA with a username and temporary password
- The AS must access the Business Partner and Access Management System (aessuccess.org/apps/bpams.nsf/home) to change password and grant access to view reports
- Schools access their FAFSA reports via PageCenter through PHEAA.org

Track FAFSA and PA State Grant Form completions through Business Partner Access Management System (BPAMS)

Student's first, middle, and last name	Date FAFSA processed
Date of birth	Flag for additional information
Zip code only	FAFSA status flag
Date FAFSA submitted	Must complete RAA and ASF with PHEAA

2021-22 FAFSA COMPLETION DATA							
08/23/2021							
PAGE: 1							
SCHOOL CODE: 123456							
MAIN CODE :							
SCHOOL NAME: SAMPLE SENIOR HIGH SCHOOL							
NAME	DATE OF BIRTH	ZIP CODE	DATE SUBMITTED	DATE PROCESSED	SUBMITTED FOR VERIFICATION	FAFSA COMPLETE	
ASTORNEY, VICTORIA H	10/17/2001	19046	08/15/2021	08/16/2021	N	Y	
ASTORNEY, LILLY A	03/19/2003	19046	11/11/2020	11/12/2020	N	Y	
ASTORNEY, NAMEI	11/19/2002	19046	02/26/2021	04/19/2021	Y	Y	
ANDERSON, PARKER R	12/14/2002	19001	01/13/2021	01/14/2021	N	Y	
ASTORNEY, VIKALO ARSEN	10/21/2002	19006	05/20/2021	06/05/2021	Y	Y	
ASTORNEY, TRAVIS	01/22/2003	19028	10/04/2020	05/04/2021	Y	Y	



PA School Services: Higher Education Access Partners

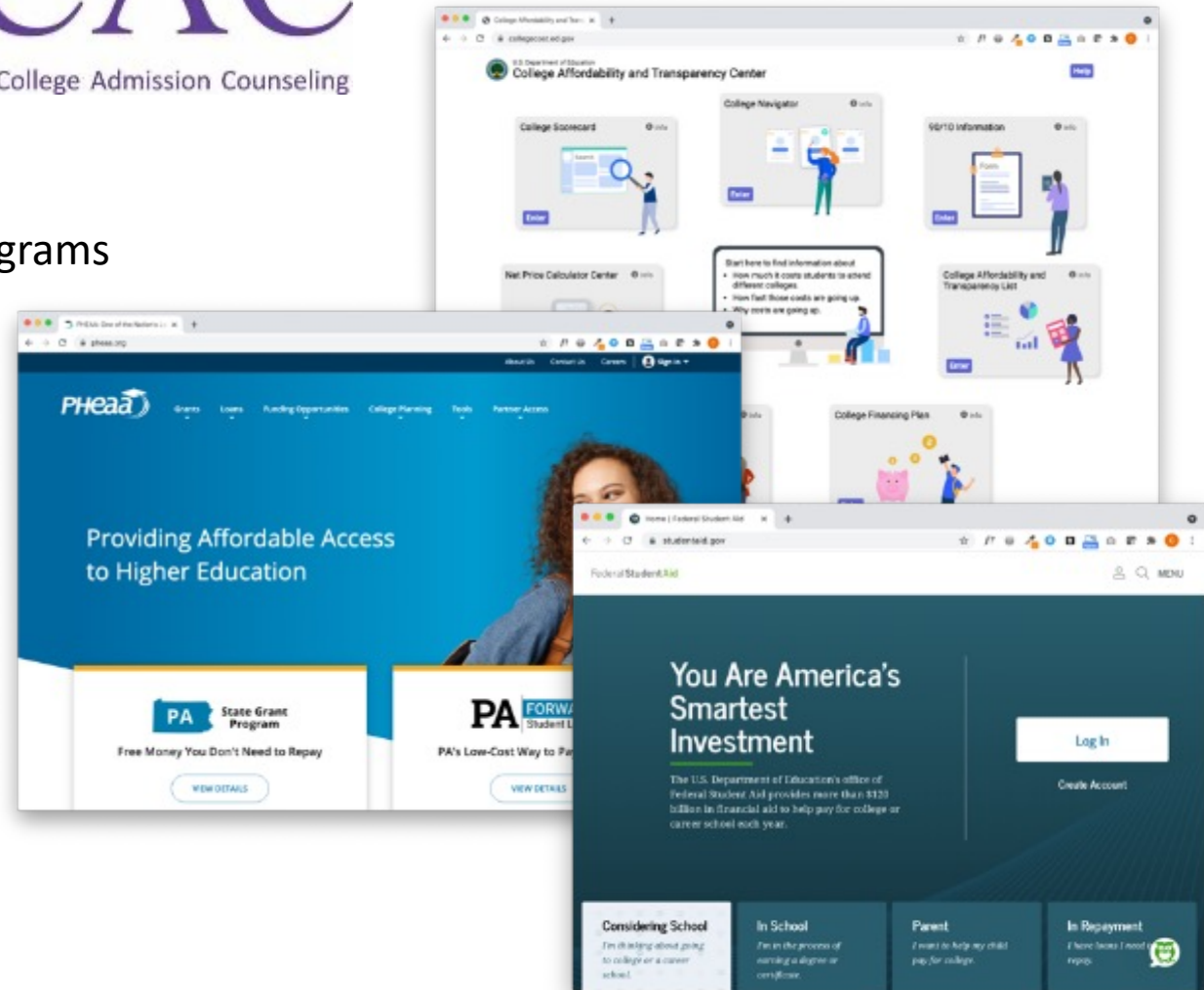
We offer:

- **Financial Aid Presentations & FAFSA Completion Sessions**
 - Help families complete the Free Application for Federal Student Aid
 - Help families complete the PA State Grant form
- **Student Presentations:** EdPlanner, MySmartBorrowing, Scholarship and many more
- **School & Counselor Support**
 - Train staff on programs such as federal aid, PA State Grant, Chafee, Foster Ed and many more PA State administered programs
 - Conduct presentations for your target audience
- **Exhibit**
 - College & Career Fairs
 - Open Houses and Parent/Teacher Nights

Resources



- **studentaid.gov**
 - Learn more about the FAFSA® and other federal aid programs
 - 1-800-433-3243
- **PHEAA.org**
 - Learn more about the PA State Grant Program and other state aid programs
 - PHEAA PA Forward Education Loan
 - PHEAA.org/Virtual - webinars
- EducationPlanner.org
- PA529.com
- MySmartBorrowing.org – Compare college costs
- MyNextMove.org– Research career earnings
- collegecost.ed.gov – Explore net price calculators & other tools



Final Thoughts & Reminders

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Encourage & Remind Students to:

- Pay attention to deadlines
- Apply!
- Report special circumstances that may have an impact on the expected family contribution
- Reduce the need for financial aid
 - Graduate on time
 - Take summer courses at a cheaper school, if possible
 - Understand the impact of changing majors & transferring schools
- **Reach out for help- it's available!**

Show Me the Money!

Helping Students Understand Financial Aid Options

Questions





Thank You for Joining!

Please use the **Evaluation**** link in the Chat area to complete the short survey.**

**You can download the PPT documents from the Chat.
This recording will be available on PACAC website in about a week!**

Keep an eye out in your email for future date announcements on upcoming presentations.

<https://pacac.memberclicks.net/online-workshops>

