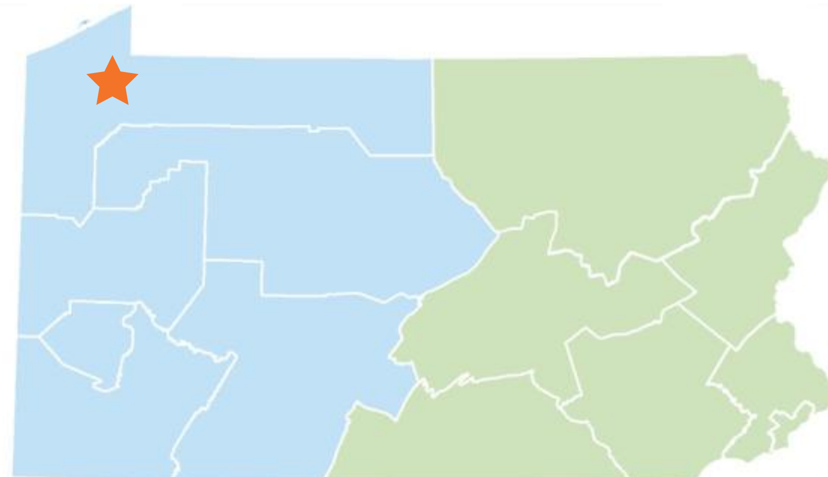

FINANCIAL
AID:
101

Your Presenter

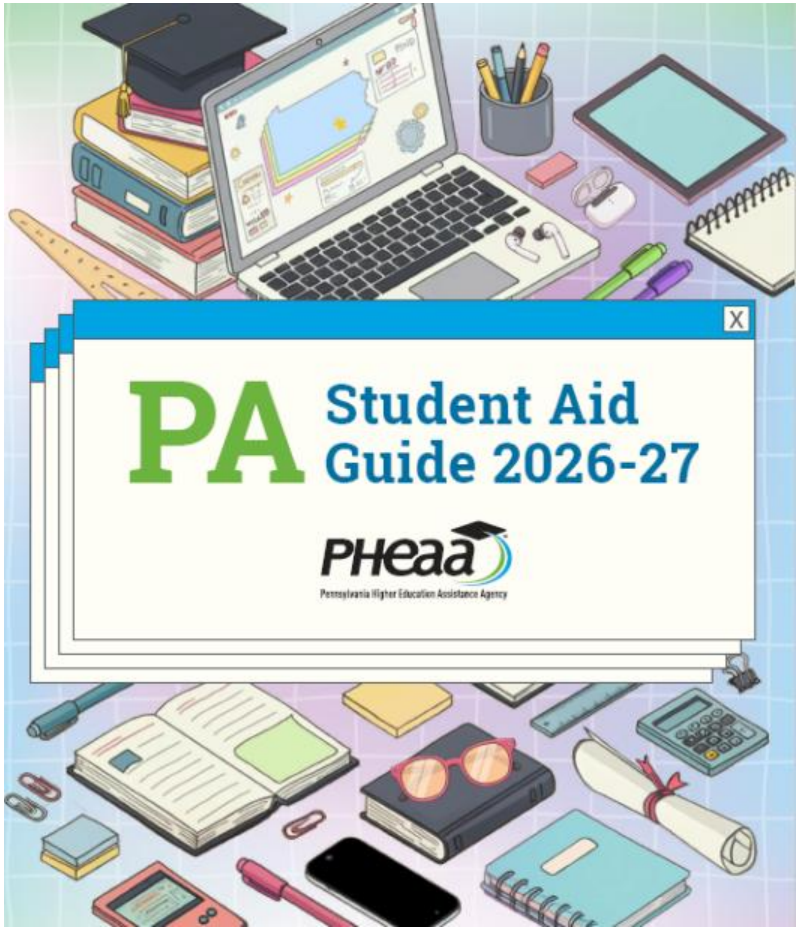


Michelle Work

Higher Education Access Partner
Northwest Region
PA Higher Education Assistance Agency (PHEAA)
717-562-2019
michelle.work@pheaa.org

Student Aid Guide

- The page numbers in top left of this presentation refers to where in the Student Aid Guide (SAG) you can review for more information.
- To view the electronic version of the SAG, go to: https://www.pheaa.org/college-planning/student-aid-guide or scan the QR Code



Topics

- Necessary Things to Consider
- Financial Aid Made Simple—5 Steps
- Scholarships
- The Free Application for Federal Student Aid (FAFSA®)
- Federal and Pennsylvania State Aid
- Student and Parent Loans
- Financial Aid Notifications
- Tips and Strategies
- Web Resources

What Is Financial Aid?

Financial aid consists of funds provided to students and families to **help** pay for postsecondary educational expenses.

Gift Aid

• Grants/Scholarships

Self-Help

Work-Study

Loans

• Federal Student Loans, PLUS, Private Loans

Necessary Things to Consider

Students—Return On Investment

- Consider your academic major choice and academic demands
- What is your expected salary?
  - Versus the cost of your education choice
- What are the employment demands? Now/future?
- Where are your best employment options?
  - Big city? Rural location? What is the cost of living where you may work?

Necessary Things to Consider

Parents – Affordability

- College costs—Tuition, housing, food, books, fees
- Out of pocket costs **beyond just the first year**
- Cost of transportation—Logistics between semesters, breaks
- Are you willing to commit to loans for your student’s education?
- Do you know your best parent loan options?
  - Direct PLUS Loan for Parents, Private Loans

Ways to Reduce the Need for Financial Aid

- Graduate on time!
- Earn college credits in high school
- 2+2 or 3+2 strategy
- Buy/rent textbooks
- Consider commuting
- Select a more affordable meal plan option

MySmartBorrowing.org

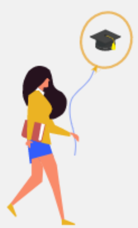
- An interactive, online tool created by PHEAA that helps students and families:
  - Estimate career salaries and college tuition
  - View the impact of savings on overall cost
  - Calculate loan repayment
  - Avoid over-borrowing

Net Price Calculator

- What is the Net Price that you will pay?
  - Net Price Calculator

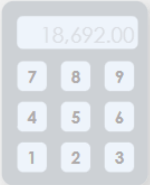
U.S. Department of Education

Net Price Calculator Center



Search for Schools' Calculator

Begin typing to search for schools



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.

CollegeCost.ed.gov/net-price

Financial Aid Made Simple

5 Steps to Financial Aid

Step 1	Step 2	Step 3	Step 4	Step 5
Look for FREE money first	Know your specific deadlines	Fill out the FAFSA	Compare schools financial aid offers carefully	Be sure you have the money you need

Pgs. 5, 6, 27

Step 1: Look For Free Money First

- Start searching early
- Use **free** scholarship search sites
- Don't ignore scholarships with smaller award amounts
- Search for scholarships every year

Types of Scholarships

Postsecondary Scholarships

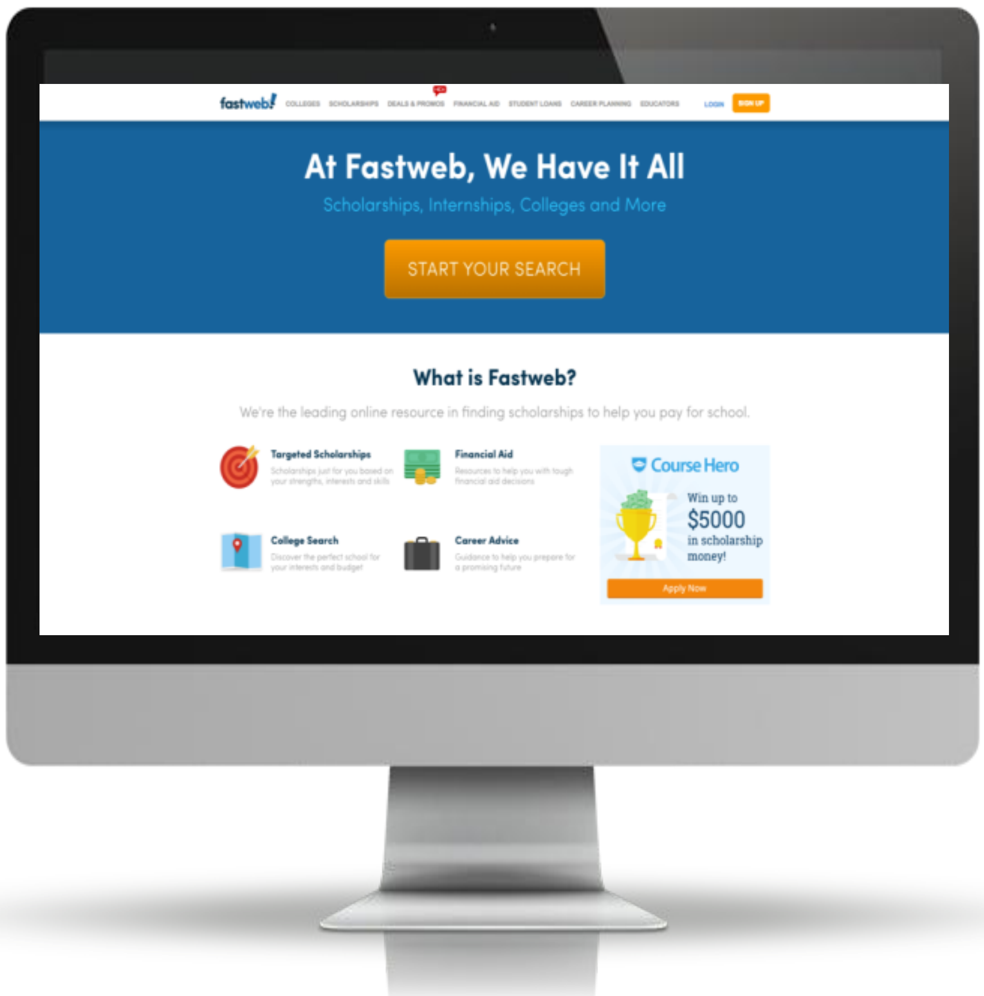
Local and Regional Scholarships

National Scholarships

Pg. 27

Fastweb.com

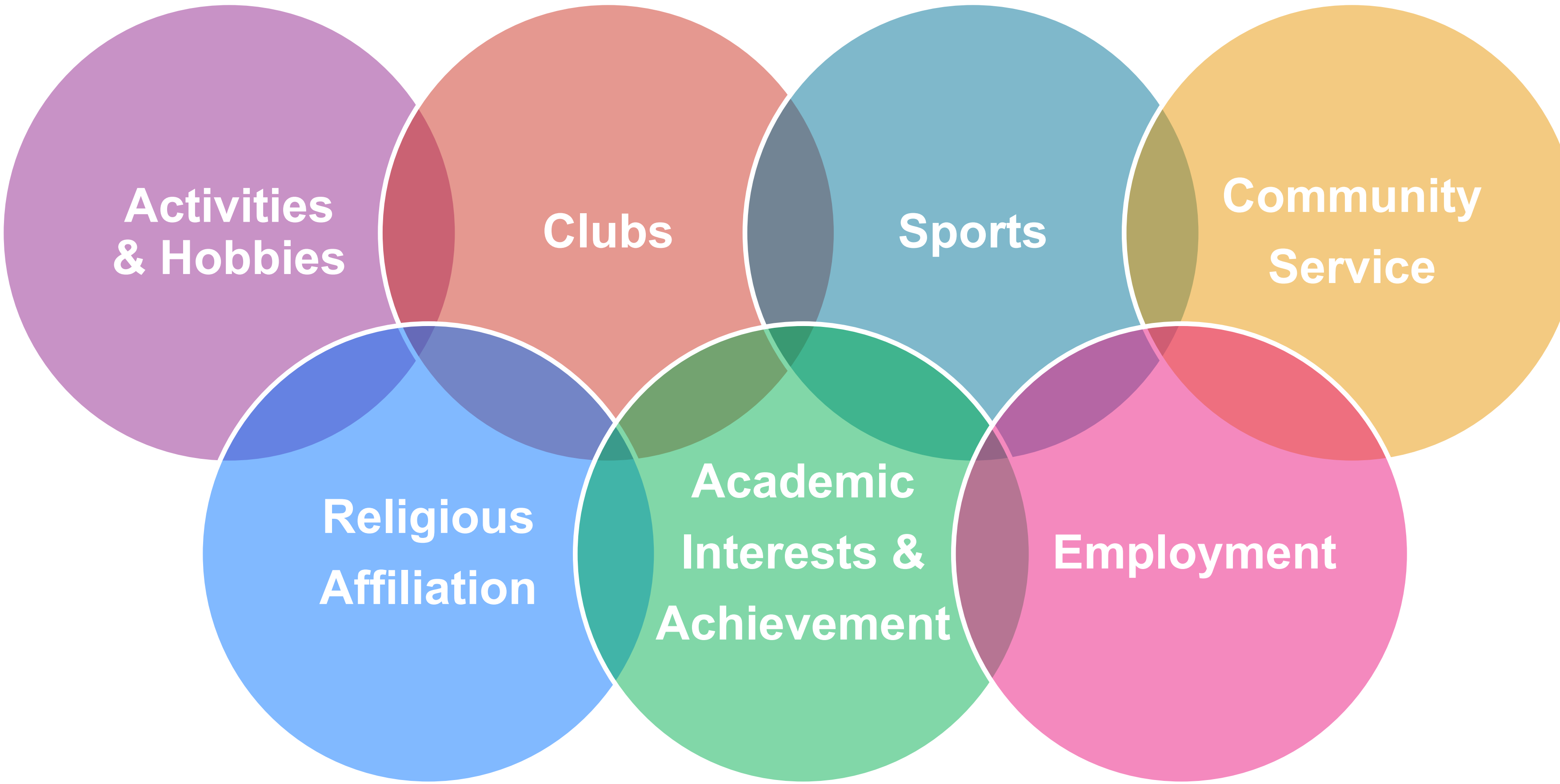
- Largest, most accurate and most frequently updated scholarship database
- Matches scholarships to specific student criteria
- Sends email message when students qualify for a scholarship



Recognize Scholarship Scams

- Application fees
  - Even if the fee is minimal or “only to encourage serious students to apply”
- “Guaranteed” scholarships
  - No individual can honestly “guarantee” you’ll win free money
- Solicitations
  - “You’ve been selected…”
  - “You are a finalist…”
  - Bona fide companies won’t ask for a check or credit card payment upfront
- Official-looking companies
  - The logo may look like the U.S. Dept. of Education’s logo
  - The company may talk about “federal” or “national” awards
- Seminars
  - Don’t get pressured into paying for services on the spot

Your Scholarship Resume



Grow PA Scholarship Grant Program

New program!

This program helps in-state students pay for school and builds the workforce in PA for **in-demand** occupations.

- The Grow PA Grant Program provides grants (maximum award $5,000 per year) to students who meet the qualifying criteria.
- After graduation, the student must commit to live and work in Pennsylvania, within an in-demand occupation, for a number of years equal to the number of years in which you received the grant.

Learn more at **pheaa.org/GrowPA**

Step 2: Know Your Deadlines

- Applications for admission
- Deadlines for scholarships
  - Institutions, Outside Sources
- Free Application for Financial Aid (FAFSA)
  - Schools have priority deadlines

Pg. 20

Step 3: The FAFSA is Your Connection to Funding

The FAFSA is a federal form used to determine student eligibility for the following:

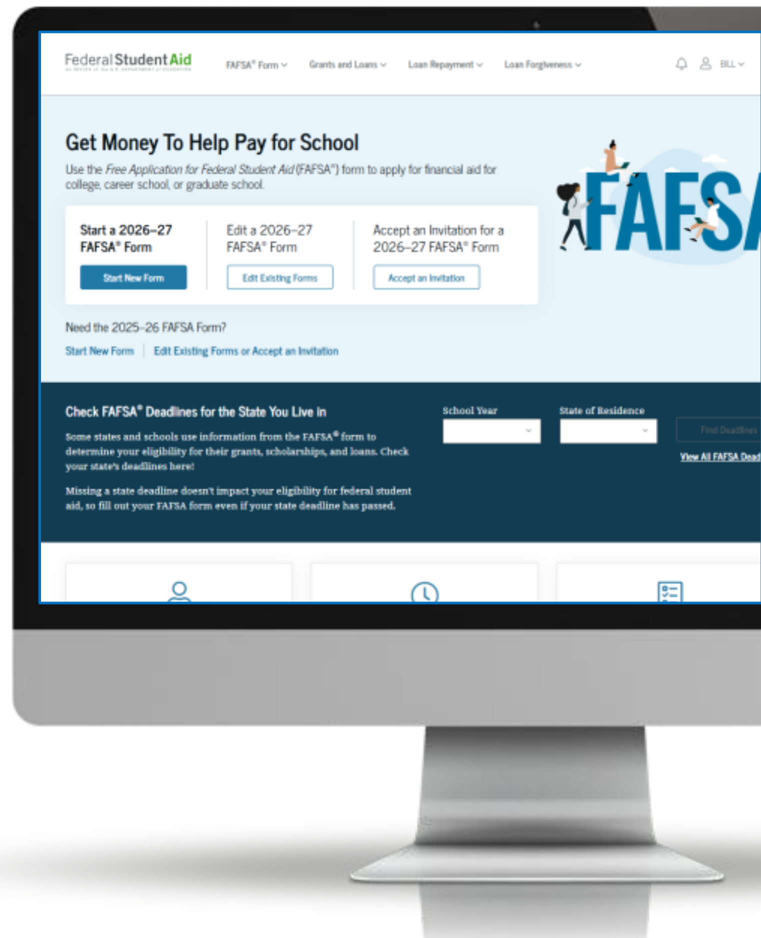
- Federal programs
- State programs
- School programs

Pgs. 20-23

FAFSA (Free Application for Federal Student Aid)

- The FAFSA is the primary federal form for financial assistance to attend a postsecondary school.
- Must file a FAFSA each year a student attends school to be eligible.
- File online——Fast, Secure, SKIP LOGIC and Built-in Edits.
- While filing the FAFSA online is preferred, a printable PDF version is available at **StudentAid.gov**.

StudentAid.gov/fafsa



Pg. 12

Federal Grant Programs

- Pell Grant—max award $7,395*
  - Eligibility is the same for every postsecondary institution
- Federal Supplemental Educational Opportunity Grant (FSEOG)—max award $4,000
  - Eligibility determined by Financial Aid Office at each potential school
  - Student must be enrolled at least half-time
  - **Awarded to most financially needy students**

*for the 2025-26 academic year

PA State Grant Program

- In-state—max award $5,750 (full-time)
- **Reciprocal states:** Delaware, DC, Massachusetts, Ohio, Vermont, West Virginia
  - Up to $600 for full-time students ($800 for veterans)
- Award amount determined in part by the cost of the school

Must be at least half-time to be eligible

PA State Grant Deadlines

You must complete your FAFSA by the deadline to be considered for the PA State Grant.

- **May 1**—If you plan to enroll in a degree program or a college transferable program at a 2-year private college or other college or university
- **August 1**—If you plan to enroll in a community college; a designated Pennsylvania Open-Admission institution; a business, trade, or technical school; a hospital school of nursing; or a 2-year program that is not transferable to another institution

DON'T MISS THE DEADLINE!

Student Aid Index (SAI)

The SAI can be as low as negative 1500 (-1500).

SAI values can be as high as 999,999.

It is not the amount a family is required to pay, but instead helps the financial aid office determine how much financial support you may need.

Roles Within the 2026-27 FAFSA

- Contributors will need a StudentAid.gov Account to access the FAFSA application.
- **Parent and student contributors must log in separately to complete their respective sections.**

Who is a Contributor?

- The student's dependency, marital, and tax filing statuses will determine if additional contributors are required on the FAFSA form.
- If married and filed jointly with current spouse, then minimal information about current spouse is required and the spouse doesn't have to log in.
- If married or unmarried/living together but did not file taxes jointly, then both will need to log in and sign the FAFSA form.

Dependent Students- Who Reports Info on the 2026-27 FAFSA®?

On the FAFSA®, the legal parent is the student's:

- Biological or adoptive parent
  - Regardless of gender
  - Or as determined by state (listed on birth certificate)

- Dependent students can use the Who's my FAFSA Parent? wizard to determine which parent(s) will be a required contributor on the FAFSA.
- Scan QR code or visit StudentAid.gov/fafsa-apply/parents to access the Parent Wizard

When Is A Student Automatically Considered “Independent”?

- 24 or older on Jan 1st of 2026
- Married
- Veteran (includes active-duty personnel)
- Working on graduate level degree
- Legally emancipated minor or in a legal guardianship with someone other than their parent or stepparent, as determined by a court in state of residence
- Orphan, in foster care or ward of the court at anytime since the student turned 13
- Have legal dependents other than spouse
- Student deemed homeless by proper authority
- PA State Grant status can be different

Pg. 22

Create Your StudentAid.gov Account

- The student applying for aid and all contributors providing information on the FAFSA need to create a StudentAid.gov Account at **StudentAid.gov/fsa-id/create-account**.
- Create at least 1 day prior to completing the FAFSA
- Legal signature for student and contributors.
- Users without an SSN will be able to acquire a StudentAid.gov Account.

Social Security Number

Username

Email Address

Password

Mobile Phone

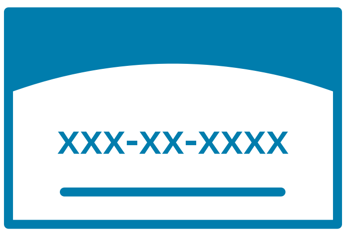
Security Questions

Enable Two-Step Verification

Pgs. 20-23

2026-2027 FAFSA Prep

Information Needed for FAFSA

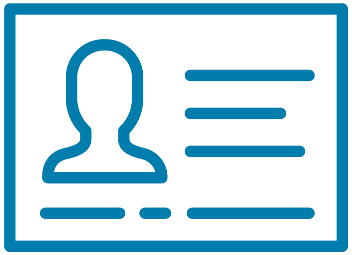


Social Security Numbers

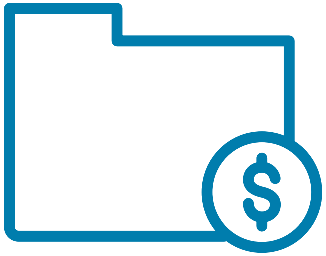
Email Addresses (Not high school email address)

2024 Federal Tax Returns and W-2's

Current bank statements and records of other investment accounts (as of the FAFSA filing date)



Student & Contributor(s) StudentAid.gov Accounts



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

Total child support from the most recently complete calendar year

What is considered an asset?

Report the current value at time of filing the FAFSA:

- ✓ Cash
- ✓ Checking
- ✓ Savings
- ✓ Stocks
- ✓ Bonds
- ✓ Certificates of deposit (CD)
- ✓ Bitcoin
- ✓ Mutual funds
- ✓ Net value of real estate

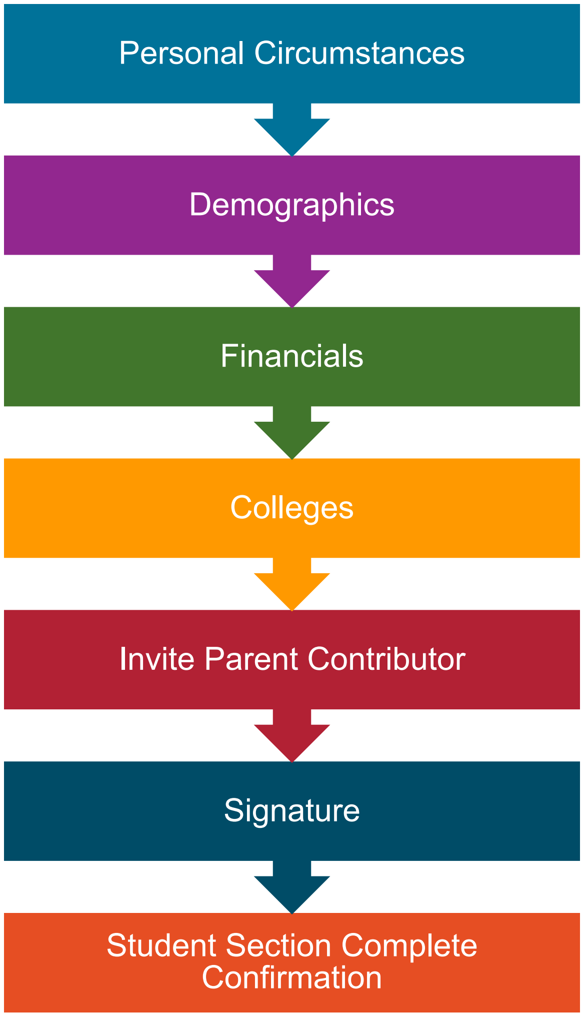
- Value of 529 accounts for the student owned by the parent(s) of a dependent applicant or owned by the student applicant
- Child support received for the most recently complete calendar year

Not reported on FAFSA as an asset:

- Value of primary home
- Value of qualified retirement accounts
- Value of life insurance policies
- Value of personal property
- Value of 529 for any other family members (excluding applicant)

FAFSA Steps – Dependent Student

1. Login—dependent student
2. Dependent onboarding steps
3. Verify student identity information
4. Student provides consent

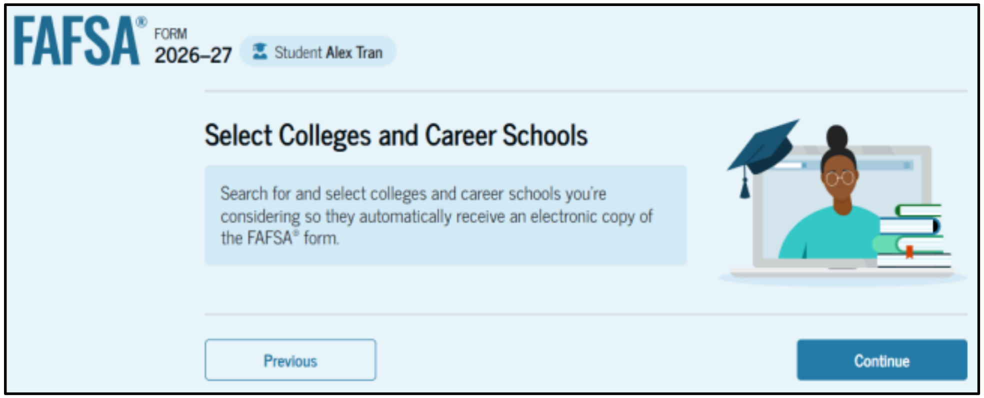


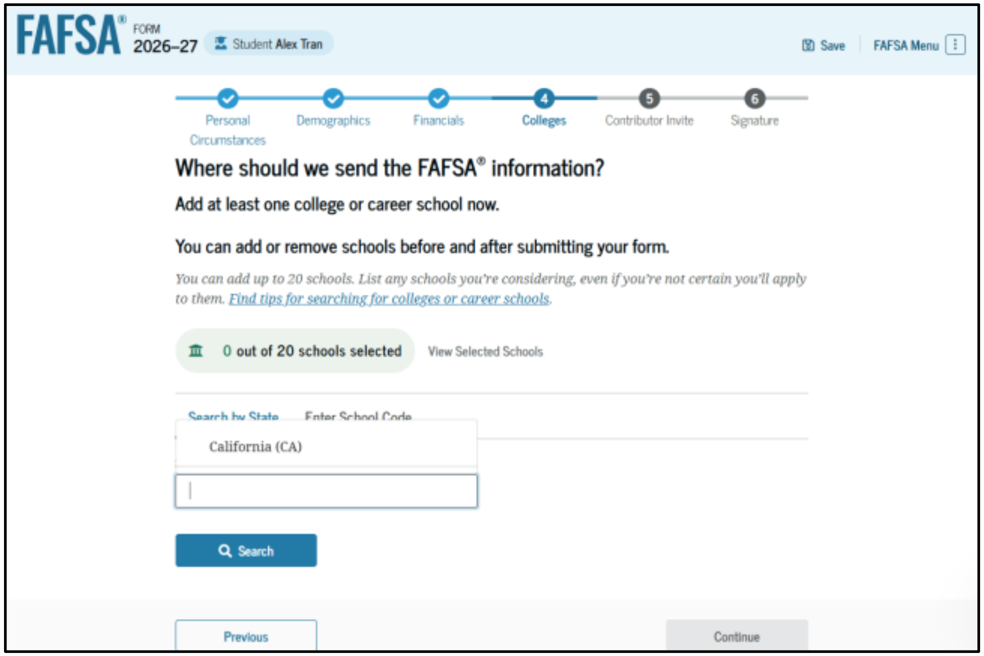
IRS Direct Data Exchange

- System integration allows users' federal tax information to be retrieved and transferred directly into the FAFSA form via IRS direct data exchange
- Students and contributors must provide consent to retrieve and disclose federal tax information from the IRS for the student to be eligible for federal student aid.
- **The data exchange with the IRS may not work if the student or parent:**
  - has had a change in marital status after the end of the tax year.
  - filed a Puerto Rican or foreign tax return.
  - was victim of identity theft, involving their federal tax return.

FAFSA – School Selection

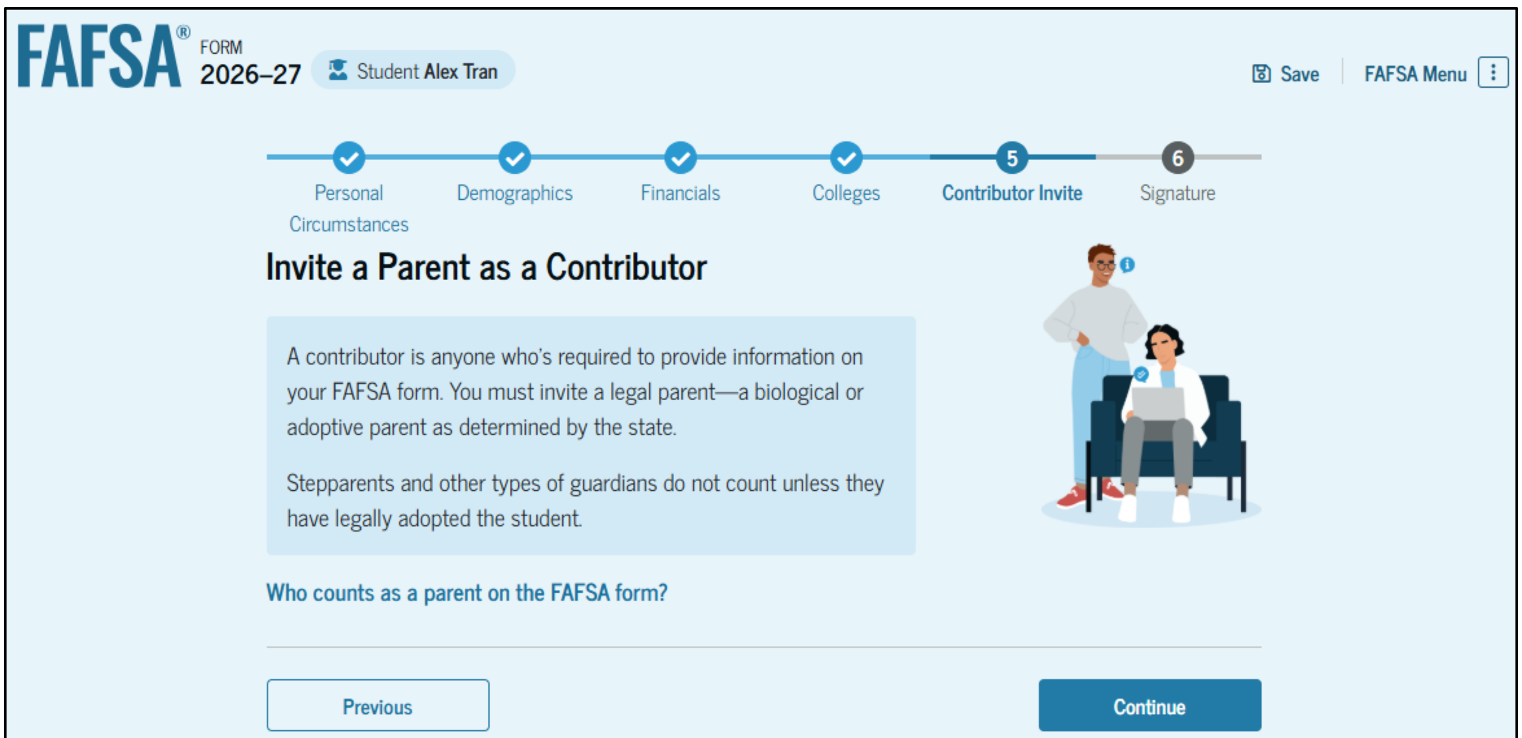
- List more than one!
- Only schools that are listed will be able to see your FAFSA information.
- Students can list up to 20 colleges at a time
- Schools can be added or deleted at any time
- First school listed on FAFSA is used for PA State Grant eligibility purposes



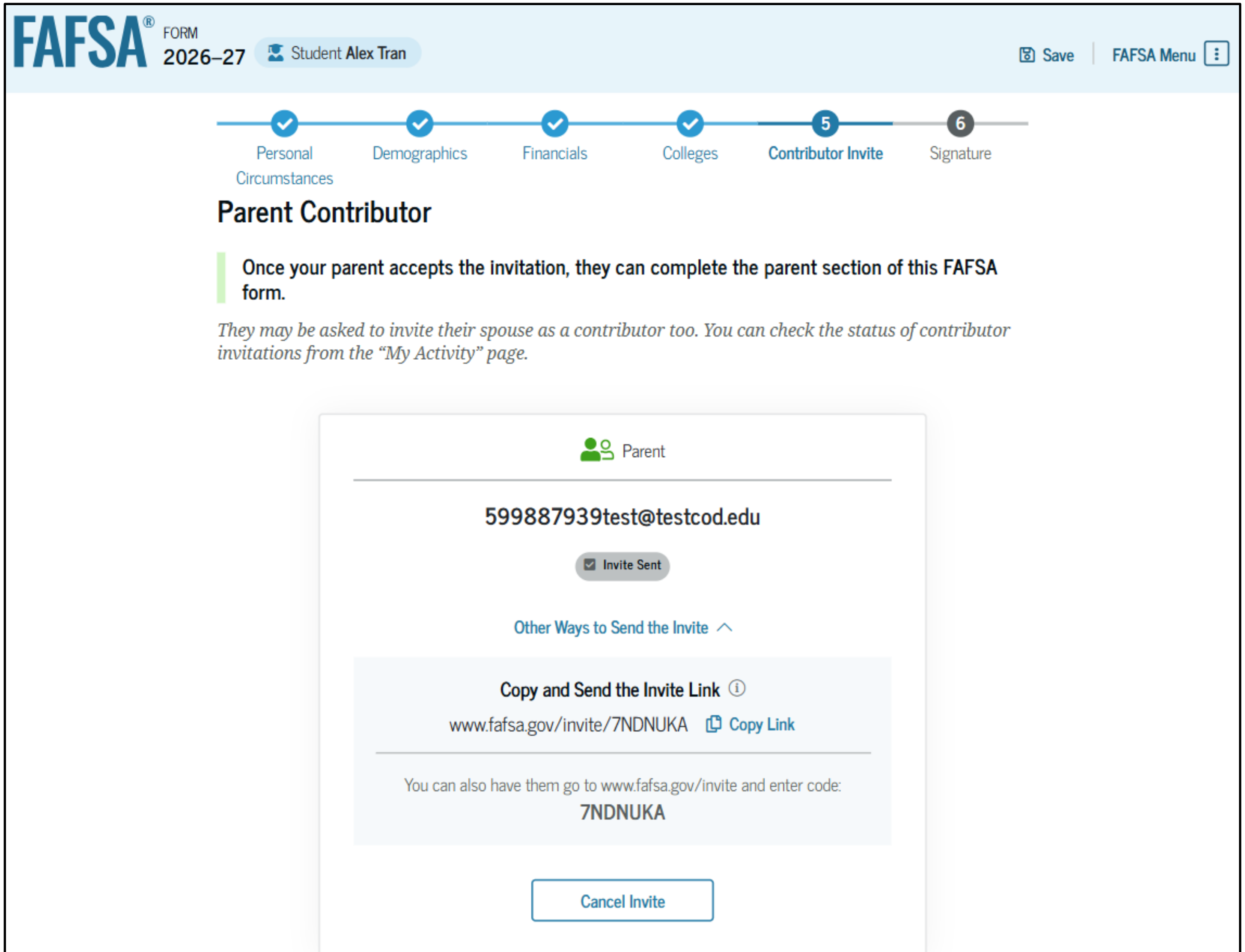


Dependent Student Invites Parent

- The student is asked to invite a parent contributor. The student will enter their parent's email address in order to send them an invite to their FAFSA® form.



Dependent Student Invite Sent



FAFSA® FORM 2026–27 Student Alex Tran

Save | FAFSA Menu

Personal Circumstances · Demographics · Financials · Colleges · 5 Contributor Invite · 6 Signature

Parent Contributor

Once your parent accepts the invitation, they can complete the parent section of this FAFSA form.

They may be asked to invite their spouse as a contributor too. You can check the status of contributor invitations from the "My Activity" page.

Parent

599887939test@testcod.edu

Invite Sent

Other Ways to Send the Invite

Copy and Send the Invite Link

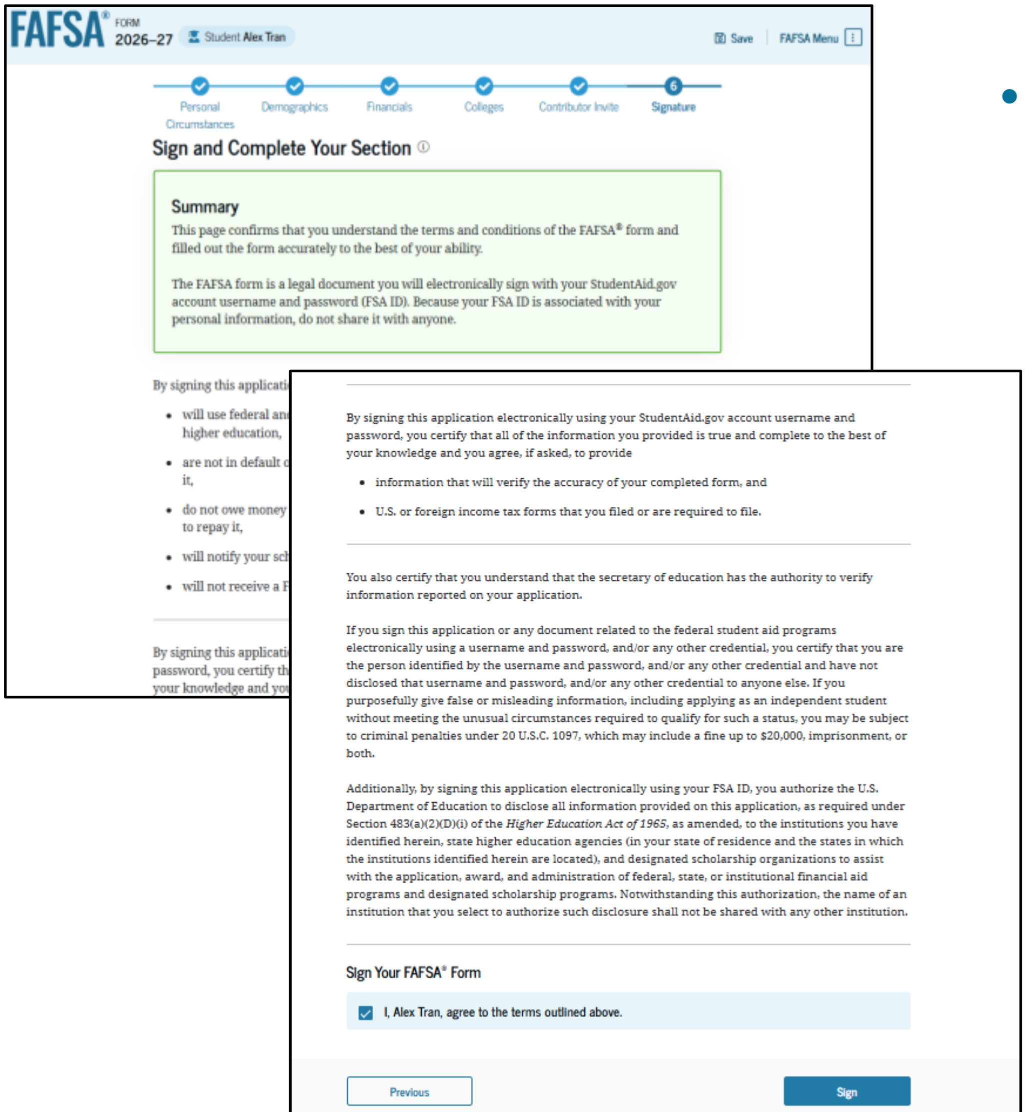
www.fafsa.gov/invite/7NDNUKA Copy Link

You can also have them go to www.fafsa.gov/invite and enter code:

7NDNUKA

Cancel Invite

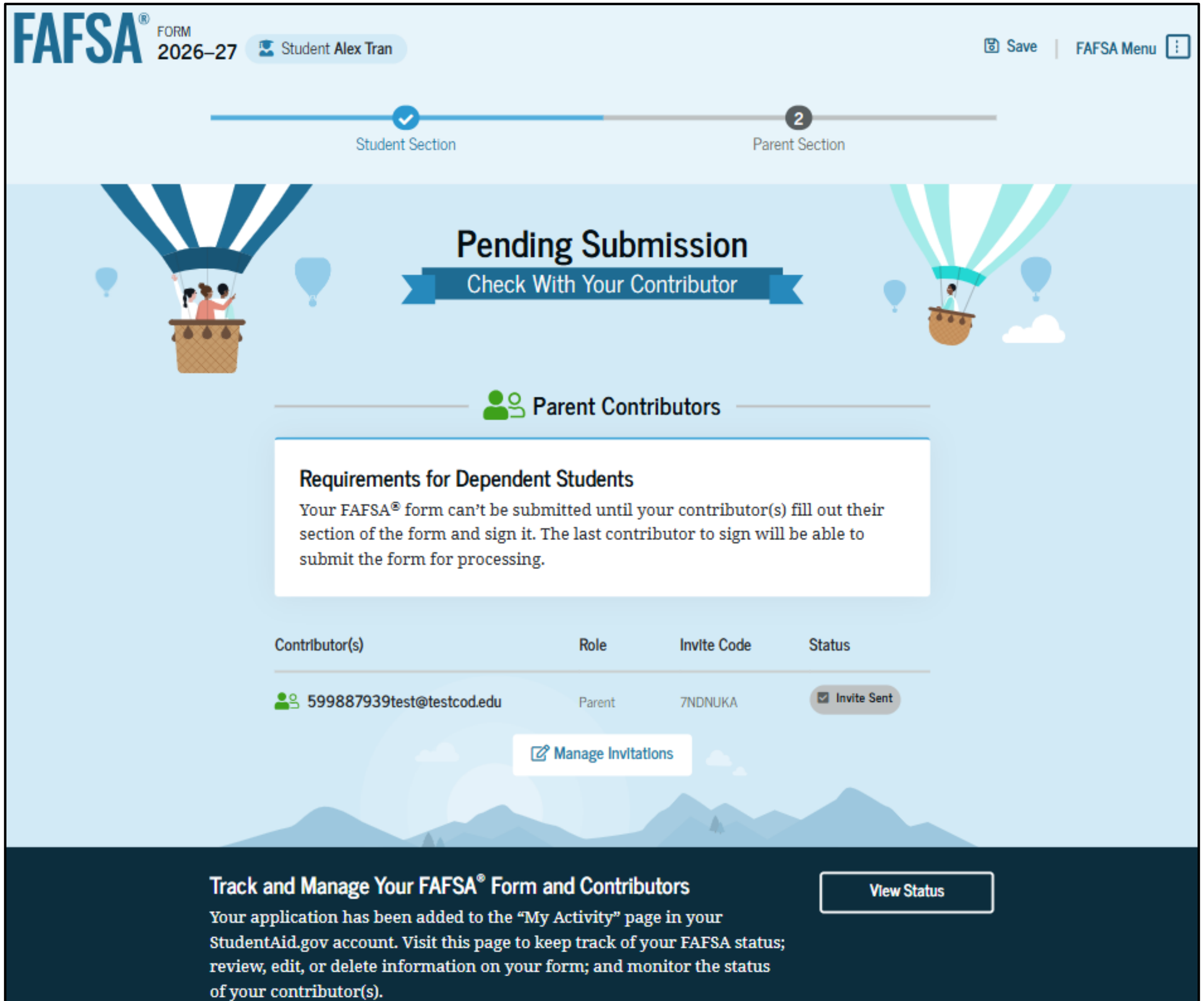
Signing the FAFSA



- On this page, the student acknowledges the terms and conditions of the FAFSA® form and signs their section. After agreeing and signing, the student is able to submit their section of the FAFSA form.

  Since parent information has not been provided, the FAFSA form is not considered complete and can't be processed yet.

Dependent Student Section Complete



FAFSA® FORM 2026–27 Student Alex Tran

Save | FAFSA Menu

Student Section

2 Parent Section

Pending Submission

Check With Your Contributor

Parent Contributors

Requirements for Dependent Students

Your FAFSA® form can't be submitted until your contributor(s) fill out their section of the form and sign it. The last contributor to sign will be able to submit the form for processing.

Contributor(s)	Role	Invite Code	Status
599887939test@testcod.edu	Parent	7NDNUKA	Invite Sent

Manage Invitations

Track and Manage Your FAFSA® Form and Contributors

Your application has been added to the "My Activity" page in your StudentAid.gov account. Visit this page to keep track of your FAFSA status; review, edit, or delete information on your form; and monitor the status of your contributor(s).

View Status

Parent's Invitation Email

Federal Student Aid

Complete Your Section of Alex's FAFSA® Form

⚠

Hello,

Alex T. started their 2026–27 *Free Application for Federal Student Aid* (FAFSA®) form and needs your input as a contributor. Alex won't be eligible for federal student aid without your help.

Accept Invitation

You will need to log in to StudentAid.gov to accept the invitation. If you log in without selecting the "Accept Invitation" button, you will need to go to the "FAFSA® Form" menu at the top of the page, select "Accept Contributor Invite," and provide this code:

7X6XHXF

If this invitation was sent to you by mistake, decline the invitation.

Why You Were Invited

We need some information from you to determine what aid Alex is eligible for. Without your input, they won't be eligible for federal student aid.

Being a contributor doesn't make you responsible for Alex's education costs.

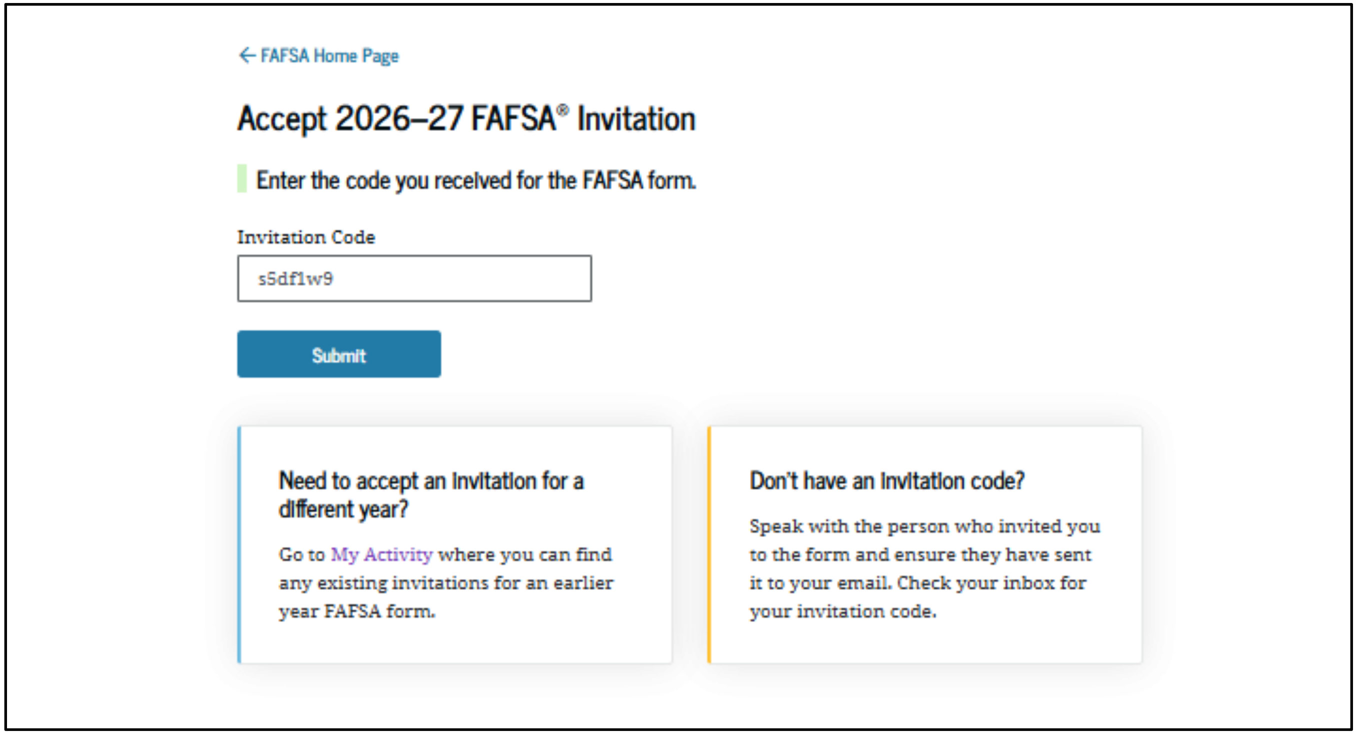
The FAFSA® form is often used to determine a student's eligibility for state and school financial aid in addition to federal financial aid.

We recommend finishing early in case states or schools have earlier **deadlines**.

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

Parent Needs to Accept Invitation

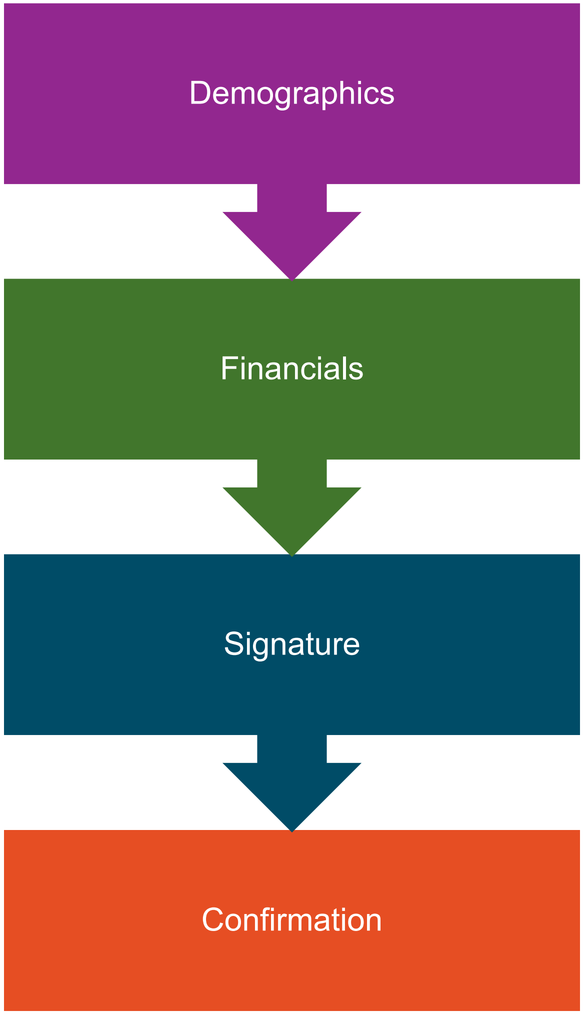
After logging in, the parent is taken to the "Accept 2026–27 FAFSA® Invitation" page. The invitation code from the parent's email automatically fills in the text box if the parent used the link from the email.



FAFSA Steps – Parent Contributor

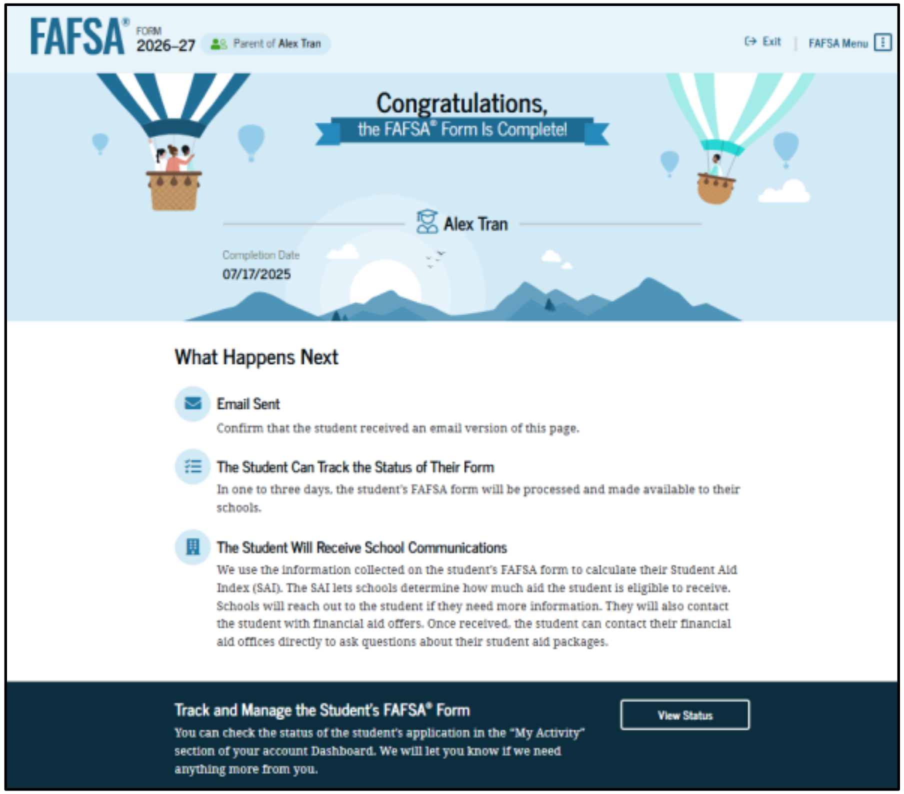
1. Following link in email invite—parent log in
2. Parent onboarding steps
3. Verify parent identity information
4. Parent provides consent

Once all required data has been provided and all sections have been signed, any role can submit the FAFSA form



FAFSA Confirmation

Upon submitting the student's FAFSA® form, the parent is presented an abbreviated confirmation page. This page displays information about tracking the student's FAFSA form and next steps. The student will receive an email with the full, detailed confirmation. With the student and parent sections completed and signed, the FAFSA form is now considered complete and submitted for processing.



After Filing

Information will be shared with PHEAA and all college choices.

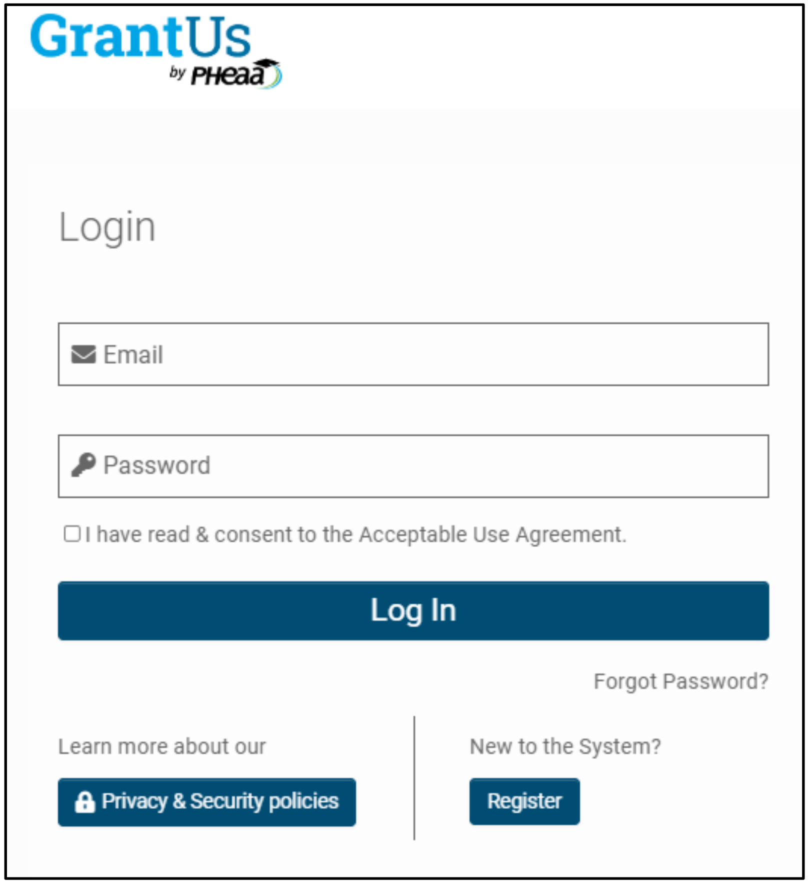
In a few days, an email will be sent to the student regarding the processing of their FAFSA and their FAFSA Submission Summary.

PHEAA will send you an email to instruct you on how to activate your GrantUs account and apply for the PA State Grant.

Students should monitor the email account provided on the FAFSA and respond to requests from Federal Student Aid, PHEAA and the colleges.

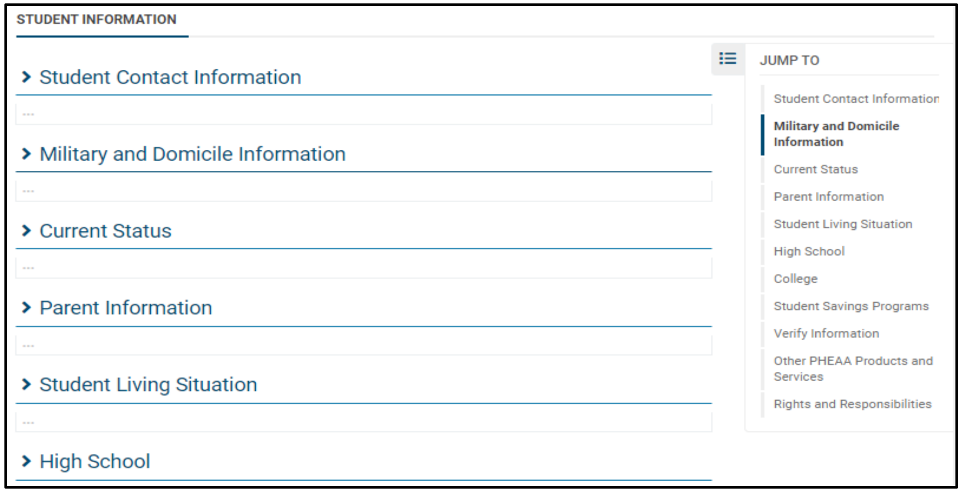
GrantUs

- PHEAA's PA State Grant and Special Programs online account management tool
- Launched for students in 2024-25
- Will be used to apply and manage eligibility for PA State Grant Program and the special programs administered by PHEAA



PA State Grant Form (SGF)

- Students able to complete SGF **after** PHEAA receives FAFSA information
  - SGF cannot be completed prior to completing FAFSA
- GrantUs account will need to be set up to complete SGF
  - Email to activate an account will come from noreply@grantus.pheaa.org
  - Student will invite parent to create an account if parental data is required to determine eligibility



Other State Programs

- PA Active Volunteer Tuition & Loan Assistance Program
- PA Blind or Deaf Higher Education Beneficiary Grant Program
- Chafee Education and Training Grant Program
- PA Fostering Independence Tuition Waiver Program
- Grow PA Scholarship Grant Program
- PA Mental Health Education Learning in Schools
- PA Partnerships for Access to Higher Education Program

New Program!

For details, see the PA Student Aid Guide, or visit **pheaa.org**

Other State Programs

- PA Postsecondary Educational Gratuity Program
- PA Ready to Succeed Scholarship Program
- PA State Work-Study Program
- PA Student Teacher Support Program
- PA Targeted Industry Program
- PA National Guard Educational Assistance Program
- PA National Guard Military Family Education Program

For details, see the PA Student Aid Guide, or visit **pheaa.org**.

Other Forms You May Need to Complete

✓ Check with your school

College Scholarship Service (CSS) Profile → College Specific Form

Pg. 3

Step 4: Compare Schools' Financial Aid Offers Carefully

- There is no required standard format
- If you receive a scholarship, do you know if there are conditions for maintaining it?
- Do you understand what is free money vs money that has to be paid back?

Bottom Line: What are your out-of-pocket costs?

Dream University

Estimated Annual Billed Cost:
Tuition & Fees...$18,000
Food & Housing...$13,500
Total Billed Costs..$31,500

The total estimated Cost of Attendance is $35,500. This includes $4,000 of non-billed expenses such as books, course materials, supplies, equipment, transportation and other living expenses.

Financial Aid Offer:	Fall	Spring	Total
Federal Pell Grant	$3,448	$3,447	$6,895
Federal Supplemental Opportunity Grant	$150	$150	$300
Pennsylvania State Grant	$2,630	$2,631	$5,261
Dream Grant	$1,000	$1,000	$2,000
Dream Scholarship	$3,000	$3,000	$6,000
Total Scholarships and Grants			20,456
Federal Direct Subsidized Loan	$1,750	$1,750	$3,500
Federal Direct Unsubsidized Loan	$1,000	$1,000	$2,000
Total Educational Loans			$5,500
Federal Works Study*	$1,200	$1,200	$2,400
Total Remaining Billed Costs			**$5,544**

(*Federal Work Study awards are not credited to the student's bill)

Reviewing the Financial Aid Offer

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?

Special Circumstances

If things change….

- Divorced or separated parents
- Stepparents
- Adoptive parents
- Foster parents
- Legal guardians
- Living with others
- Recent death or disability
- Reduced income

Step 5: Be Sure You Have The Money You Need

- Have you considered annual out of pocket costs **beyond the first year?**
- Do you understand your actual costs?
- Do you have a strategy for handling out of pocket costs?

Federal Student Loans

- Available to **ALL** students (US citizens and eligible non-citizens) **REGARDLESS** of need
- In student's name, no collateral or credit check, must sign MPN
- No payments required while attending school & six-month grace period
- Flexible Repayment options

Types of Federal Loans

- Undergraduate Students
  - Subsidized (6.39% interest and 1.057% fee)
  - Unsubsidized (6.39% interest and 1.057% fee)
- Graduate Students
  - Unsubsidized (7.94% interest and 1.057% fee)
- Parents
  - PLUS Loan (8.94% and 4.228% fee)

Undergraduate Loan Borrowing Limits

Dependent Undergraduate Student (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

*Aggregate Federal Student Loan Limit for undergraduate dependent student is $31,000

Federal Direct PLUS Loan

- In parent’s name for dependent’s student costs
- Rates set every July 1st for the life of that year’s loan; fees are deducted from disbursement
  - 8.94% variable/fixed interest rate; 4.228% fees
- MUST apply each year
- Principal can be deferred while student is in school; Interest will continue to accrue
- If denied - student is eligible for an additional $4,000 unsubsidized loan

Parents are limited to $20,000 per year with $65,000 as the aggregate limit **per dependent!**

Private/Alternative Loans

- From private lenders or financial institutions
- In student's name/co-signers usually required
- Can borrow up to the Cost of Attendance
- Based on credit scores and debt-to-income
- Principal can be deferred while student is in school; Interest will continue to accrue
- Terms vary by lender – compare before making choices

Read the Fine Print!

Mercer County High School Graduates!

Eligibility

The George W. Wright Students Aid Fund awards
deserving students an
INTEREST FREE LOAN
of up to **$20,000**
to assist in paying for:
- COLLEGE TUITION -
- On campus ROOM -
- On campus BOARD -
- On campus FEES -
or similar expenses incurred in other post-high school professional education.

Please note: Loans are not available for post undergraduate education. (No loans for Masters, PhD, law, or med school).

Requirements:

High School Applicants must:
1) rank in the upper half of their graduating class from a Mercer County, PA high school, or Cochranton, Slippery Rock, or Wilmington high schools.
2) be accepted for enrollment at a post-high school institution of higher learning

Current College Student Applicants (who are not already approved for a George Wright loan) must:
1) be a graduate of a high school listed above, or attending Grove City College, Penn State-Shenango, or Thiel College
2) demonstrate ability to succeed academically by maintaining a 2.8 cumulative GPA or better on their official college transcript
3) plan to continue current enrollment at Grove City College, Penn State-Shenango, or Thiel College

History

George W. Wright attended the old Mercer Academy and Allegheny College and began teaching at the age of 16 to pay for his college. He taught school in Kentucky and Tennessee in years 1859 and 1860. He was in the South at the time of John Brown's raid at Harpers Ferry and enlisted in Company I, 10th Pennsylvania Reserves where he served two years in the Civil War.

After the Civil War he was in the oil business in Venango County and then had a manufacturing concern in Sandy Lake, Pennsylvania.

He served as Mercer County Recorder of Deeds for four years in the 1870s and served one term as State Senator. He became a Mercer County Trust Company Director and was President of the Board of Farmers and Mechanics National Bank. He was then appointed Superintendent of the Mercer Soldiers Orphan School, a post he held for 20 years.

He was a member of the Mercer Methodist Church and donated the bell that is currently at the church.

George W. Wright
continues to educate young people.

www.georgewrightfund.org

updated 10/07/2024

The George W. Wright Students Aid Fund

Interest Free Student Loans

Let George W. Wright's financial assistance help your educational dreams become reality!

P. O. Box 187
Mercer, PA 16137
724-662-3140
www.georgewrightfund.org

Undergraduate and Graduate Loans

PA FORWARD® Student Loans by PHEAA

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

Low, Fixed Rates

3.29–10.45% APR[1,2]

Effective as of 6/5/25

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 borrower who selected an Immediate Repayment Plan and a repayment term of 60 months, monthly payments of $181.11 and a final payment of $173.14, a fixed periodic interest rate of 3.57%, and total payments of $10,858.78. 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 an Interest Only Repayment Plan and a repayment term of 180 months, monthly payments of $87.42 for 52 months and monthly payments of $110.48 for the remainder of the repayment term, a fixed periodic interest rate of 10.49%, and total payments of $24,431.69. The borrower in this sample did not qualify for any interest rate discounts.
These APRs are estimates and may differ from the actual rates received.

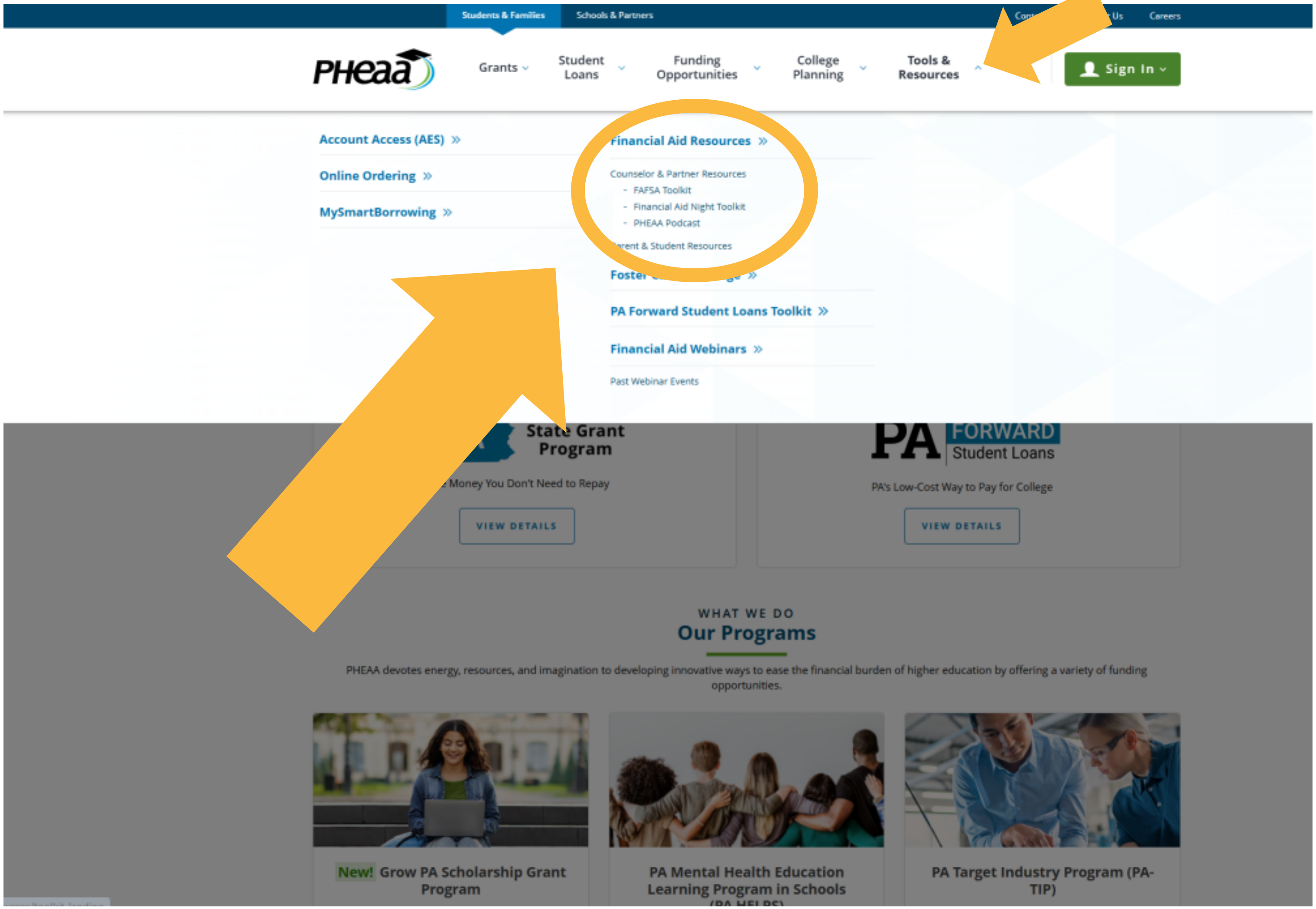
2) The provided rate range includes Undergraduate, Graduate, and Parent loans and may change based on loan type, loan term, repayment plan, and applicable discounts (not all discounts apply to all loan products). See individual loan programs for more specific information. PHEAA uses applicant credit 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 reserves the right to discontinue all programs or benefits without prior notice.

Use Your Resources

- **pheaa.org**
- **EducationPlanner.org**
- **MySmartBorrowing.org**
- **YouCanDealWithIt.com**
- PHEAA toll free: 1-800-692-7392
- PHEAA's Higher Education Access Corner Podcast (Available on Spotify, Amazon Music, iHeartRadio, and PHEAA's YouTube channel, PHEAAStudentAid)
- Federal Student Aid Info Center: 1-800-433-3243
- **StudentAid.gov** – The one-stop shop site for all financial aid information.
- **StudentAid.gov/FAFSA** – Direct link to the FAFSA

Pg. 28

pheaa.org/ResourcesStudents



What Can You Do Now?

- Visit College Websites
- Utilize Net Price Calculators **collegecost.ed.gov**
- Estimate Federal Student Aid **studentaid.gov/aid-estimator**
- Talk About What is Affordable
- Explore Scholarships
- Create StudentAid.gov Account & Complete the FAFSA

Do a Web Search for These!

- ✓ Most useless college majors
- ✓ Careers that didn’t exist 10 years ago
- ✓ Highest earning 4-year degrees
- ✓ Majors w/ the highest unemployment rates
- ✓ Majors w/ the highest loan defaults
- ✓ College costs that no one warned you about
- ✓ Ways to get more scholarships
- ✓ Top 10 colleges for the top 10 majors

Stay Up to Date with PHEAA

Sign up for more information on our programs and services!

Would you like to learn more about funding you or your student's higher education dreams? Sign up to get emails from PHEAA and we will send you information about loans, grants, and more!

Scan the QR to sign up!

Social Media Outreach

PHEAA

American Education Services

@PHEAAaid

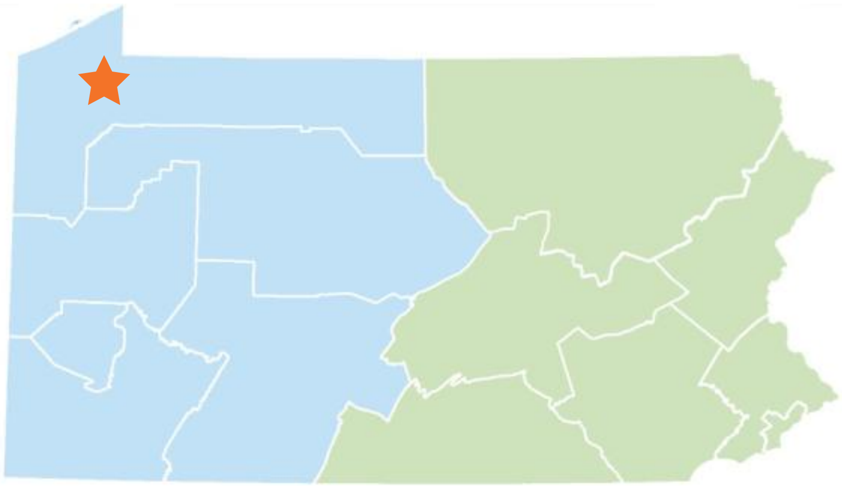
@aesSuccessorg

@PHEAAaid

PHEAA

Questions?

Your Presenter



Michelle Work

Higher Education Access Partner
Northwest Region
PA Higher Education Assistance Agency (PHEAA)
717-562-2019
michelle.work@pheaa.org