

Financial Aid 101: The Basics

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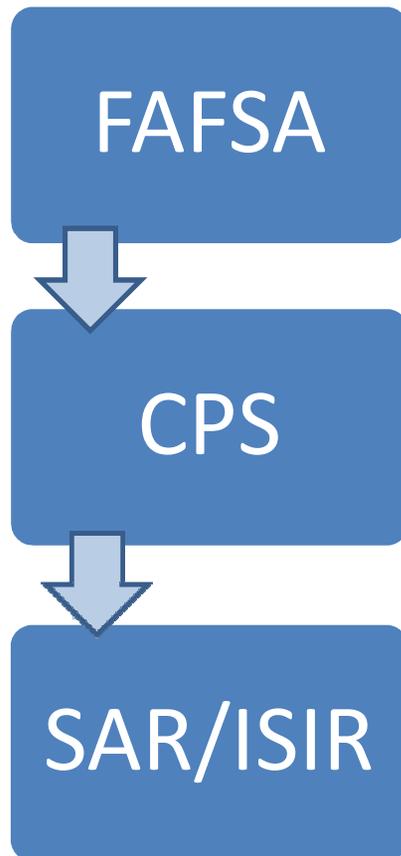
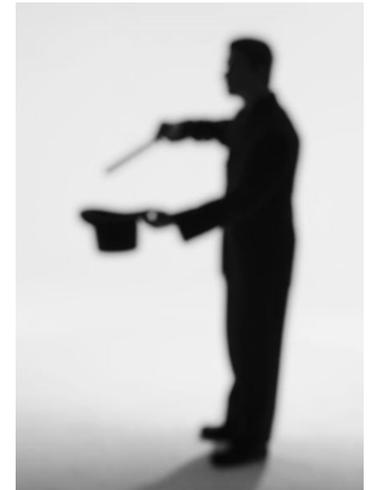


Agenda for FA 101: The Basics

- Financial Aid Application Process
- How to help families submit the Free Application for Federal Student Aid (FAFSA)
- Federal Student Aid (FSA) ID
- The Financial Aid Programs
- Resources



Financial Aid Application Process Overview



- Student submits the Free Application for Federal Student Aid (FAFSA)
 - Electronically
 - Regular mail
- The Central Processing System (CPS) processes the FAFSA
 - Conducts required database matches
 - Calculates a student's Expected Family Contribution (EFC) according to the federal need analysis
- The student receives a Student Aid Report (SAR) as a result and the schools the student has listed receives an Institutional Student Information Record (ISIR)

A person wearing a red and white vertically striped long-sleeved shirt and blue jeans is carrying a stack of three white books under their left arm. The person is shown from the side, from the waist up, against a plain white background.

After the FAFSA

- Student Aid Report
- Verification
- Special Circumstances
- College financial aid forms
- Award Letter
- Loans require additional steps before the funds can be disbursed to the student:
 - Master Promissory Note (MPN)
 - Entrance Counseling



How to help families submit the FAFSA...

www.FAFSA.gov

Who gets federal student aid?

- U.S. citizens & eligible non-citizens
- Must have a valid Social Security Number (SSN)
- Selective Service Registration – males between 18-25
- High school diploma or its equivalent
- More eligibility criteria can be found at [StudentAid.gov/eligibility](https://studentaid.gov/eligibility)



How do I get started?



- Completing the *Free Application for Federal Student Aid (FAFSA[®])* is the **first step toward** getting federal aid for college, career school, or graduate school
- Federal Student Aid, an Office of the U.S. Department of Education, provides more than \$150 billion in grants, loans, and work-study funds each year, but you have to complete the FAFSA to see if you can get any of that money
- The FAFSA is for everybody regardless of income
- The FAFSA is student-centric

When you get asked why they should file a FAFSA

“My parents say we make too much money to qualify for financial aid”



- You should say
 - Some scholarship agencies require the FAFSA
 - Some colleges use the FAFSA results to determine non-need based financial aid
 - Financial aid includes student and parent loans, a FAFSA is required to receive these loans
 - Sometimes your circumstances may change, and your financial aid office may consider them, such as
 - Death
 - Divorce
 - High medical/dental expenses
 - Job loss

Free Application for Federal Student Aid (FAFSA) – www.fafsa.gov

Federal Student Aid PRIDE SPONSOR OF THE AMERICAN MIND® FAFSA®
Free Application for Federal Student Aid

Home About Us FSA ID StudentAid.gov Help SEARCH English | Español

Get help paying for college

Submit a Free Application for Federal Student Aid (FAFSA)



New to the FAFSA?

Start A New FAFSA

Returning User?

- Make a correction
- Add a school
- View your Student Aid Report (SAR), and more...

Login

Deadlines

Information about your deadlines.

School Code Search

Find your college's school code. Also find detailed information about your college.

FAFSA Filing Options

Learn about the other options for filing your FAFSA.

Announcements

- If you have questions about the FSA ID, you can find the answers to frequently asked questions [here](#). If you need assistance logging in with your FSA ID, contact us at 1-800-557-7394.

- [Deadline Approaching: 2014-2015 FAFSA corrections](#) or

Thinking About College?



Use [FAFSA4caster](#) to see how federal student aid can help you pay for college!

A young man with dark hair, wearing a black sweater over a white collared shirt and dark jeans, is sitting on a light-colored concrete bench. He is smiling and looking towards the camera. A silver laptop is open on the bench in front of him. The background is a blurred outdoor setting with green trees and a paved area.

FAFSA4Caster

- Apply early
- Simulates FAFSA
- EFC

When Should I File the FAFSA?

- Annually
 - On or as soon after January 1, 2016 as possible for 2016-2017 your senior year in high school
 - And then file a renewal FAFSA on the Web each year following
 - Why apply early?
 - First come first served
 - State deadlines
 - » Oregon Opportunity Grant
 - College deadlines
 - » Vary



FAFSA Updates

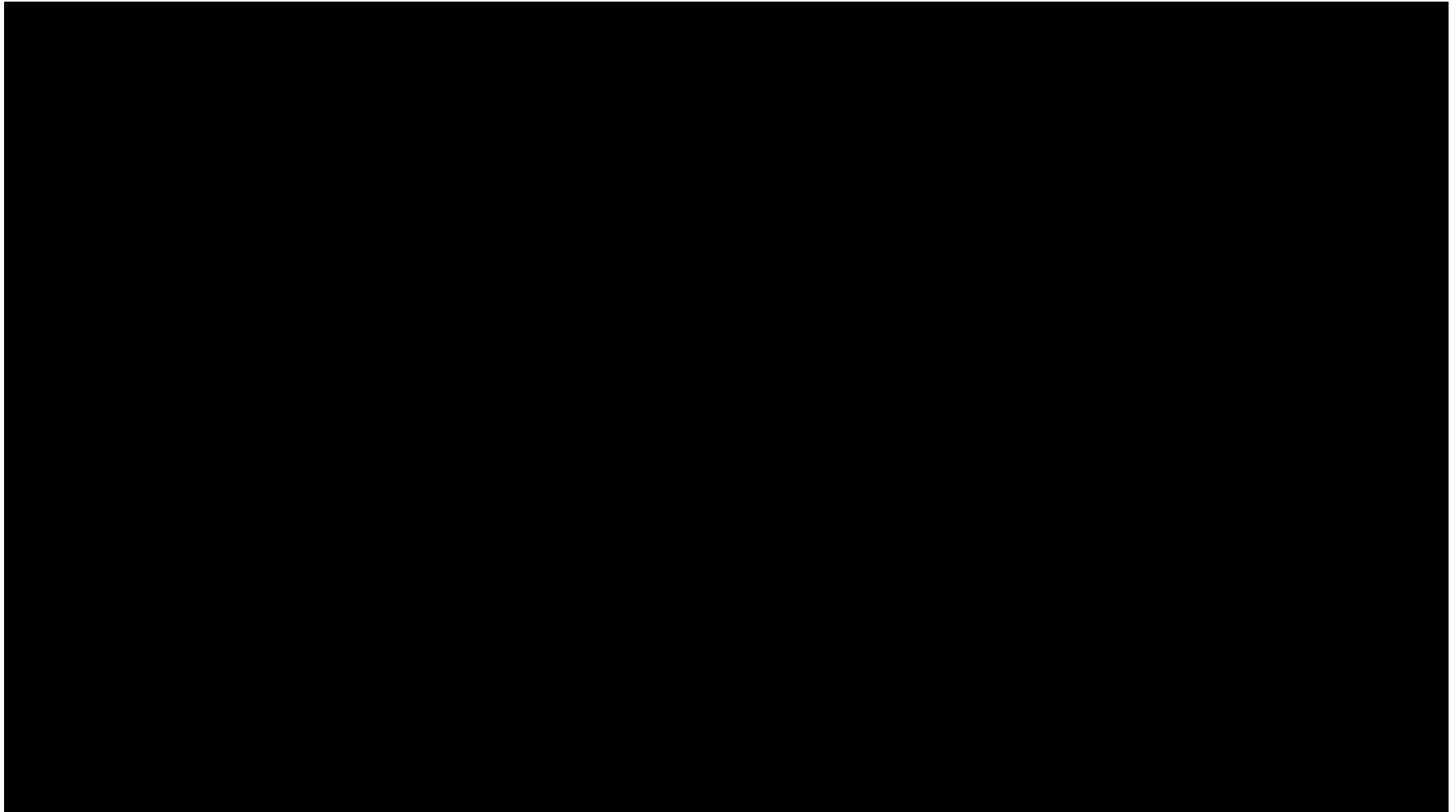


- 2017-2018 FAFSA
 - Filing FAFSA date is earlier, begins October 1, 2016
 - Will use prior-prior year (PPY)

FAFSA Year	File FAFSA on or after	Tax Year Reported on FAFSA
2015-2016	January 1, 2015	2014
2016-2017	January 1, 2016	2015
2017-2018	October 1, 2016	2015
2018-2019	October 1, 2017	2016

FAFSA Overview

Federal Student Aid Video



StudentAid.ed.gov YouTube Video: <https://www.youtube.com/watch?v=c-23SMf5DyQ>

FAFSA Help

- Go to www.studentaid.gov/completefafsa
- Call toll free 1-800-433-3243, which is the 1-800 4 FED AID line
- TTY users (for the hearing impaired) may call 1-800-730-8913
- Live chat feature within FAFSA on the Web (FOTW)
- Expanded instructions within FOTW
- Contact the college financial aid office for which you are applying for admission to for answers to your financial aid questions

Get Ready - *FAFSA Tips*

- Social Security Number (SSN)
 - Student must have a valid SSN
 - Report name as it appears on SSN card
- Date of birth
- Address
- E-mail address
- 2015 income; estimates are ok
 - 2015 W-2 Statements, or final paystub(s), or use your IRS 2014 results as an estimate
 - Go back later and correct your FAFSA after you have filed your federal tax return
 - Use the IRS Data Retrieval Tool (DRT) within FAFSA on the Web available in mid-February; or if unable to use DRT manually update FAFSA



WWW.FAFSA.GOV



Home



Help

SEARCH

STUDENT

Login

Student Information

Form Approved
OMB No. 1845-0001
App. Exp. 12/31/2016

Instructions are provided for each FAFSA question in the Help and Hints section on the right side of the page and are also available by clicking **Need Help?** at the bottom of the page.

The student's first name

Dependent

The student's full last name

Data

The student's Social Security Number

123-46-2581



[From a Freely Associated State?](#)

The student's date of birth (mmddyyyy)

01/01/1994



NEXT

NEED HELP?

Help and Hints

The student's date of birth

For an extra level of security, select the Virtual Keyboard icon and use your mouse to select the characters.

You must enter the student's date of birth.

Enter the date of birth in "mmddyyyy" format, and make sure it **exactly** matches the date of birth on file with the Social Security Administration. For example, if the student's date of birth is **May 3, 1980**, type **05031980**.

[More>>>](#)



Help

SEARCH

Student Demographics

School Selection

Dependency Status

Parent Demographics

Financial Information

Sign & Submit

Confirmation

STUDENT

Student Demographic Information

Your last name Your first name Your middle initial

Your Social Security Number

Your date of birth (mmddyyyy)

Are you male or female?
 Male Female

Your permanent mailing address (include apt. number)

Your city (and country if not U.S.) Your state

Your ZIP code

Have you lived in Alabama for at least 5 years?
 Yes No

Your permanent telephone number

Your e-mail address Re-enter your e-mail address

What is your marital status as of today?

Do you have driver's license information that you want to provide?
 Yes No

Your driver's license number Your driver's license state

CHECK FOR ERRORS

PREVIOUS

NEXT

NEED HELP?

SAVE

CLEAR ALL DATA

VIEW FAFSA SUMMARY

EXIT

Help and Hints

Is the Student Male or Female? Question 21

Your gender is used to determine if you need to register with the Selective Service System. Most male citizens and

male immigrants must register with the Selective Service System to receive federal student aid. This requirement applies to any person assigned the sex of male at birth.

Select **male** if you are male.

Select **female** if you are female.

School Selection

You can add up to 10 colleges to your FAFSA. If you know your college's school code, use the option to the right to search. If you need help finding your college, use the state (required), city (optional), and school name (optional) fields to begin your search.

All of the information you report on the FAFSA will be sent to each college listed, including the names of the other colleges listed. If you don't want this information sent to a particular college, do not list that school on your FAFSA.

State

Federal School Code

City (optional)

OR

School Name (optional)

[Search Tips](#)

Select a school from the Search Results table and click **Add >>** to add a school to the Selected Schools table.

Search Results: 1

Sort By: Best Match | [School Name](#)

UNIV OF ILLINOIS @ URBANA-
CHAMPAIGN
CHAMPAIGN, IL
Federal School Code: 001775 

Selected Schools

Select up to 10 schools

UNIV OF ILLINOIS AT CHICAGO
CHICAGO, IL
Federal School Code: 001776 [Remove](#)

ALABAMA AGRCLTL & MECHL UNIV
NORMAL, AL
Federal School Code: 001002 [Remove](#)

UNIVERSITY OF IOWA
IOWA CITY, IA
Federal School Code: 001892 [Remove](#)



- Student Demographics
- School Selection
- Dependency Status
- Parent Demographics
- Financial Information
- Sign & Submit
- Confirmation

STUDENT

School Selection Summary

You may change the positioning of any school in this list. To do so, click on the school name and then use the buttons on the right to change the position of the selected school. The **FIRST** and **LAST** buttons will move the school to either the top or bottom of your list, respectively, and the **UP** and **DOWN** buttons will move the school one position up, or one position down, respectively.

For federal student aid purposes, it does not matter in what order you list your selected schools. However, placing a school that participates in your state's student grant programs first may help you obtain state grant aid. Check with your state grant agency for more information.

School Name	Federal School Code	Housing Plans	
UNIV OF ILLINOIS AT CHICAGO	001776	On Campus	Remove
ALABAMA AGRCLTL & MECHL UNIV	001002	With Parent	Remove
UNIVERSITY OF IOWA	001892	Off Campus	Remove
UNIV OF ILLINOIS @ URBANA-CHAMPAIGN	001775	Off Campus	Remove

FIRST
UP
DOWN
LAST

Dependency Determination



Application was successfully saved.

Were you born before January 1, 1992?

 Yes No

As of today, are you married?

 Yes No

At the beginning of the 2015-2016 school year, will you be working on a master's or doctorate program (such as an MA, MBA, MD, JD, PhD, EdD, or graduate certificate, etc.)?

 Yes No

Do you now have or will you have children who will receive more than half of their support from you between July 1, 2015 and June 30, 2016?

 Yes No

Do you have dependents (other than your children or spouse) who live with you and who receive more than half of their support from you, now and through June 30, 2016?

 Yes No

Are you currently serving on active duty in the U.S. Armed Forces for purposes other than training?

 Yes No

Are you a veteran of the U.S. Armed Forces?

 Yes No

At any time since you turned age 13, were both your parents deceased, were you in foster care, or were you a dependent or ward of the court?

 Yes No

As determined by a court in your state of legal residence, are you or were you an emancipated minor?

 Yes No

As determined by a court in your state of legal residence, are you or were you in legal guardianship?

 Yes No

On or after July 1, 2014, were you homeless or were you self-supporting and at risk of being homeless?

 Yes No

Help and Hints

Is Student Homeless or At Risk of Being Homeless?

Select **Yes** if any time after July 1, 2014, you were homeless or were self-supporting and at risk of being homeless.

Select **No** if you are not homeless or at risk of being homeless.

- **Homeless** means lacking fixed, regular and adequate housing.
- You may be homeless if you are living in shelters, parks, motels or cars, or temporarily living with other people because you have nowhere else to go. Also, if you are living



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Dependency Status Results

Based on your answers to the dependency status questions, **you are considered a dependent student. This means you must provide parental information.** Select "I will provide parental information" and click **Next** to continue to Parent Demographics.

If you have a special circumstance and are unable to provide parental information, under very limited circumstances, you may be able to submit your FAFSA without parental information. Select "I am unable to provide parental information" and click **Next** to get additional information.

- I will provide parental information
- I am unable to provide parental information

PREVIOUS

NEXT

NEED HELP?

SAVE

CLEAR ALL DATA

VIEW FAFSA SUMMARY

EXIT

Help and Hints

Dependency Status Results

For dependent students, a special circumstance is a situation that exists between the student applicant and his or her parent(s) which prevents the student from providing parental information.

Select **I will provide parental information** to continue to Parent Demographics.

Select **I am unable to provide parental information** to get additional information about special circumstances.

Do I need to provide my parents' information on my FAFSA?

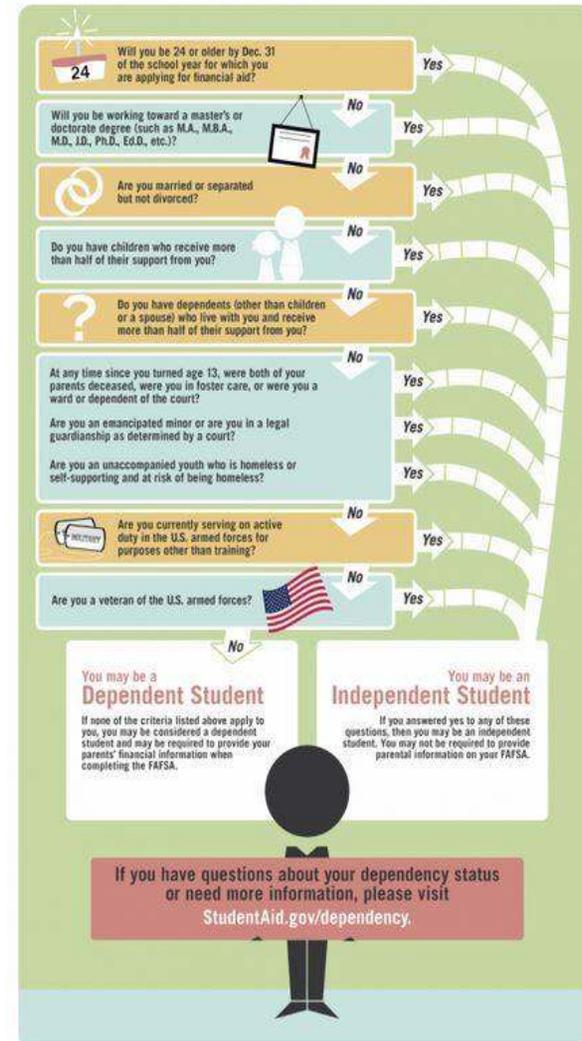
DEPENDENT - *yes*

- or -

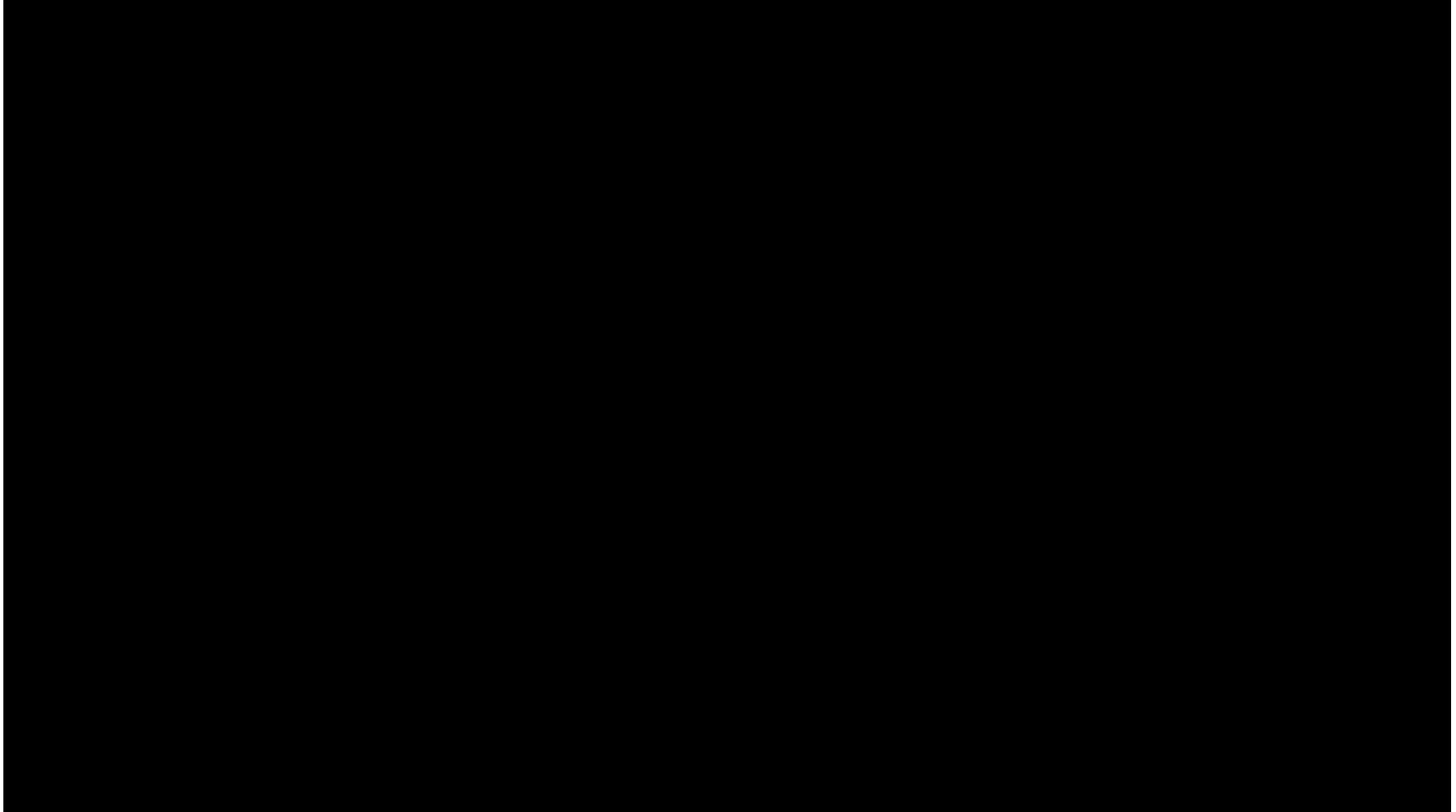
INDEPENDENT - *no*

Do I Have to Provide My Parents' Information on the Free Application for Federal Student Aid (FAFSA)?

All applicants for federal student aid are considered either "independent" or "dependent." Dependent students are required to include information about their parents on the FAFSA. By answering a few questions, you can get a good idea of which category you fit into.



FAFSA: Determining Your Dependency Status



StudentAid.ed.gov YouTube Video: <https://www.youtube.com/watch?v=dEbxRjILus>

If you get this question:

“My legal (biological or adoptive) parents are divorced, which parent should I list on the FAFSA?”



- You should ask the student
 - Which parent have you lived with the most in the previous 12 months?
 - Do not list grandparents, foster parents, legal guardians, aunts, uncles, unless they have legally adopted you
 - What is marital status of the parent you lived with the most in the previous 12 months?
 - In cases of divorce or separation
 - Report parent you lived with the most in the previous 12 months, and their spouse if remarried
- Report Parent 1 & 2, if applicable
 - SSN
 - Name
 - DOB

Parent Demographics Information

As of today, what is the marital status of your legal [parents](#) (biological and/or adoptive)?

Married or Remarried

When did your parents get married or remarried? Enter the month and year. (mmyyyy)

01/1990

What is your Parent 1
(father's/mother's/stepparent's) Social
Security Number?

550-14-1415

What is your Parent 1
(father's/mother's/stepparent's) last name?

FSA

What is your Parent 1
(father's/mother's/stepparent's) first initial?

M

What is your Parent 1
(father's/mother's/stepparent's) date of
birth? (mmdyyy)

11/10/1980

What is your Parent 2
(father's/mother's/stepparent's) Social
Security Number?

123-46-7890

What is your Parent 2
(father's/mother's/stepparent's) last name?

Doe

What is your Parent 2
(father's/mother's/stepparent's) first initial?

J

What is your Parent 2
(father's/mother's/stepparent's) date of
birth? (mmdyyy)

01/01/1988

Your parents' e-mail address

xyz@fsa.gov

Re-enter your parents' e-mail address

xyz@fsa.gov

Have your parents lived in Illinois for at least 5 years?

Yes No

What is your parents' state of legal residence?

North Dakota

Did your parents become legal residents of North Dakota before January 1, 2010?

Yes No

When did your parents become legal residents? Enter the month and year for your parent who has lived in the state the longest. (mmyyyy)

01/2011

Your parents' number of family members in 2015-2016 (household size)

If you are not sure who is considered a family member, click **Household Size** to answer the questions on the worksheet.

4

HOUSEHOLD SIZE

How many people in your parents' household will be college students between July 1, 2015 and June 30, 2016? Do not include your parents.

1

Help and Hints

Parent's Date of Birth
Question 64 and 68

For an extra level of security, select the Virtual Keyboard icon and use your mouse to select the characters.

Enter your [parent's](#) date of birth. Enter this date in "mmdyyy" format. For example, **08171959** for August 17, 1959.

Your parent's date of birth must match **exactly** the date of birth on file with the Social Security Administration. To update the information with the Social Security Administration, call **1-800-772-1213** or go to www.ssa.gov.



Help

SEARCH

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Sign & Submit

Confirmation

P
A
R
E
N
T

Parent Tax Information

Application was successfully saved.

For 2014, have your parents completed their IRS income tax return or another tax return?

Already completed

For 2014, what is your parents' tax filing status according to their tax return?

Married-Filed Joint Return



You, the parents, may be able to use the IRS Data Retrieval Tool to view and transfer your tax information from the IRS.

Did you, the parents, file a Form 1040X amended tax return?

Yes No

Did you, the parents, file a Puerto Rican or foreign tax return?

Yes No

Did you, the parents, file taxes electronically in the last 3 weeks (or by mail in the last 11 weeks)?

Yes No

Based on your response, we recommend that you, the parents, transfer your information from the IRS into this FAFSA. [How you filed your taxes](#) can affect whether your tax return information is available to transfer.

Enter your PIN and click **Link To IRS**.

Which parent are you?

Parent 2 (Father/Mother/Stepparent)

What is your (the parent's) PIN?

••••

[Apply For A PIN](#)

[I Forgot/Don't Know My PIN](#)

LINK TO IRS

Help and Hints

What is your (the parent's) PIN?

A parent **must** enter a Federal Student Aid PIN to access the IRS Web site and request tax information.

- If you (the parent) do not already have a PIN and would like to apply for one, click "Apply For A PIN."
- If you (the parent) already have a PIN but have forgotten it, click "I Forgot / Don't Know My PIN" to request a duplicate.



Help

SEARCH

STUDENT

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Student Tax Information

For 2014, have you completed your IRS income tax return or another tax return?

Already completed ▾

For 2014, what is your tax filing status according to your tax return?

Single ▾



You may be able to use the IRS Data Retrieval Tool to view and transfer your tax information from the IRS.

Did you file a Form 1040X amended tax return?

Yes No

Did you file a Puerto Rican or foreign tax return?

Yes No

Did you file your taxes electronically in the last 3 weeks (or by mail in the last 11 weeks)?

Yes No

Based on your response, we recommend that you transfer your information from the IRS into this FAFSA. [How you filed your taxes](#) can affect whether your tax return information is available to transfer.

Enter your PIN and click [Link To IRS](#).

What is your PIN?

••••

[I Forgot/Don't Know My PIN](#)

[LINK TO IRS](#)

PREVIOUS NEXT

NEED HELP? SAVE CLEAR ALL DATA VIEW FAFSA SUMMARY EXIT

Help and Hints

What is your PIN?

You **must** enter your Federal Student Aid PIN to access the IRS Web site and request your income tax information.

- If you do not already have a PIN and would like to apply for one, click "Apply For A PIN."
- If you already have a PIN but have forgotten it, click "I Forgot / Don't Know My PIN" to request a duplicate.

Frequent FAFSA Errors

- Parent and Student Social Security Numbers
- Divorced/remarried/unmarried but living together parental information-which belongs on the form
- Income earned by parents/stepparents
- Untaxed income
- U.S. income taxes paid
- Household size
- Number of household members in college
- Real estate and investment net worth
- Not signing the FAFSA

Federal Student Aid (FSA) ID

- Replaced the federal PIN
- Began May 10, 2015
- Why? To increase security
- FSA ID must be used for all federal sites
 - Free Application for Federal Student Aid (FAFSA) site at www.FAFSA.gov
 - My Federal Student Aid at www.StudentAid.gov/login
 - The National Student Loan Data System (NSLDS) site at www.NSLDS.ed.gov
 - The Federal Student Loan site at www.studentloans.gov
 - The Federal TEACH Grant Agreement to Serve (ATS) site at www.TEACH-ats.ed.gov



FSA ID

- Who Gets One
 - Student
 - Parent of dependent student if their information is required on the FAFSA
 - Parent borrowing a Federal Direct Parent PLUS Loan and their information was not required on the FAFSA
- How to get an FSA ID
 - Create an FSA ID when logging into certain U.S. Department of Education (ED) websites, including “create an FSA ID now” - <https://fsaid.ed.gov/npas/index.htm>
- Federal Student Aid Information Center (FSAIC) Toll Free for help 1-800-4 FED AID (1-800-433-3243)



FSA ID Process – 3 Main Steps

How to create an **FSA ID**

1. Enter your log-in information
 - Provide your email address, a unique username, and password, and verify that you are at least 13 years old
2. Enter your personal information
 - Provide your Social Security Number (SSN), name, and date of birth
 - Include your mailing address, email address, telephone number, and language preference
 - For security purposes, provide answers to five challenge questions
3. Submit your FSA ID information
 - Agree to the terms and conditions
 - Verify your email address (This is optional, but helpful. By verifying your e-mail address, you can use your e-mail address as your username when logging into certain ED websites. This verification also allows you to retrieve your username or reset your password without answering challenge questions.)

FSA ID: 5 Challenge Questions

YOU MUST SET UP 5 CHALLENGE QUESTIONS WHEN CREATING YOUR FSA ID

- **QUESTIONS 1 AND 2:**
Select questions from a drop-down menu
- **QUESTIONS 3 AND 4:**
Create your own questions (free-form)
- **QUESTION 5:**
Select a significant date. Cannot be your birthday.

ALL QUESTIONS AND ANSWERS
MUST BE UNIQUE!

TIP: The best way to set up challenge questions you'll remember is to create them yourself. Only the owner of an FSA ID should create or use the account. Parents should not create an FSA ID for their child and vice versa.

If you get this question:

“Can I create an FSA ID for my child, parent or spouse?”

- Your answer should be
 - No
 - Only the owner of an FSA ID should create or use their account
- Here’s why:
 - The FSA ID serves as a legal signature and should not be shared with anyone, including family, school personnel, loan servicers, or contact center agents
 - By creating your own FSA ID, you’re more likely to remember your username, password, and the answers to your challenge questions. Without these, you can lose access to your account and be unable to log in to Federal Student Aid websites
 - An e-mail address cannot be used with more than one FSA ID. If you forget your username or password, you can request that a secure code be e-mailed to you to allow you to reset your username or password. For security reasons, you don’t want that code being sent to someone else

Source: <https://studentaid.ed.gov/sa/fafsa/filling-out/fsaid>



The Financial Aid Programs

If you get this question:

“How much aid will I receive?”

- Your answer should be
 - The financial aid office at your college will let you know the amount of financial aid you are eligible to receive
 - Your college will use your EFC to prepare a financial aid package to help you meet your financial need
 - Financial need is determined by the cost of attendance (COA) at your college minus your EFC
 - COA is tuition, fees, room & board, book & supplies, transportation, etc.



Financial Aid – What is it?

Money from a source other than the family to assist with the cost of attending college

Grants

Work-Study

Scholarships

Loans

Types of Financial Aid – Grants Gift Aid



Programs	Annual Amount
Federal Pell Grant	Up to \$5,775 for 2015-2016
Federal Supplemental Education Opportunity Grant	\$100-\$4,000
Teacher Education Assistance for College and Higher Education Grant (TEACH Grant)	Up to \$4,000
Iraq & Afghanistan Service Grant	Visit StudentAid.gov/Iraq-Afghanistan
Oregon Opportunity Grant	Up to \$2,100 Visit www.oregonstudentaid.gov
College/University Grant	Amounts Vary

Finding Scholarships

- Start local, your home town
 - Your high school
 - Foundations
 - Community organizations and civic groups
 - Local business, and employers
 - Religious or ethnicity-based organizations
- Your college/university
- Your state
 - Oregon: www.oregonstudentaid.gov
- Free internet search; search engines

Beware of scams!



Types of Financial Aid – Student Employment Self Help

- Student can work part time while enrolled
 - Campus Employment
 - Federal Work Study
 - Need based award



Types of Financial Aid – Loans; money you pay back with interest

Federal Loan Programs	Borrower	Annual Amount	Loan Fee	Interest Rate
William D. Ford Federal Direct Stafford Loan <ul style="list-style-type: none"> • Subsidized • Unsubsidized 	Student <ul style="list-style-type: none"> • Undergraduate • Graduate – Unsubsidized only 	Amounts vary based upon grade level, dependency status, and program; annual and aggregate limits apply	Yes	“Variable-Fixed”
Federal Perkins Loan	Student	Congressional Action Required	No	Fixed at 5%
William D. Ford Federal Direct PLUS Loan	<ul style="list-style-type: none"> • Parent on behalf of their Dependent Undergraduate • Graduate student 	COA – EFA = Amount	Yes	“Variable-Fixed”

Federal DL Annual Loan Limits for Undergraduate Students

Grade Level	Base Amount: Subsidized/ Unsubsidized	Supplemental Unsubsidized	Total Annual Maximum DEPENDENT UNDERGRADUATE	Additional Unsubsidized INDEPENDENT UNDERGRADUATE And for dependent students whose parents cannot obtain Direct Parent PLUS Loan	Total Annual Maximum INDEPENDENT UNDERGRADUATE And for dependent students whose parents cannot obtain Direct Parent PLUS Loan
Freshman	\$3,500	\$2,000	\$5,500	\$4,000	\$9,500
Sophomore	\$4,500	\$2,000	\$6,500	\$4,000	\$10,500
Junior	\$5,500	\$2,000	\$7,500	\$5,000	\$12,500
Senior	\$5,500	\$2,000	\$7,500	\$5,000	\$12,500

What can students do now?

- Apply for Admission to their college choice(s)
- Research financial aid process requirements at their favorite college(s)
 - CSS/Financial Aid PROFILE®
- Research scholarship deadlines and requirements
- FAFSA4Caster
- Obtain FSA ID (student and parent)
- Net Price Calculator

Resources

- Federal
 - FAFSA: www.fafsa.gov
 - FSA ID: <https://studentaid.ed.gov/sa/fafsa/filling-out/fsaid>
 - Federal Student & Parent Loans: www.studentloans.gov
 - Federal Student Aid Information, YouTube Videos, infographics: <https://studentaid.ed.gov/sa/>
 - Publications: www.fsapubs.ed.gov
 - National Training for Counselors and Mentors (NT4CM) Toolkit: <http://financialaidtoolkit.ed.gov/tk/training/nt4cm/resources.jsp>
- State of Oregon: www.oregonstudentaid.org
 - Oregon Opportunity Grant (OOG)
 - Scholarships
 - Oregon Promise

Questions?

