



# Financial Aid 101

PRESENTED BY:

**KATIE SPRUNGER**

EDGEWOOD COLLEGE

# Financing A College Education

A successful experience requires a collaborative effort by:

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



# Where do I start...

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

[www.studentaid.gov](http://www.studentaid.gov)

**December 2023**

# What is the SAI?

## Federal Methodology:

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

# What is Financial Need?

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

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

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

- ▶ Income, Assets, Number in Family

**A – B = (C) Your Financial Need**



# Your need depends on the cost!

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

# 3 Types of Federal Student Aid


1



Free money.

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

2



Borrowed money.

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

3



Earned money.

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

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

PROUD SPONSOR of  
the AMERICAN MIND®

Learn more at [StudentAid.gov/types](https://StudentAid.gov/types). Apply at [www.fafsa.gov](https://www.fafsa.gov).

# Scholarships

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





# Need-Based Grants

## Federal Government

- ▶ Pell
- ▶ SEOG
- ▶ TEACH Grant

## State Government

- ▶ Wisconsin Grant

## Institutional

- ▶ Varies by institution



# Loans

## Federal Direct Loan (23-24 UG rates)

- Subsidized and Unsubsidized 5.5%
- \$3,500 Subsidized
- \$2,000 Unsubsidized

## PLUS: Parent Loan for Undergraduate Students

- 8.05%

## Alternative Loans (vary)

## Institutional (vary)



# Financial Aid Limitations

## Federal Pell Grant

- ▶ 6 years at full time status

## Wisconsin Grant

- ▶ 10 semesters

\*\*Usage is cumulative throughout college career.\*\*

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

# Student Employment

## Part-time employment

- ▶ On campus
- ▶ Designated off-campus locations



## Questions to ask

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

## Be prepared to complete new hire paperwork

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



# Eligibility for Financial Aid

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

**FREE**



# Before FAFSA filing....

## FSA ID tips

**FSA ID** = electronic signature for student and parent

- ▶ Separate email and mobile phone required

Create at least 3 days prior to FAFSA filing.

Write down usernames, passwords, security question answers.

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

# Create Your FSA ID

## www.studentaid.gov

### Email:

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

### Username:

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

### Create an Account

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

[Get Started](#)

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

#### What You Can Use Your Account For

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

#### What You'll Need

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

# 2024-2025 FAFSA

An official website of the United States government. Help Center English | Español

Federal Student Aid AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION FAFSA Loans & Grants Repayment Loan Forgiveness Log In | Create Account

## Get Money to Pay for School

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

**2024-25 FAFSA Form**

[Start a New Form](#) [Edit Existing Form](#)

Need to access last year's form? [Start or Edit a 2023-24 Form](#)

### Check FAFSA® Deadlines for the State You Live In

Some states and colleges use FAFSA information to award their own grants, scholarships, and loans. Check your state's deadlines here!

School Year  State of Residence  [Find Deadlines](#)

[View All FAFSA Deadlines](#)

#### Who Should Complete This?

Any student, regardless of income, who wants to be considered for federal, state, and school financial aid programs, which includes scholarships, grants, loans, and Federal work-study.

#### How Long Will it Take?

It takes most people less than an hour to complete, including gathering any documents or data needed.

#### What Do I Need?

- Verified StudentAid.gov account
- Social Security Number
- Parent or spouse contributor email addresses
- Income and asset information, if required



# Who is completing the FAFSA?



FAFSA<sup>®</sup> FORM 2024-25

Welcome, Raya,  
to the FAFSA<sup>®</sup> Form

I am starting the FAFSA form as a


Student 

Parent 

Previous Continue

# FAFSA Overview




**FAFSA<sup>®</sup>** FORM 2024-25  Student Raya Tran

**Understanding the FAFSA<sup>®</sup> Form**

1 of 4

### What is the FAFSA<sup>®</sup> form?

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



The video thumbnail shows a woman in a pink shirt sitting in a hot air balloon basket against a background of a sun with rays and clouds. The text 'FAFSA<sup>®</sup> Overview' is displayed in the top left and center of the video frame. A red play button icon is centered over the video.

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# FAFSA Contributors

**FAFSA**<sup>®</sup> FORM 2024–25 Student **Raya Tran**

**Understanding the FAFSA<sup>®</sup> Form**

2 of 4

## Contributors to the FAFSA<sup>®</sup> Form



### Parents or Spouses

Your answers on the FAFSA form will determine if any contributors need to be identified. These contributors will complete their own sections of the form and are asked to provide personal and financial information, but will not become financially responsible for your education.



### How to Invite

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

Information or Documents You May Need ^

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

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

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# Student Status

The screenshot shows the FAFSA 2024-25 application interface for Student Raya Tran. The progress bar at the top indicates five steps: 1. Personal Circumstances (highlighted), 2. Demographics, 3. Financials, 4. Colleges, and 5. Signature. The current section is titled "Student Personal Circumstances" and includes the instruction "Select all that apply." Below this are eight checkboxes with corresponding text:

- The student is currently serving on active duty in the U.S. armed forces for purposes other than training.
- The student is a veteran of the U.S. armed forces.
- The student has children or other people (excluding their spouse) who live with them and receive more than half of their support from the student now and between July 1, 20XX and June 30, 20XX.
- At any time since the student turned 13, they were an orphan (no living biological or adoptive parent).
- At any time since the student turned 13, they were a ward of the court.
- At any time since the student turned 13, they were in foster care.
- The student is or was a legally emancipated minor, as determined by a court in their state of residence.
- The student is or was in a legal guardianship with someone other than their parent or stepparent, as determined by a court in their state of residence.

The "None of these apply" checkbox is selected. At the bottom of the form, there are "Previous" and "Continue" buttons.

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

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

# Parent Info

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

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

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

# Student Invites Parents to FAFSA

The screenshot shows the FAFSA 2024-25 interface for student Shalant Raya Tran. At the top, a progress bar indicates five steps: 1. Personal Circumstances, 2. Demographics, 3. Financials, 4. Colleges, and 5. Signature. The current step is 'Invite Parents to your FAFSA Form'. A blue box contains the heading 'You will need to provide information for your parents' and explains that information about both parents is needed. Below this, a green box instructs the user to 'Enter names of parents, identified on the prior page, and we'll send electronic requests on your behalf.' A note below that says 'Please make sure to provide information that your parents would use to login to StudentAid.gov.' The form features two columns for entering parent information. The first column is for a 'Parent' and the second for a 'Parent Spouse (optional)'. Each column has fields for First Name, Last Name, and Date of Birth (Month, Day, Year).

**FAFSA** FORM 2024-25 Student: Shalant Raya Tran Save FAFSA Menu

1 Personal Circumstances 2 Demographics 3 Financials 4 Colleges 5 Signature

### Invite Parents to your FAFSA Form

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

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

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

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

# Student Information

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

STUDENT INFORMATION

Student Address

Your Permanent Mailing Address (include apt. number)

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

Your State

Your ZIP Code

Previous Continue

# Student Financial Information

**FAFSA** FORM 2024-25 Student Raya Tran Save FAFSA Menu

Personal Circumstances Demographics **Financials** Colleges Signature

### Student Assets

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

\$  .00

**Current Net Worth of Businesses and Investment Farms**  
*Enter the net worth of the student's businesses or for-profit agricultural operations. Net worth is the value of the businesses or farms minus any debts owed against them.*

\$  .00

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

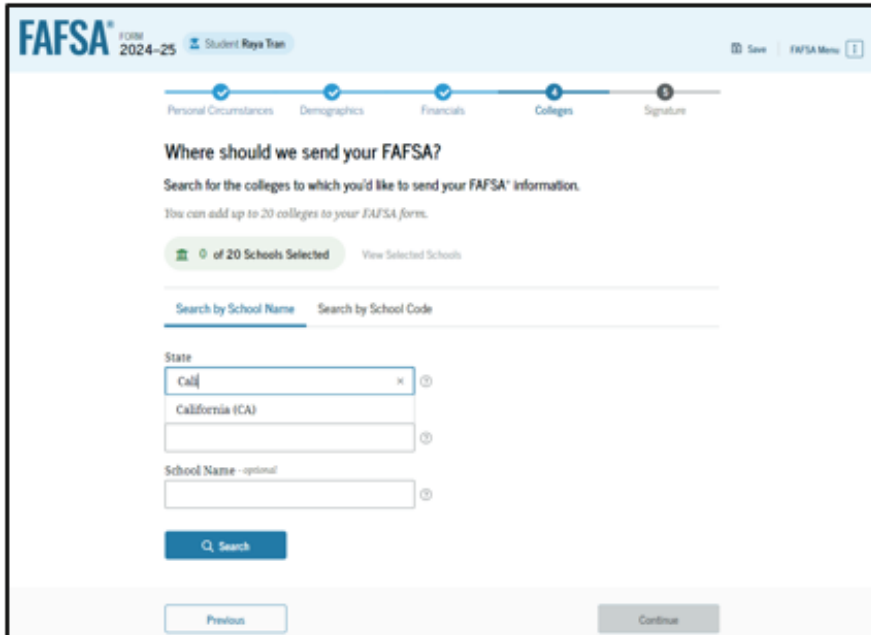
\$  .00

Previous Continue



# Select Colleges

- ▶ Select up to 20 schools
- ▶ Housing choice
  - ▶ On Campus
  - ▶ Off Campus
  - ▶ With Parents



The screenshot displays the FAFSA 2024-25 'Colleges' step. At the top, a progress bar shows five steps: Personal Circumstances, Demographics, Financials, Colleges (current), and Signature. The main heading is 'Where should we send your FAFSA?' followed by instructions to search for colleges. A status bar indicates '0 of 20 Schools Selected'. Below this are search options: 'Search by School Name' (selected) and 'Search by School Code'. The 'State' dropdown menu is open, showing 'Calif' and 'California (CA)'. The 'School Name - optional' field is empty. A 'Search' button is at the bottom, along with 'Previous' and 'Continue' navigation buttons.

# Student Section Complete!

- ▶ Review of information
- ▶ Signature

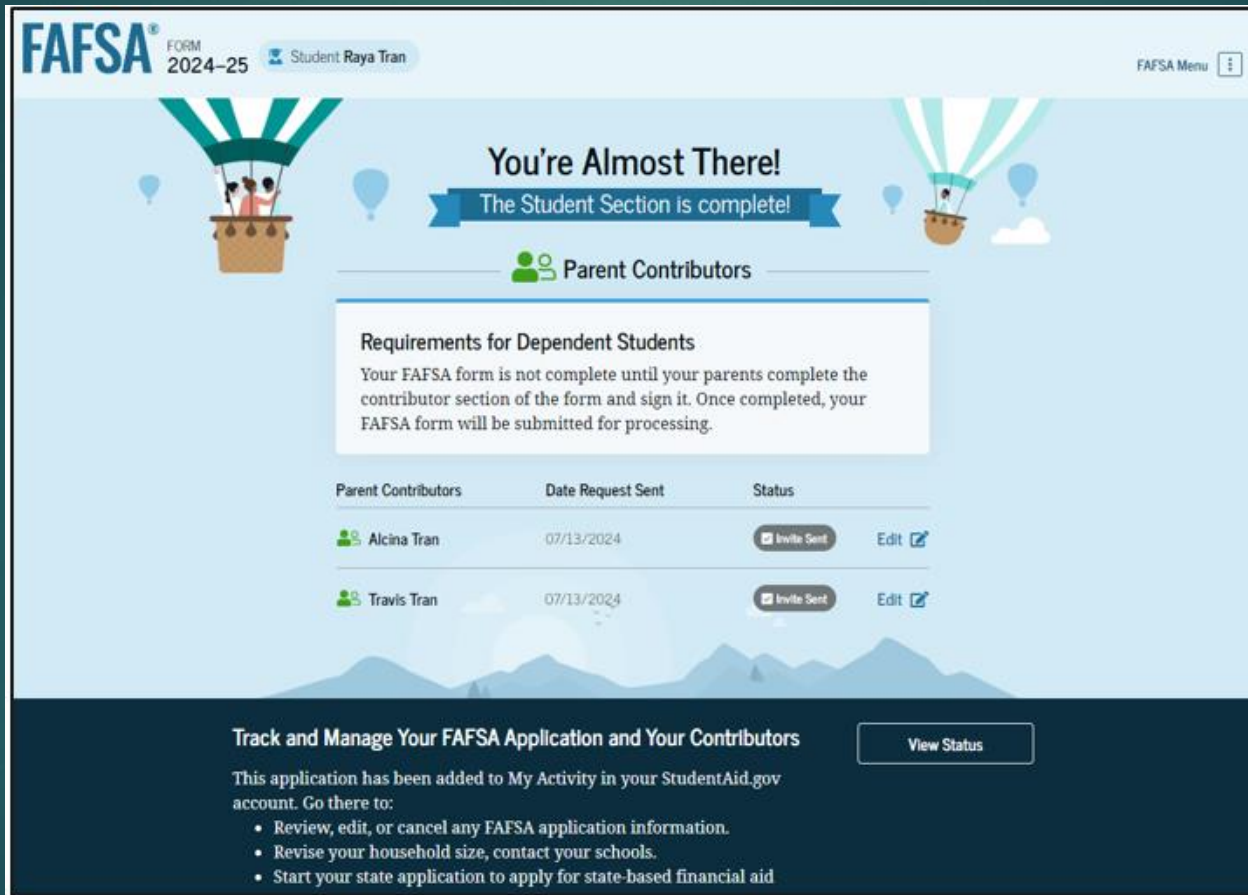
The screenshot shows the FAFSA 2024-25 StudentAid.gov interface. At the top, it says 'FAFSA FORM 2024-25 Student Raya Tran' and 'FAFSA Menu'. The main heading is 'You're Almost There! The Student Section is complete!'. Below this is a section for 'Parent Contributors' with a sub-heading 'Requirements for Dependent Students'. The text 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.'

Parent Contributors	Date Request Sent	Status
Alcina Tran	07/13/2024	<input type="button" value="Invite Sent"/> <a href="#">Edit</a>
Travis Tran	07/13/2024	<input type="button" value="Invite Sent"/> <a href="#">Edit</a>

At the bottom, there is a section titled 'Track and Manage Your FAFSA Application and Your Contributors' with a 'View Status' button. Below this, it says 'This application has been added to My Activity in your StudentAid.gov account. Go there to:'

- Review, edit, or cancel any FAFSA application information.
- Revise your household size, contact your schools.
- Start your state application to apply for state-based financial aid

# Almost done...





**FAFSA** FORM 2024-25 Student Raya Tran FAFSA Menu

## You're Almost There!

The Student Section is complete!

### Parent Contributors

**Requirements for Dependent Students**  
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.

Parent Contributors	Date Request Sent	Status
 Alcina Tran	07/13/2024	<a href="#">Invite Sent</a> <a href="#">Edit</a>
 Travis Tran	07/13/2024	<a href="#">Invite Sent</a> <a href="#">Edit</a>

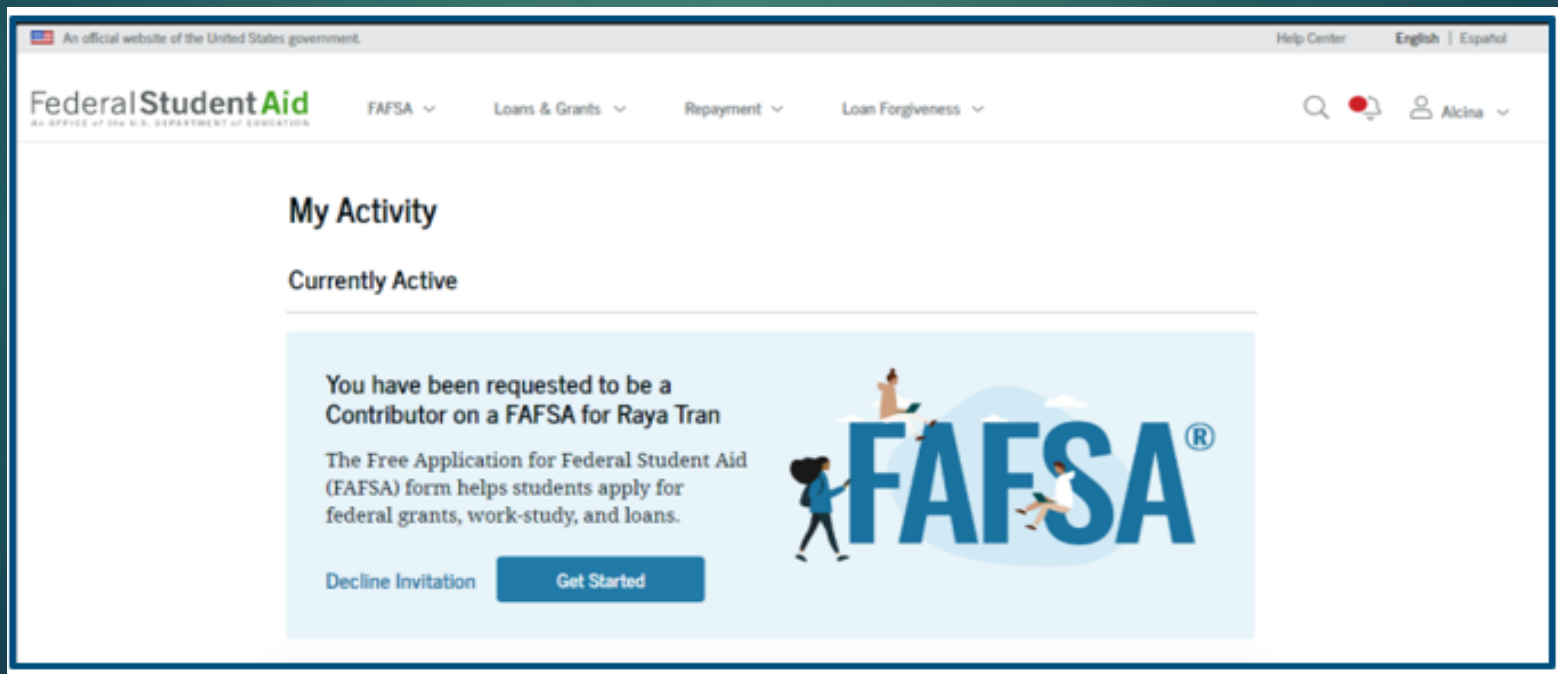
**Track and Manage Your FAFSA Application and Your Contributors** [View Status](#)

This application has been added to My Activity in your StudentAid.gov account. Go there to:

- Review, edit, or cancel any FAFSA application information.
- Revise your household size, contact your schools.
- Start your state application to apply for state-based financial aid

# Parent Invitation

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




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

The main content area is titled "My Activity" and "Currently Active". A prominent notification banner reads: "You have been requested to be a Contributor on a FAFSA for Raya Tran". Below this, it states: "The Free Application for Federal Student Aid (FAFSA) form helps students apply for federal grants, work-study, and loans." At the bottom of the banner, there are two buttons: "Decline Invitation" and "Get Started". To the right of the text is a large graphic of the word "FAFSA" in blue, with a registered trademark symbol, and a small illustration of a student with a backpack.

# Parent email invitation sample

FederalStudentAid

## Help Complete [StudentFirstName]'s Form



[Contributor First Name],

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

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

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

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

**Note: Forms are deleted after 45 days of inactivity.**

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



[Log In](#)

### Why You Were Invited

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


### Reasons To Finish Early


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

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

### Can't find [StudentFirstname]'s Form?

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

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



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

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

## My Activity

### Currently Active

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

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



[Decline Invitation](#)

[Get Started](#)

### Borrower Defense Case #07688447

 Action Required

Last Updated: 06/27/2022

### PSLF Application

 Action Required

Last Updated: 06/22/2022



The Peace Corps

## Understanding the FAFSA<sup>®</sup> Form

1 of 4

### What is the FAFSA<sup>®</sup> form?

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



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Continue

# Parent Information

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

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

\$

---

**Current Net Worth of Businesses and Investment Farms**  
*Enter the net worth of the student's businesses or for-profit agricultural operations. Net worth is the value of the businesses or farms minus any debts owed against them.*

\$

---

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

\$



# Parent Section Complete

- Review of information
- Signature and submission of FAFSA

The screenshot shows the FAFSA 2024-25 Parent Section Complete page. The header includes the FAFSA logo, the text 'FORM 2024-25', and the user's name 'Parent of Raya Tran'. There are 'Save' and 'FAFSA Menu' buttons in the top right. The main content area features a congratulatory message: 'Congratulations, the FAFSA Form Is Complete!' with a ribbon graphic. Below this, the user's name 'Raya Tran' and the completion date '10/12/2024' are displayed. The section 'What Happens Next' lists three items: 'Email sent' (confirming an email version was sent), 'The Student Will Receive Notification of Processing' (notifying the student within 1-3 days), and 'The Student Will Receive School Communications' (schools using the form data to calculate aid and reach out). At the bottom, there is a section titled 'Track and Manage the Student's FAFSA Form' with a 'View Status' button and a note about checking the status in the 'My Activity' section of the StudentAid.gov account.

FAFSA<sup>®</sup> FORM 2024-25 Parent of Raya Tran Save FAFSA Menu

**Congratulations,**  
the FAFSA<sup>®</sup> Form Is Complete!

Raya Tran  
Completion Date  
10/12/2024

### What Happens Next

- Email sent**  
Confirm that the student received an email version 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 was processed and sent to the student's schools.
- The Student Will Receive School Communications**  
We use the information collected on the student's FAFSA form to calculate their Student Aid Index (SAI). The SAI lets schools determine how much aid 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 contact their financial aid offices directly to ask questions about their student aid packages.

**Track and Manage the Student's FAFSA<sup>®</sup> Form** [View Status](#)

You can check the status of the student's application in the "My Activity" section of your StudentAid.gov account. We will let you know if we need anything more from you.

# Frequent FAFSA Errors

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



# Special Circumstances?

## Contact the Financial Aid Office

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

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

# The Application Process



Student submits FAFSA



ED calculates SAI and returns results to student



School follows up with student



ED sends copy of result to state & schools of choice



# Verification

The Department of Education picks about 30% of students randomly for verification.

Provide documentation to school

- ▶ Verification Worksheet
- ▶ Asset Statements
- ▶ Child Support Paid Documentation
- ▶ Others items as determined by the school



# Response from Schools

The Financial Aid Office issues a:

## **FINANCIAL AID PACKAGE**

\*Processing times vary\*

\*Delivery methods vary\*

Consisting Of:

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

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



# Questions to consider

Are the scholarships renewable?

➤ Requirements?

- GPA, participation, major, max number of terms

Grant/Loan combination

Will the student graduate in 4 or 5 years?

What is the additional cost?

Are there additional fees for specific majors?

How is student employment handled?

Actual cost minus aid – not just the most aid

# How are we going to pay?

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

- Financial aid

**= Remaining balance due**

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



# Net Price Calculator (NPC)

Aid estimate prior to actual financial aid package

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

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

# Other Resources

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



# Scholarship Searches

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

[www.fastweb.com](http://www.fastweb.com)

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

[www.collegeexpress.com](http://www.collegeexpress.com)

The logo for Sallie Mae, featuring a stylized graphic of three vertical lines of varying heights to the left of the words "sallie" and "mae" stacked vertically in blue lowercase letters.

[www.salliemae.com/college-planning/tools/scholarship-search/](http://www.salliemae.com/college-planning/tools/scholarship-search/)

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

[www.finaid.org](http://www.finaid.org)

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

[bigfuture.collegeboard.org](http://bigfuture.collegeboard.org)

The logo for cappex, featuring a stylized white "C" icon to the left of the word "cappex" in white lowercase letters, all on a dark green background.

[www.cappex.com](http://www.cappex.com)

# Avoid Being Scammed

**APPLYING FOR AID IS A FREE PROCESS!**

Department of Education Office  
[studentaid.gov/resources/scams](http://studentaid.gov/resources/scams)

Better Business Bureau

[www.bbb.org](http://www.bbb.org)

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



# College Goal Wisconsin

Free FAFSA filing assistance from aid experts

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

Go to [www.collegegoalwi.org](http://www.collegegoalwi.org) for dates and details.



# Final

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



# Questions?

