

FEDERAL STUDENT LOAN PROGRAMS

StudentAid.gov

Will you need a loan to attend college? If so, think federal aid first. Federal student loans usually offer borrowers lower interest rates and have more flexible repayment terms and options than private student loans.

1. What is a federal student loan?

Federal loans are borrowed funds that you must repay with interest. A federal student loan allows students and their parents to borrow money to help pay for college through loan programs supported by the federal government. They have low interest rates and offer flexible repayment terms, benefits, and options.

2. What is a private student loan?

A private student loan is a nonfederal loan issued by a lender such as a bank or credit union. If you're not sure whether you're being offered a private loan or a federal loan, check with the financial aid office at your school.

3. Why are federal student loans a better option for paying for college?

Federal student loans offer borrowers many benefits not typically found in private loans. These include low fixed interest rates, income-based repayment plans, cancellations for certain employment, and deferment (postponement) options, including deferment of loan payments when a student returns to school. Also, private loans usually require a credit check. For these reasons, students and parents should always exhaust federal student loan options before considering a private loan.

See the next page for the types of federal student loans available.

Federal
Student
Aid

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U.S. DEPARTMENT of EDUCATION

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HAVE QUESTIONS?

Contact or visit the following:

- StudentAid.gov
- a college financial aid office
- studentaid@ed.gov
- 1-800-4-FED-AID (1-800-433-3243) toll free
- 1-800-730-8913 (toll-free TTY for the hearing impaired)

What kinds of federal student loans are available?

Federal Loan Program	Loan Details (subject to change)	Annual Award (subject to change)
Federal Perkins Loan	<ul style="list-style-type: none"> For undergraduate and graduate students Eligibility depends on student's financial need and availability of funds at the college Interest is 5% College is the lender; payment is owed to the college that made the loan 	<p>Undergraduate students: up to \$5,500; graduate and professional students: up to \$8,000</p> <p>Total amount may not exceed \$27,500 for undergraduates and \$60,000 for graduate students (including amounts borrowed as an undergraduate)</p>
Direct Subsidized Loan	<ul style="list-style-type: none"> For undergraduate students who are enrolled at least half-time* and demonstrate financial need Interest is 6.8% for loans made on or after July 1, 2013 (lower rates may apply to loans made before this date) Student is not charged interest on the loan while in school at least half-time and during deferment periods The U.S. Department of Education (ED) is the lender; payment is owed to ED 	<p>\$3,500–\$5,500, depending on grade level</p> <p>For total lifetime limit, go to StudentAid.gov/sub-unsub</p>
Direct Unsubsidized Loan	<ul style="list-style-type: none"> For undergraduate and graduate students who are enrolled at least half-time*; financial need is not required Interest is 6.8% Student is responsible for interest during all periods ED is the lender; payment is owed to ED 	<p>\$5,500–\$20,500 (less any subsidized amounts received for same period), depending on grade level and dependency status</p> <p>For total lifetime limit, go to StudentAid.gov/sub-unsub</p>
Direct PLUS Loan	<ul style="list-style-type: none"> For parent of dependent undergraduate students and for graduate or professional students; financial need is not required Student must be enrolled at least half-time* and must be either a dependent undergraduate student for whom a parent is taking out a Direct PLUS Loan or a graduate or professional student who is receiving a Direct PLUS Loan Interest is 7.9% Parent of dependent undergraduate student must not have adverse credit history Borrower must not have negative credit history Borrower is responsible for interest during all periods ED is the lender; payment is owed to ED 	<p>Maximum amount is cost of attendance minus any other financial aid student receives; no minimum amount</p>

*For definitions of these and other terms, visit StudentAid.gov/glossary.

DO YOU NEED MONEY FOR COLLEGE?

Federal Student Aid at a Glance 2013–14

WHAT is federal student aid?

Federal student aid comes from the federal government—specifically, the U.S. Department of Education. It's money that helps a student pay for higher education expenses (i.e., college, career school, or graduate school expenses).

Federal student aid covers such expenses as tuition and fees, room and board, books and supplies, and transportation. Aid also can help pay for a computer and for dependent care.

There are three main categories of federal student aid: grants, work-study, and loans. Check with your school to find out which programs your school participates in. Information about the federal student aid programs is on page 2 of this document.

WHO gets federal student aid?

Our most basic eligibility requirements are that you must

- demonstrate financial need (for most programs—to learn more, visit StudentAid.gov/how-calculated),
- be a U.S. citizen or an eligible noncitizen,
- have a valid Social Security number,
- register (if you haven't already) with Selective Service, if you're a male between the ages of 18 and 25,
- maintain satisfactory academic progress in college or career school, and
- show you're qualified to obtain a college or career school education by
 - having a high school diploma or General Educational Development (GED) certificate or
 - completing a high school education in a homeschool setting approved under state law.

Find more details about eligibility criteria at StudentAid.gov/eligibility.

HOW do you apply for federal student aid?

1. Complete the *Free Application for Federal Student Aid (FAFSASM)* at www.fafsa.gov.

If you need a paper FAFSA, you can get one from

- our website at www.fafsa.gov, where you can download a PDF, or
- our ED Pubs distribution center at www.edpubs.gov or toll-free at 1-877-433-7827.

For the 2013–14 award year, you can apply beginning Jan. 1, 2013; you have until June 30, 2014, to submit your FAFSA. But you need to apply as soon as you can! Schools and states often use FAFSA information to award nonfederal aid. Their deadlines are usually early in the year. You can find state deadlines at www.fafsa.gov or on the paper FAFSA. Check with the schools you're interested in for their deadlines.

2. Review your *Student Aid Report (SAR)*. After you apply, you'll receive a *Student Aid Report*, or SAR. Your SAR contains the information reported on your FAFSA and usually includes your Expected Family Contribution (EFC). The EFC is an index number used to determine your eligibility for federal student aid. Review your SAR information and make any corrections or changes, if necessary. The school(s) you list on your FAFSA will get your SAR data electronically.

3. Contact the school(s) you might attend. Make sure the financial aid office at each school you're interested in has all the information needed to determine your eligibility. If you're eligible, each school's financial aid office will send you an award letter showing the amount and types of aid (from all sources) the school will offer you. You can compare award letters from the schools to which you applied and see what aid you can receive from each school.

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Program	Type of Aid	Program Details	Annual Amount
Federal Pell Grant	Grant: does not have to be repaid	Available almost exclusively to undergraduates	2012–13: up to \$5,550 (2013–14 amount not determined as of this document's publication date) Total amount may not exceed the equivalent of six years of Pell Grant funding
Federal Supplemental Educational Opportunity Grant (FSEOG)	Grant: does not have to be repaid	For undergraduates with exceptional financial need; Federal Pell Grant recipients take priority; funds depend on availability at school	\$100–\$4,000
Teacher Education Assistance for College and Higher Education (TEACH) Grant	Grant: does not have to be repaid unless student fails to carry out service obligation, in which case student must repay TEACH Grant as Direct Unsubsidized Loan with interest accrued (accumulated) from date grant was disbursed (paid out to student)	For undergraduate, postbaccalaureate, and graduate students who are or will be taking course work necessary to become elementary or secondary teachers; recipient must sign Agreement to Serve saying he or she will teach full-time in designated teacher shortage area for four complete years (within eight years of completing academic program) at elementary or secondary school serving children from low-income families	Up to \$4,000 a year; total amount may not exceed \$16,000 Graduate student: Total amount may not exceed \$8,000
Iraq and Afghanistan Service Grant	Grant: does not have to be repaid	For students who are not Pell-eligible due only to having less financial need than is required to receive Pell funds; whose parent or guardian died as a result of military service in Iraq or Afghanistan after the events of 9/11; and who, at the time of the parent's or guardian's death, were less than 24 years old or were enrolled at least part-time at an institution of higher education	Maximum is same as Pell Grant maximum; payment adjusted for less-than-full-time study Total amount may not exceed the equivalent of six years of Iraq and Afghanistan Service Grant funding
Federal Work-Study	Money earned while attending school; does not have to be repaid	For undergraduate and graduate students; jobs can be on campus or off campus; students are paid at least federal minimum wage	No annual minimum or maximum amounts
Federal Perkins Loan	Loan: must be repaid with interest	For undergraduate and graduate students; must be repaid to school that made the loan; 5% rate	Undergraduate students: up to \$5,500; graduate and professional students: up to \$8,000 Total amount may not exceed \$27,500 for undergraduates and \$60,000 for graduate students (including amounts borrowed as an undergraduate)
Direct Subsidized Loan	Loan: must be repaid with interest	For undergraduate students; U.S. Department of Education pays interest while borrower is in school and during grace and deferment periods (if you receive a Direct Subsidized Loan that is first disbursed between July 1, 2012, and July 1, 2014, you will be responsible for paying any interest that accrues during your grace period); student must be at least half-time and have financial need; 6.8% rate	\$3,500–\$5,500, depending on grade level For total lifetime limit, see StudentAid.gov/sub-unsub
Direct Unsubsidized Loan	Loan: must be repaid with interest	For undergraduate and graduate students; borrower is responsible for all interest; student must be at least half-time; financial need is not required; 6.8% rate	\$5,500–\$20,500 (less any subsidized amounts received for same period), depending on grade level and dependency status For total lifetime limit, see StudentAid.gov/sub-unsub
Direct PLUS Loan	Loan: must be repaid with interest	For parents of dependent undergraduate students and for graduate or professional students; student must be enrolled at least half-time; financial need is not required Borrower is responsible for all interest; 7.9% rate	Maximum amount is cost of attendance minus any other financial aid student receives; no minimum amount

Note: The information in this document was compiled in summer 2012. For updates or additional information, visit StudentAid.gov.

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Admissions and Financial Aid Guide Timeline

Junior Year

- Start to think about your college choices. Meet with your guidance or college counselor to discuss your academic goals.
- Take the ACT and/or SAT in the spring. High scores improve your chance of winning scholarships. You may want to take the tests again in the fall to try for a higher score.
- Talk to your parents about college costs. Visit: www.fafsa4caster.ed.gov and www.finaid.org/calculators.
- Request applications and brochures from your top college choices and visit their web sites.
- Visit prospective colleges over the summer. Ask college friends about their college experiences.
- Include a “financial aid safety school” which is a safety school (a college that will definitely admit you) where you could afford to attend even if you did not receive financial aid.
- Visit www.fastweb.com to find scholarships and to learn more about financial aid and paying for college.
- Consider the out-of-pocket cost (cost of attendance minus any scholarships or grants) as opposed to net cost (cost of attendance minus the financial aid package) when evaluating college costs. Net cost includes loans, which need to be repaid, usually with interest, while out-of-pocket cost tells you how much the college is really going to cost you and your family. All colleges must now provide a net price calculator on their web sites. These calculators estimate the out-of-pocket cost. Some calculators may highlight a net cost figure in addition to a net price figure; don’t confuse the two. There may be differences in accuracy from college to college. Net price calculators can be used to evaluate whether a college is inside or outside the ballpark of affordability, but the results for different colleges may not be comparable.

Senior Year – Fall

- Organize applications; create files for each school you are interested in attending. List requirements and deadlines.
- If required, complete the CSS / Financial Aid PROFILE form available at profileonline.collegeboard.com.
- Retake the ACT and/or SAT to improve your score.
- Request letters of recommendation as soon as possible from teachers, counselors and community leaders (no later than one month before the application due date). Provide recommenders with list of your accomplishments, academic achievements and your career goals.
- To save money on application fees, consider applying early action or early decision to a college where you have a good chance of being accepted early to avoid the need for a safety school
Note: Early decision requires you to enroll at the college if admitted, while early action does not.
- Register for a PIN at www.pin.ed.gov so you can complete and sign the Free Application for Federal Student Aid (FAFSA) online. Students and parents must have their own PIN’s. Be prepared to enter your name, Social Security number, date of birth and a challenge question.

Senior Year - Winter

- Work on your college applications. Many applications are due in late December and before early January.
- File the FAFSA at www.fafsa.ed.gov as soon as possible after January 1. Some states and colleges have very early deadlines. Do not wait until you’ve filed your federal income tax returns or have been admitted.
- Check with your prospective schools about additional financial aid application forms, deadlines and requirements.

Senior Year - Spring

- Review your Student Aid Report (SAR) for any mistakes and report them to your prospective school(s). You can also update your SAR online. You should receive your SAR in 1-3 days if you filed electronically (paper filing: 2-3 weeks).
- Check email and postal mail regularly for admissions decisions (generally late March/early April); a thin envelope does not necessarily mean you are rejected.
- Compare your admissions offers. Ask your guidance counselor and parents to help you weigh your options.
- Compare your financial aid award letters based on net price at: www.finaid.org/calculators/awardletter.phtml where you will find the Award Letter Comparison Tool. Find out more with the Financial Aid Award letter quick reference guide found at: www.finaid.org/fafsa/FinancialAidAwardLetters.pdf.
- Time for a decision! Most schools ask that you choose your school by May 1st, unless early decision.
- Check college’s deadlines for housing, financial aid, etc.

** Remember to notify your recommenders about your decisions and the schools where you were accepted*

FAFSA: Step-by-Step

What is it? FAFSA stands for Free Application for Federal Student Aid. The federal government uses this form to determine your eligibility for federal financial aid for college, which may include grants, scholarships, work-study and loans.

Why fill it out? The FAFSA is used to apply for financial aid from the federal and state government(s) and from most public and private colleges. Private colleges may have their own supplemental forms in addition to the FAFSA for awarding their own aid funds. For example, about 250 private colleges require an additional form called the CSS/Financial Aid PROFILE. The FAFSA is a prerequisite for the unsubsidized Stafford and Parent PLUS loans, which do not depend on financial need.

EFC stands for Expected Family Contribution.

According to the government's calculation, you and your family should be able to contribute this amount in the coming academic year to your college costs. The EFC is a harsh assessment of you and your family's ability to pay for college. It does not consider the impact of consumer debt on a family's financial strength.

How does it work? The college you plan to attend will try to meet your demonstrated financial need with a package of different types of aid from multiple sources, including federal, state, school and private sources.

You can do the following on www.fafsa.ed.gov:

- § Electronically sign your FAFSA
- § Check the status
- § Make corrections
- § Add additional colleges and universities
- § Fill out an online renewal FAFSA next year
- To obtain a PIN, eligible students AND parents should visit www.pin.ed.gov (students and parents should get their own PINs). Click on "Apply for PIN" near the top of the page and be prepared to enter your name, social security number, date of birth and a challenge question. Allow 3-4 hours for the PIN to be emailed.
- Do not reveal your PIN to anyone. The PIN allows you to electronically sign federal student aid and loan documents and access your confidential FAFSA information.

Quick Tip: Fill out the FAFSA as soon as possible after January 1, and each subsequent year once you're in college. Early submission maximizes your chances of receiving aid.

FAFSA Process: 1-2-3!

Step 1: Assemble forms needed to complete FAFSA

You and your parents (if you are dependent) need the following to fill out the form:

- Social Security Number
- Current bank and brokerage account statements
- Driver's license (if any)
- Current mortgage and investment records (if any)
- Alien registration card (if not a U.S. citizen)
- 2012 federal tax return (estimates are OK on tax questions, if you or your parents haven't filed yet)
- 2012 untaxed income records (if any)
- 2012 W2 and 1099 forms and other record of money earned
- Parents' 2012 income tax return (if dependent)
- PIN

Step 2: Complete the FAFSA

- Download, print and complete the FAFSA on the Web worksheet.
- Complete FAFSA on the Web at www.fafsa.ed.gov. The online version is used by over 99% of the applicants since it includes skip logic to avoid asking you unnecessary and redundant questions. Processing is quicker and more efficient with built-in edit-checks to reduce errors on the form.
- In order to maximize the amount of aid, fill out the FAFSA as soon as possible after January 1.
- Once finished, print the FAFSA summary as well as the "Submission Confirmation" page (or write down your confirmation number and date). If you complete the paper version, make a copy for your records.

Step 3: Review your Student Aid Report (SAR)

The SAR is proof that your FAFSA was received. You should receive your electronic SAR in 1-3 days if you filed electronically (paper filing: 2-3 weeks).

What if I find errors on my Student Aid Report (SAR)?

- Report errors immediately to your financial aid office. You can also make corrections online using your PIN at www.fafsa.ed.gov.
- If you don't receive your SAR in 3-4 weeks, call 1-800-433-3243 (1-800-4-FED-AID) or visit www.studentaid.ed.gov.

Student Aid Report (SAR) and Expected Family Contribution (EFC)

What is the Student Aid Report (SAR)?

The SAR is a summary of the information you entered on the Free Application for Federal Student Aid (FAFSA). It tells you how much federal student aid you might be eligible to receive, and how much the government thinks you and your family can reasonably pay for your school expenses. The SAR also notifies you if you are eligible for a Federal Pell Grant. You will receive a SAR in 1-3 days after you filed an Electronic FAFSA or 2-3 weeks after you filed a paper version. Check immediately for your EFC (on upper right on page 1) and any mistakes or errors (pages 5-8).

What is the Expected Family Contribution (EFC)?

The EFC is the amount you and your family will be expected to pay for the coming academic year based on your financial situation. Some colleges do not satisfy the student's full demonstrated financial need, leaving the family with unmet need (a gap). Some need may be met with loans, which need to be repaid, usually with interest.

How is the EFC calculated?

The U.S. Department of Education uses the Federal Methodology (FM) to calculate your aid eligibility. The FM takes into account your family's income, the number of family members, in college, net value of assets and your enrollment status, among other factors. To estimate your EFC, utilize the Expected Family Contribution Calculator: www.finaid.org/efc.

What happens after I receive my SAR?

Look for mistakes or errors. Any colleges you listed on your FAFSA will also receive an electronic copy of your SAR. If you find an error notify your school's financial aid office immediately to let them know. Errors can also be corrected online using your PIN at <http://www.fasfa.gov>.

What if I find mistakes on my SAR?

Make sure to let your college know. Then, on the Web and using your PIN: Go to www.fafsa.ed.gov and under "FAFSA Follow Up," click "Make Corrections to a Processed FAFSA." You will be able to check the items you want to change and make corrections accordingly. On paper: Flip to the last pages of the SAR and find your original FAFSA info. Make changes in the spaces provided. Only fill in the areas that need to be changed and/or corrected. Once finished, you and your parents must sign and mail the corrected FAFSA to the central processor or send to each school to which you are applying to for admission and financial aid.

Highlights of each page in your SAR:

- Page 1 Intro: Tracks the aid process for you. If there is an asterisk next to your EFC, you have been selected for verification (see below)*.
- Page 2 Confidentiality information, including: reminders.
- Page 3 EFC, other info: EFC is listed at the top, along with other information, such as any issues with aid eligibility.
- Page 4 Summary of loans: Refer to your records and make sure your totals are accurate.
- Pages 5-8 FAFSA summary: Review the summary. Make corrections or changes in the spaces provided. You can also make changes online at: www.fafsa.gov.

SAR Information Acknowledgement: If any information is wrong, you can correct it on pages 5 through 8 of the SAR or online.

When do I receive my financial aid?

Once your college reviews your SAR and verifies your eligibility, it will create and notify you of your aid eligibility and send an award letter. You do not need to accept all of the aid that's offered to you; accept only the aid you want. Rejecting one form of aid, however, will not result in increases in the other forms of aid. Federal aid will first be applied to certain school charges, such as tuition, fees, room and board. Excess may then be disbursed to the student or credited to his or her student account.

*Why is there an asterisk next to my EFC?

An asterisk (*) means you have been selected for verification. You must provide documents to your college to verify that information submitted on the FAFSA is correct. Even if there is no asterisk next to your EFC, your school may still select your FAFSA for verification. If your college asks for verification documents, send them as soon as possible to avoid a delay in the aid process. The US Department of Education has switched to a targeted verification process. About a third to half of all FAFSAs will be selected for verification. Some colleges verify 100% of their aid applicants because they find that this increases the accuracy of the information used to award financial aid. It helps to ensure that the most deserving/needy students receive financial aid.

What if I don't receive my SAR?

Call 1-800-4-FED-AID (1-800-433-3243) or visit www.studentaid.ed.gov if you do not receive your SAR in 3-4 weeks after submitting the FAFSA.

Glossary of Key Terms

Award Letter: The financial aid award letter is a notification telling you about the financial aid offered to you by your college (including estimated costs, financing information, types of aid, amounts offered, specific program information, etc.). You may choose to accept some or all of what is offered. Unfortunately, colleges do not increase the grants in the financial aid package if you turn down student employment and/or loans.

Credit/Unit (or Credit Hour): A credit hour is a unit of measurement for fulfilling course requirements. Most colleges require that you complete a certain number of credits/units in order to graduate.

Cost of Attendance: The cost of attendance includes all costs associated with attending college: tuition & fees, room/board, books, supplies, transportation, personal expenses and a personal computer. Ask the school about increasing your cost of attendance if you have dependent care or disability-related expenses.

CSS/Financial Aid PROFILE: The PROFILE form is used to apply for financial aid at about 250 colleges. It calculates the student's expected family contribution (EFC) under the Institutional Methodology (IM). It is used to apply for the college's own financial aid funds and does not affect eligibility for government aid. It is filed online at profileonline.collegeboard.com.

Demonstrated Financial Need: Demonstrated financial need is the difference between the cost of attendance and the expected family contribution.
(Financial Need = COA – EFC)

Enrollment Status: Indicates you attend school full-time or part-time. In general, you must attend at least half-time to qualify for financial aid.

Expected Family Contribution (EFC): Amount toward the cost of attendance each year a student; and his or her family are expected to contribute from their own financial resources.

Financial Aid Package: A financial aid package is a combination of multiple types and sources of financial aid. It may include money from the federal government, state government, the college itself and private sources.

Free Application for Federal Student Aid (FAFSA):

The Free Application for Federal Student Aid or FAFSA is a national form used to collect demographic and financial information from applicants for Federal, state, and some institutional financial aid programs. The form collects information from the student (and family, if applicable) such as prior year income, current net value of assets, family size and the number of children who will be enrolled in college on at least a half-time basis in the coming academic year.

Net Cost: The net cost is the difference between the cost of attendance and the need-based financial aid package. (Net Cost = COA – Financial Aid)

Net Price: The net price is the same as the out-of-pocket cost, the difference between the cost of attendance and just grants. The net price is the amount the family pays, earns or borrows to cover college costs.
(Net Price = COA – Grants)

Open Admissions: Students are admitted regardless of their academic qualifications. Most community colleges and for-profit colleges have an open admissions policy.

Out-of-State Students: Generally applies to students attending a public university outside of their home state. Out of-state students usually pay a higher tuition rate unless they establish legal residency for the state where they attend school or a reciprocity agreement is in place between the student's state and the state of the school.

Rolling Admissions: There is no set admissions deadline date; qualified students are accepted until classes are filled.

Student Aid Report (SAR): The Student Aid Report lists the data elements submitted on the FAFSA, some intermediate calculations, the student's expected family contribution along with other information such as the graduation rates of the colleges being considered.

Unmet Need: The unmet need, sometimes called a gap, is the difference between the full demonstrated financial need and the student's need-based financial aid package. (Unmet Need = Financial Need – Financial Aid)

Scholarship Scams Tip Sheet

How do I recognize a scholarship scammer?

- Indicates you won an award for which you didn't apply
- Does not supply valid contact information
- Guarantees you will win an award
- Requires personal financial information (such as, credit card numbers, checking account numbers, and/or Social Security numbers to verify or hold a scholarship)

How do I recognize a legitimate scholarship services?

- Does not guarantee you will win an award
- Sends information about awards when you request it
- Makes contact information available upon request
- Should not direct you to a fee-based provider because they know that financial aid information is readily available for free

What if you suspect a scam?

- Save all of the forms you receive from the company
- Keep copies of written details about the offer and any correspondence, emails or other paperwork
- Make sure all materials are dated
- Take notes during seminars and phone conversations (record the date, time, phone number and the person's name with whom you spoke), include a detailed account of your conversation
- Take a copy of all literature and correspondence concerning the scholarship to your school's financial aid office, who can verify if the organization is legitimate.

Financial Aid Seminars & Consultants

How do I protect myself from being scammed by a consultant or financial aid seminar?

- When choosing to utilize the services of a consultant, consider their qualifications carefully. Find someone who has worked as a college financial aid administrator, Certified Public Accountant (CPA) or Certified Financial Planner (CFP).
- If a financial aid consultant refuses to sign the paid preparer section of the FAFSA that is a red flag.
- Some seminars use high pressure tactics to get you signed up for their service, while only answering questions after you agree to pay a fee. Don't trust anyone who encourages you to do something unethical. If you falsify financial aid forms, you can be fined \$20,000, sent to prison, or both. If you need help understanding the financial aid process, contact your financial aid office as soon as possible.

Beware of False Claims

"For a small fee, we'll give you a list of scholarships."

- Never spend money on a fee-based matching service. The biggest and best award databases are available for free on the Internet.

"We'll help you complete complicated forms."

- Information about the Free Application for Federal Student Aid (FAFSA) and other forms is available for free from your guidance counselor, your library and the U.S. Department of Education. You still have to fill out the same basic information for a fee-based service that you would directly for the FAFSA.

- Your school financial aid administrator and College Goal Sunday programs can help: www.collegegoalsundayusa.org.

- For general financial aid or FAFSA-related questions, call 800-4-FED-AID (800-433-3243).

"You are guaranteed a minimum of \$1000 in awards."

- A service can't guarantee any scholarships because they have no control over the scholarship judges' decisions.

"We have a 96% success rate."

- These false success rates indicate the percentage of students they've successfully matched with the database, NOT the number of students who actually receive money.

"We'll need a bank account and pin or credit card number to verify your information."

- Your bank account, credit card information and Social Security number are confidential. A legitimate scholarship provider won't ask for this information.

"We will do all the work for you."

- To win a legitimate scholarship, you must submit your own applications, write your own essays and solicit your own letters of recommendation.

Report suspected scams to the following organizations:

National Fraud Information Center (NFIC)

800-876-7060 / www.fraud.org

Federal Trade Commission (FTC)

877-FTC-HELP (877-382-4357)

www.ftccomplaintassistant.gov

Better Business Bureau (BBB)

703-276-0100 / www.bbb.org

US Postal Inspection Service (USPIS)

800-654-8896 / postalinspectors.uspis.gov/

State Attorney General's Office - Visit your state's website for state attorney general's contact information. Ask them about filing a complaint with the Bureau of Consumer Protection.

Web Resources Guide

Information about Financial Aid

Fastweb

www.fastweb.com

FinAid

www.finaid.org

Fastweb's College Gold

www.collegegold.com

Federal Student Aid for Students

www.studentaid.ed.gov

Financial Aid Calculators

www.finaid.org/calculators

College Cost Information

<http://navigator.ed.gov>

College Affordability and Transparency Center

www.collegecost.ed.gov

FTC Project Scholarship Scam

ftc.gov/scholarshipscams

Guide to Federal Student Aid

studentaid.ed.gov/guide/

International Students

www.edupass.org

Mapping Your Future

www.mappingyourfuture.org

National Student Loan Data System

www.nsls.ed.gov

Sources of Aid

Scholarship Search

www.fastweb.com

AmeriCorps*

www.americorps.gov

Athletic Scholarships

www.ncaa.org

City Year*

www.cityyear.org

College Savings Plan Network

www.collegesavings.org

Job Corps

www.jobcorps.gov

State Resources

www.finaid.org/state

Student Tax Information

www.irs.gov/individuals/students

**Award upon successful program completion*

Financial Aid Applications

CSS/Financial Aid PROFILE

profileonline.collegeboard.com

FAFSA

www.fafsa.ed.gov

FAFSA PIN Registration

www.pin.ed.gov

FAFSA 4Caster

www.fafsa4caster.ed.gov

General Information

Social Security Administration

www.ssa.gov

Selective Service

www.sss.gov

Study Abroad

www.studyabroad.com

U.S. Department of Education

www.ed.gov

Bureau of Citizenship and Immigration

uscis.gov

Graduate and Admissions Testing

SAT & SAT Subject Tests

www.sat.collegeboard.org

ACT

www.actstudent.org

GRE

www.ets.org/gre

LSAT

www.lsac.org

GMAT

www.mba.com/mba

MCAT

www.aamc.org/mcat

Choosing a Career

MonsterCollege

www.monstercollege.com

Bureau of Labor Statistics

www.stats.bls.gov

Occupational Outlook Handbook

www.bls.gov/oco

Scholarship Guide

Master the Basics

Where to start

- **Go online** and take advantage of free scholarship matching services such as www.fastweb.com for local, regional, state, national awards and college-specific scholarships.
- **Ask** your school guidance counselor about local, private and corporate sponsorships.
- **Search** your community. There are many philanthropic and non-profit organizations that may offer awards. Visit your school or local public library to research scholarships. Ask your parents' employers and unions if they sponsor scholarships for children of employees.

How to prepare

- **Get organized** and keep the scholarships you are working on separate from those you have not started. Use a calendar to keep track of dates and deadlines or the status tool available on [Fastweb](#). Create a folder for each application and materials.
- **Know your time frame to apply.** Complete and submit the easiest scholarships first. Then focus on the scholarships with earlier deadlines and ones that may require more time. Allow plenty of time when requesting letters of recommendation.

Submit your application

- **Remember** to check your spelling and grammar.
- **Proofread your materials** and have a teacher, parent or friend review your application and essay if submitting online or by mail. They can provide feedback and catch mistakes.
- **Keep a copy** of your application, if you submitted paper or electronic copy.

The Scholarship Essay/Application

Before you begin:

Develop a theme that fits the scholarship. Learn about the scholarship provider's mission and goals. Tailor your essay/application to complement the sponsor's expectations. For example, if the provider is interested in community service, highlight ways you impact your campus community and your community at large within your essay. Here are a few topic ideas:

Personal achievements

- Talk about specific interactions you had with others. Sponsors want to know the impact you had on others and what this says about "you". Do you still keep in touch with anyone you've helped? How did you influence their lives?
- How did your achievements reflect your values? Why are your achievements important to you? Did you do something that received high praise or recognition?
- Personalize your experience. For example, what makes the volunteer and community service you've performed unique? What made you stand out?

Academic plans and possible major

- Instead of saying, "Science is my favorite subject," discuss a *specific* assignment or project that you worked on that sparked your interest. Give examples.
- Avoid saying that you selected a major or career path to "help people." What specific actions can you take to improve the lives of others? Discuss how your values are relevant to what you will be studying in college.



Tip: Focus on the classes you hope to take in college, your academic degree, your future goals and why they are important to you.

Social issues and current events

- Think about current issues or events in the news that you feel strongly about.
- Do you know a lot about a controversial topic?
- Do you know of someone who is directly involved in an issue who might be able to provide insight?

Mentors, admirers and influences

- Think about your friends and family, community and the things you've learned outside of the classroom. Pick specific people, incidents and learning experiences to write about that will let your personality come through.
- Is there a person you aspire to be like within your chosen academic major or career path? Someone who encouraged you to succeed?
- Focus on specific qualities or actions that the person has inspired in you.



Tip: When writing about others, be sure to focus on how this person has inspired you and shaped your life.

What Do Judges or Evaluators Look For?

Do you qualify? Every year, students waste time by applying for awards they aren't eligible to win. If you don't meet the eligibility criteria, don't enter!

Is your application presented well? Type your essay and check for grammar and spelling errors. Place the application, essay and other contents in a large folder for mailing. Do not fold any of the materials.

Did you include all required documents? Make sure you include all required academic transcripts, references and letters of recommendation. When selecting individuals to provide you a letter of recommendation, be sure you know them very well and give them ample time to provide you a letter and provide them a self addressed stamped envelope, if it will be mailed.

Did you answer all of the questions? Double-check that you haven't forgotten any required information.

College Choice Guide

College Research Tips

- **Consult your school counselor.** Your high school guidance counselor can assist you with information on career options, college preparation and choosing a college.
- **Visit the college and university web sites.** This will allow you to learn more about the school's size, location, admissions policies and cost and financial aid information.
- **Go to your local library.** You can find college books and college guides that offer detailed school profiles, programs offered, tuition costs, campus culture and more. Just be sure you are looking at a recent publication.
- **Online College Search. Fastweb has a free comprehensive college search at <http://colleges.fastweb.com>.** Other Internet sites also provide a free college search. Look for college blogs online to give you an inside look at campus life and activities.
- **Talk with a college / university admissions representative.** An admissions representative can answer just about all of your questions with a single phone call.
- **Call the college's alumni association.** Schedule an interview with an alumnus of the school who can offer advice and share his/her collegiate experience, including activities in which you may be interested in participating.

Campus Visit Tips

- **Pick a regular day to visit.** Visit the college when classes are in session. Check the college's online calendar when planning a visit. Avoid major events or holidays, such as Spring Break. Ask for a guided tour. Arrange to speak to other students, alumni, faculty members, financial aid, admissions and career offices. Send a thank-you note to all those you meet!
- **Pack smart.** Pack less formal clothing for walking around campus and something more formal for an interview with the admissions office.
- **Stay in a dorm overnight.** Sit in on a class to see how it is conducted. Speak with current students and professors about what life on campus is like.
- **View other campus buildings.** Check out residence hall rooms, cafeterias, computer labs, health and recreational facilities, the library, etc.
- **Take pictures and/or video.** Capture your visit with pictures of the campus, the buildings, the dorms and the town.
- **Eat in the dining hall.** This is a great place to see students and even see what you could eat if you attend.
- **Record your experience.** After your campus visits, make a list of the good and bad points about each school while your memory is still fresh. Use the questions provided here to guide you in your college choice.
- **Meet current students from your school.** Meet with a student from your school or your local area to get a better idea about the transition.

College Choice Questions to Consider

Academics and Career Planning

- Does the college offer the academic major that interests me? What's the reputation of the program? Can you graduate in four years, or does the program take longer?
- What is the average class size? What is the student-to-faculty ratio? Are most classes taught by full-time professors or by a teaching assistant or part-time adjunct?
- What kinds of career-planning services are available? How many graduates find jobs in their field of study? Does the school offer internships and opportunities in your major?
- How easy is it to switch academic majors? Will it mean spending more time in school?

Finances

- What is the out-of-pocket as a true bottom line cost (difference between the cost of attendance and gift aid, such as grants and scholarships)?
- What is my actual cost? Other expenses beyond just the "sticker price" for tuition can include:
 - Application fees, add/drop a course fees, food and clothing expenses, health insurance, student activity fees, transportation expenses (insurance, gas, parking fees)
- What is the average increase in tuition and other costs from year to year?
- If I'm offered financial aid, how might the award or package change with new each year? What is the average loan indebtedness of those who graduate?

Student Life

- Do you feel you fit in and feel comfortable on campus?
- Is the campus diverse?
- What student organizations are on campus? Does the school offer a variety of recreational activities, varsity and intramural and club sports? Are they ones you would want to join?
- What's the social scene like? What is the campus like on the weekends? Do many students leave campus? What kinds of student activities are planned?
- Do you need a car? Are jobs close to campus? Do you need to drive to any classes? Is public or campus transit accessible?

Housing and Campus Resources

- What is the status of student housing? What is the cost? Is off-campus housing available? Is campus housing available for all four years? Are the dorms well-maintained?
- Is the campus safe? What services does campus security provide (safe ride program, call boxes on campus, regular patrols, etc.)?
- What is the surrounding area like? Have there been any campus or safety issues in the past 2 years?
- Are campus facilities up-to-date? Is wireless Internet access available and is there an extra cost for it?
- What meal plans are available? What is served in the dining hall? Are special dietary plans available? Are there after-hours options? Does the meal plan extend off campus? What about money/meals that go unused?

Quick Guide to Financial Aid Terms

A few weeks after filing the Free Application for Federal Student Aid (FAFSA), you will receive a copy of your Student Aid Report (SAR) with your Expected Family Contribution (EFC). The prospective college(s) will receive your FAFSA information as well. Each school you applied to will send you a Financial Aid Award Letter, breaking down the college costs and summarizing your eligibility for each type of financial aid. The aid offered in the letter will be based on your demonstrated financial need, which is equal to the Cost of Attendance (COA) minus your EFC. To understand the financial aid process better, here are the key terms you need to know:

Free Application for Federal Student Aid (FAFSA): The FAFSA is a form used to apply for student financial aid from the federal and state government, as well as most colleges and universities. The government uses the information from your FAFSA to determine your expected family contribution (EFC). You can file the FAFSA at www.fafsa.ed.gov.

Personal Identification Number (PIN): A PIN is a 4-digit number used to electronically sign the online version of the FAFSA. The student and parent must each obtain their own PIN at www.pin.ed.gov. The PIN also gives you access to personal records on the US Department of Education web site. Do not share your PIN with anybody.

Student Aid Report (SAR): The SAR is the official notification sent to you about a week after filing the FAFSA online. This document includes your Expected Family Contribution (EFC). The SAR also provides information about the colleges you are considering, such as the graduation rates.

Expected Family Contribution (EFC): The EFC is a measure of your family's financial strength. It is based on the information you submitted on the FAFSA, including income, assets, family size and the number of children in college. Your EFC represents the amount of money the federal government believes your family can contribute toward one academic year of college. It is a harsh assessment of ability to pay, since it does not consider many types of consumer debt, such as credit card debt, student loan debt and auto loans. The actual amount your family ends up paying could be higher or lower than the EFC figure, depending on the sources of aid available to you.

There are two main formulas for calculating an EFC, the federal methodology (FM) and the institutional methodology (IM). The two formulas differ in the types of assets that are included (e.g., family home, assets of siblings), the assumption of a minimum student contribution, the treatment of paper losses, regional differences in cost of living, allowances for educational savings and emergency funds, the treatment of children of divorced parents and adjustments for more than one child in college at the same time. The FM EFC is used for determining eligibility for federal and state aid and financial aid at most colleges. About 250 colleges use the IM EFC for awarding their own financial aid funds.

Financial Aid Package: The financial aid package is a combination of multiple types and sources of financial aid available to you to help pay for college costs. It may include money from the federal government, state government, the college itself and private sources. It can include scholarships, grants, work-study and loans. The financial aid offered by each college may vary. The financial aid packages are typically summarized in financial aid award letters sent to you by your prospective colleges.

Financial Aid Award Letter: The financial aid award letter is the list of all the aid from multiple sources that you are eligible to receive through your prospective college, including terms and conditions. You are not required to accept every type of aid found in the letter. For example, you could turn down loans. Turning down loans, however, will not increase the amount of grants and/or scholarships you may receive.

Cost of Attendance (COA): The cost of attendance includes the total price of tuition, fees, room, board, textbooks, supplies, transportation and personal expenses for one year of college. This is also known at some colleges as the "Student Budget." There may be separate student budgets for students who live on campus, off campus or with their parents. Some colleges will adjust the cost of attendance to include the cost of a computer, student health insurance and dependent care.

Net Price: The net price or out-of-pocket cost is the bottom line cost of college. It is the difference between the cost of attendance and grants. It is the amount of money you must pay from savings, income and loans to cover college costs.

Types of Aid

There are many different types of financial aid available from federal and state government, college and private sources. The major types of financial aid include:

Grants are awards typically based on financial need that do not need to be repaid. An example is the Federal Pell Grant. Eligibility often depends on your EFC and/or financial need. For example, the Federal Pell Grant is based on your EFC.

Scholarships are awards usually based on achievement or talent that also do not need to be paid back. You can search for scholarships for free at www.fastweb.com. Fastweb adds and updates scholarships every single day, and will send you email notification when there's a new scholarship that matches your personal background profile. Also, your prospective college(s) may offer scholarships based on academic merit and/or financial need. Call the financial aid office to find out which scholarships are available to you and how you can apply.

Federal Work-Study (FWS) provides part-time jobs for students with financial need. The jobs are usually available on or near campus. A list of available jobs can be found at the college's financial aid office or student employment office. Students who don't qualify for a work-study job may still be able to find student employment to help pay for college bills or get a little spending money.

Loans are funds that must be paid back, usually with interest. There are federal student loans, federal parent loans, and private or alternative loans. The good news is that interest rates for education loans are currently at historic lows. However, you must demonstrate financial need for some loans, like the Federal Perkins Loan or the Federal subsidized Stafford Loan. Other loans, such as the Federal unsubsidized Stafford loan and the Federal Parent PLUS loan, do not depend on financial need. Private student loans may depend on your credit history. To find out more about loans, visit www.finaid.org/loans.

Education Tax Benefits are available to you and your parents when you file your federal income tax returns based on amounts you paid for college. The most popular education tax benefits are the Hope Scholarship tax credit, Lifetime Learning tax credit and the student loan interest deduction.

American Opportunity Tax Credit is a temporary enhancement of the Hope Scholarship tax credit. It will expire at the end of 2012 unless extended by Congress. The full \$2,500 credit is available to individuals with modified adjusted gross income of \$80,000 or less and to married couples filing a joint return with modified AGI of \$160,000 or less. For more information about the Hope Scholarship tax credit and other education tax benefits, visit www.finaid.org/taxbenefits.

Public Service Loan Forgiveness (PSLF). Students who work full-time in a public service job for 10 years may qualify to have their remaining debt forgiven. Public service loan forgiveness works in conjunction with income-based repayment. Public service jobs include public school teachers, police, fire, EMT, members of the military, public defenders, prosecutors and others who work for the city, state and federal government, as well as people working for 501(c)(3) tax-exempt charitable organizations. Public service loan forgiveness is available only for federal student loans. Private student loans and Federal Parent PLUS loans are not eligible. To find out more about public service loan forgiveness, visit www.finaid.org/publicservice.



Scholarship database containing over 1.5 million scholarships valued at 3.4 billion scholarship dollars!

Key Loan Terms

Federal education loans, including both student loans and parent loans, are available direct from the federal government and are administered by your college. Private student loans, sometimes called alternative loans, are available from a private lender (like a bank) and have interest rates and repayment terms set by the lender and not the government. Here are loan terms you need to know:

Annual Percentage Rate (APR): The APR is the overall cost of borrowing money, expressed as an annual percentage of the loan balance. The APR calculates the combined impact of the interest rate, loan fees, capitalization of interest (the addition of unpaid interest to the principal) and other repayment terms.

Cancellation: Some loan programs provide for cancellation (forgiveness) of the loan under certain circumstances, such as death or total and permanent disability of the borrower.

Capitalization: Capitalization is the practice of adding unpaid interest charges to the principal balance of an education loan, thereby increasing the size and cost of the loan. Interest is then charged on the new balance, including both the unpaid principal and the accrued interest. Interest can be capitalized monthly, quarterly, annually or when the loan enters repayment. Capitalization causes interest to be charged on top of interest.

Consolidation: A consolidation loan combines one or more eligible federal educational loans into a single new loan.

Default: Default is the failure to repay your loan according to the terms. It may lead to legal action to recover the money and can negatively affect your credit rating. Private student loans are considered to be in default after 120 days of nonpayment, while federal education loans are considered to be in default after 360 days of nonpayment.

Deferment: A deferment is a postponement of payment on a federal loan that is allowed under certain conditions and during which the government pays the interest on any subsidized loans. The borrower is responsible for the interest on any unsubsidized loans during a deferment. The economic hardship deferment has a three-year limit. Deferments during the in-school period are unlimited.

Forbearance: A forbearance is a period during which your monthly loan payments are temporarily suspended or reduced. Interest continues to accrue and will be capitalized if unpaid by the borrower. You may qualify for a forbearance if you are willing but unable to make loan payments due to certain types of financial hardships. Federal loans have a five-year limit on forbearances. Private student loans typically have a one-year limit.

Interest: Interest is a periodic fee for borrowing money, expressed as a percentage of the loan balance. Interest rates are either variable (the rate can change) or fixed (the rate will not change). The interest rate on a variable rate loan can reset (change) annually, quarterly or monthly.

Loan Fees: Loan fees are one-time charges to originate or guarantee a loan, expressed as a percentage of the loan balance.

Principal: The principal is the full amount borrowed. During repayment, it refers to the portion of the original loan amount still owed (not including interest or fees).

Promissory Note: A promissory note is a binding legal document you sign when you get a student loan. It contains the loan terms and conditions under which you're borrowing and the terms under which you agree to pay back the loan. It may also mention deferment and cancellation provisions available to the borrower.

Subsidized: The government pays the interest on subsidized loans while the student is in school, during the six-month grace period and during any deferment periods. Subsidized loans are awarded based on demonstrated financial need. Note: The government will not pay interest on subsidized loans awarded in 2012-13 and 2013-14 during the six-month grace period. The government will continue to pay interest on these loans during the in-school and other deferment periods.

Unsubsidized: An unsubsidized loan is a loan for which the government does not pay the interest. The borrower is responsible for the interest on an unsubsidized loan from the date the loan is disbursed, even while the student is still in school. Students may avoid paying the interest while they are in school by capitalizing the interest, which adds the interest to the loan balance. Examples of unsubsidized loans include the unsubsidized Stafford loan and the Parent PLUS loans. These loans are not based on financial need or income and may be used to pay for the family share of college costs.

Understanding Your Financial Aid Award Letter

Use this example as a guide to reading your financial aid award letter. Remember, you can choose to accept or decline any part of your financial aid package. If you decide to decline any type of aid, contact the Financial Aid Office. If you have any questions, make sure to contact your prospective college's aid office immediately.

Expenses (COA*)	
Tuition:	\$7,334
Room/Board	\$5,204
Health Fees	\$ 176
Books/Supplies	\$1,015
Personal	\$2,600
Transportation	\$ 900
Total Expenses	\$17,239

*Cost of Attendance (COA): The total expenses (tuition, fees, etc.) of one year's education. Your college may also include indirect costs (books, room and board, transportation, personal expenses, etc.). Our example includes both direct and indirect expenses.

Resources (EFC*)	
Parent's Contribution	
From Earnings	\$2,500
From Assets	\$ 112
<u>Student's Contribution</u>	<u>\$ 500</u>
Total Resources	\$3,112

*Expected Family Contribution: Amount your family is expected to contribute determined by the Free Application for Federal Student Aid (FAFSA).

The amount you end up actually paying for the academic year, could differ from the EFC, depending on what resources are available at the college you decide to attend.

Sample Award Letter Explained

Dear Student:

The results of your Free Application for Federal Student Aid (FAFSA) indicate that you are eligible for financial assistance for the upcoming academic year. We are pleased to offer you the following financial aid award. Please review each type of award before accepting.

Award	Federal Pell Grant (free money)		Option to accept or decline each award		Total
	Fall	Spring	Accept	Decline	
Federal Pell Grant	\$ 625	\$ 625	€	€	\$1,250
Total Direct Loans					\$6,876
Direct Federal Stafford Loan (Subsidized)	\$1,500	\$1,500	€	€	
Direct Federal Stafford Loan (Unsubsidized)	\$1,938	\$1,938	€	€	
Total Financial Aid Package					\$8,126

Federal Stafford Loan – Unsubsidized
(Interest accrues immediately after loan is disbursed)
Federal Stafford Loan – Subsidized
(Interest-free until graduation when repayment of interest & principal begins)

What does this mean to you?

Cost of Attendance (COA)	\$17,239
<u>Less Gift Aid (Pell Grant)</u>	<u>- \$1,250</u>
Out-of-Pocket Cost (Net Price)	\$15,989

The out-of-pocket cost (net price) is the difference between the cost of attendance and the gift aid, such as grants and scholarships. It is the amount of money you will have to pay from savings (past income), income and loans (future income). Scholarships and grants will always be the best way to meet the costs of a college education. Search for scholarships at free websites like www.fastweb.com!

Top Twelve Tips on Winning a Scholarship

1. Start searching for scholarships as soon as possible. Don't wait until the spring of your senior year in high school to start searching, or you'll miss half the deadlines. There are many scholarships available to students in grades K-11, not just high school seniors. Continue searching for scholarships even after you are enrolled in college.
2. Use a free scholarship matching service like Fastweb.com. The Fastweb database is updated daily and the site will email you notifications of new scholarships that match your personal background profile.
3. Answer all of the optional questions on a scholarship matching web site for about twice as many matches.
4. Look for local scholarships on bulletin boards near the guidance counselor or financial aid offices, or the library's jobs and careers section. Also look in the coupon section of the Sunday newspaper. Improve grades for more matches.
5. To win more scholarships, apply to every scholarship for which you are eligible. It's a numbers game. Even among talented students, winning involves a bit of luck, not just skill. Pursue less competitive scholarships, such as small awards and essay contests. They are easier to win and help you win bigger scholarships. You can't win if you don't apply. It gets easier after your first 6 applications. Essays can be reused and tailored to each new application.
6. Don't miss deadlines. Use checklists to get organized.
7. Tailor your application to the sponsor's goals. Read and follow the instructions carefully.
8. If you have difficulty writing essays, record yourself as you answer the question out loud and transcribe the recording. Most people think and speak faster than they can write or type. Write an outline afterward to organize your thoughts.
9. Personalize your essay and be passionate. Write about something of interest to you. Make your application stand out from the crowd. Talk about your impact on other people. Give examples and be specific.
10. Google your name to ensure that you have a professional online presence. Use a clean email address, such as firstname.lastname@gmail.com. Review your Facebook account, removing inappropriate and immature material.
11. Proofread a printed copy of your essay and the application for spelling and grammar errors.
12. Make a photocopy of your application before mailing it. Send the application by certified mail, return receipt requested or with delivery confirmation.

Preview of Secrets to Winning a Scholarship

This quick reference guide is a preview of Fastweb's new book, *Secrets to Winning a Scholarship*. This book provides practical, clear and concise advice about how to find and win scholarships and fellowships.

Brought to you by Fastweb, the leading free scholarship matching service, *Secrets to Winning a Scholarship* gives you the insider insights and expert tips you need to improve your chances of winning a scholarship. Learn strategies for increasing the number of scholarship matches, writing more memorable scholarship essays, acing the scholarship interview and maximizing your chances of winning a scholarship. *Secrets to Winning a Scholarship* will help you go for the gold with unique information and advice about winning scholarships from one of the nation's leading experts on planning and paying for college.

Secrets to Winning a Scholarship is available through Amazon.com in both paperback and Kindle formats. Visit www.fastweb.com/scholarshipsecrets for more information.

Common Scholarship Application Mistakes

- Missing deadlines
- Failing to proofread the application
- Failing to follow directions, especially regarding essay length and the number of recommendations
- Omitting required information
- Applying for an award when you don't qualify
- Failing to apply for an award for which you are eligible
- Failing to tailor the application to the sponsor
- Writing a boring essay
- Writing an essay that may offend the reviewer
- Including exaggerations or lies on your application

Beware of Scholarship Scams

- If you have to pay money to get money, it's probably a scam.
- Never invest more than a postage stamp to get information about scholarships or to apply for a scholarship.
- Nobody can guarantee that you'll win a scholarship.
- Do not give out personal information like bank account, credit card or Social Security numbers.
- Beware of the unclaimed aid myth. The only money that goes unclaimed is money that can't be claimed.

Top Ten Most Unusual Scholarships

1. Scholarship for Left-Handed Students
2. Duck Brand Duct Tape Stuck at Prom Contest
3. David Letterman Telecommunications Scholarships
4. Zolp Scholarships
5. Patrick Kerr Skateboard Scholarships
6. Scholar Athlete Milk Mustache of the Year Award
7. National Marbles Tournament Scholarships
8. Klingon Language Institute Scholarships
9. National Beef Ambassador Program
10. Vegetarian Resource Group Scholarships

Top Ten Most Prestigious Scholarships

1. Marshall Scholarships
2. Rhodes Scholarships
3. Winston Churchill Scholarship Program
4. Harry S. Truman Scholarships
5. Henry Luce Foundation Scholarships
6. Morris K. Udall Foundation Undergraduate Scholarships
7. Robert C. Byrd Honors Scholarship Program
8. Barry M. Goldwater Scholarships
9. Elie Wiesel Prize in Ethics Essay Contest
10. National Merit Scholarship Corporation

Top Ten Most Generous Scholarships

1. Intel Science Talent Search
2. Siemens Competition in Math, Science and Technology
3. NIH Undergraduate Scholarship Program
4. Elks Nat'l Foundation Most Valuable Student Competition
5. Davidson Fellows
6. Intel International Science and Engineering Fair
7. Rotary Foundation Ambassadorial Scholarships
8. Collegiate Inventors Competition
9. Coca-Cola Scholars Program Scholarships
10. Gates Millennium Scholars

Top Ten Scholarships for Age 13 and Under

1. National Spelling Bee
2. National Geography Bee
3. National History Day Contest
4. Jif Most Creative Peanut Butter Sandwich Contest
5. Scholastic Art & Writing Awards
6. Christopher Columbus Community Service Awards
7. Dick Blick Linoleum Block Print Contest
8. Gloria Barron Prize for Your Heroes
9. Patriot's Pen
10. Prudential Spirit of Community Awards

Top Ten Scholarships for Community Service

1. Segal AmeriCorps Education Awards
2. The Do Something Awards
3. Comcast Leaders and Achievers Scholarships
4. Discover Card Tribute Awards
5. Echoing Green Fellowships
6. The Heart of America Christopher Reeve Awards
7. Kohl's Kids Who Care Program
8. Samuel Huntington Public Service Awards
9. National Caring Awards
10. Youth Action Net

Top Ten Scholarships that Don't Need an A

1. US Department of Education (Federal Student Aid)
2. AXA Achievement Scholarship Program
3. Horatio Alger Association Scholarships
4. Ayn Rand Institute
5. Girls Going Places Scholarships
6. Holocaust Remembrance Project Essay Contest
7. Americanism Essay Contest
8. AFSA National Scholarship Essay Contest
9. Red Vines Drawing Contest
10. Community Foundation Scholarships

Key Scholarship Resources

Fastweb Free Scholarship Matching Service

www.fastweb.com

FinAid's Scholarships Section

www.finaid.org/scholarships

Search for Scholarships on the Web

www.finaid.org/websearch

Beware of Scholarship Scams

www.finaid.org/scholarshipscams

www.ftc.gov/scholarshipscams

Education Tax Benefits

www.finaid.org/taxbenefits

www.irs.gov/pub/irs-pdf/p970.pdf

Federal Student Financial Aid

www.fafsa.ed.gov

Scholarships for Military Families

Reserve Officers' Training Corps (ROTC) Scholarships

These scholarships are awarded on the basis of merit rather than financial need.

Army ROTC

Army ROTC scholarships are offered at hundreds of colleges. Application packets, information about eligibility, and the telephone number of an ROTC advisor in your area are available from

College Army ROTC

Telephone: 1-888-550-ARMY (1-888-550-2769)

Website: www.goarmy.com/rotc

Air Force ROTC

The Air Force ROTC (AFROTC) college scholarship program targets students pursuing certain foreign language and technical degrees, although students entering a wide variety of majors may be accepted. Information about AFROTC scholarships is available from

College Scholarship Section

Telephone: 1-866-4-AFROTC (1-866-423-7682)

Website: www.afrotc.com

Navy ROTC

Navy ROTC offers both four-year and partial scholarships. For information and applications, contact

Scholarship Office

Telephone: 1-800-NAV-ROTC (1-800-628-7682), ext. 29395

Website: <https://www.nrotc.navy.mil>

Veterans Service Organization Scholarships

The following organizations offer scholarships primarily to active duty military, veterans, and/or their families. Further information is at the websites listed.

American Legion

www.legion.org/scholarships

AMVETS

www.amvets.org/programs/scholarships.html

Disabled American Veterans

www.dav.org/volunteers/scholarship.aspx

Paralyzed Veterans of America

www.pva.org/scholarships

Veterans of Foreign Wars

www.vfw.org/community/programs

Vietnam Veterans of America

www.vva.org/scholarship.html

U.S. Department of Education Grants

The U.S. Department of Education makes grant funds available to students whose parent or guardian died as a result of military service in Iraq or Afghanistan after the events of 9/11.

At the time of the parent's or guardian's death, the student must have been younger than 24 years old and/or enrolled at least part-time at an institution of higher education. Before a student can receive such grant funds, he or she must fill out the *Free Application for Federal Student Aid* (FAFSASM) at www.fafsa.gov. Additional information about the FAFSA and finding money for college is at www.studentaid.ed.gov.



FINANCIAL AID CONSULTANTS AND SCHOLARSHIP SEARCH SERVICES FACT SHEET

As the financial aid process has become more complex, there has been a significant increase in the number of individuals offering professional financial aid services to students and their families. Most popular among these are financial aid consultants and scholarship search companies. Some families sing the praises of certain consultants and scholarship search companies. However, the industry also includes “bad apples” who charge very high fees and who do little more than provide information that is readily available for free. As a wise consumer, you should exercise caution to avoid being taken advantage of and to be sure you fully understand the services that are offered. The following information should help.

Financial Aid Consultants

Financial aid consultants usually charge a fee for a variety of services including:

- Preparing the Free Application for Federal Student Aid (FAFSA) and other financial aid forms;
- Estimating your resources;
- Estimating your expected family contribution (EFC);
- Estimating your financial need; and
- Describing the types of federal, state, local, institutional, and private aid programs that are available.

Before you pay a lot of money for the services of a financial aid consultant, keep the following in mind:

- ***Financial aid administrators and others perform these same services FREE of charge!***
 - Contact the financial aid office at a local college or university or the reference librarian at the public library for information or assistance. Even if you are planning to attend another school, the staff in any financial aid office or a reference librarian should be able to provide you with the same information and assistance that a consultant would provide. College websites, publications, and catalogs are also good sources of information.
- The Internet is an excellent method of obtaining free student financial assistance information. In particular, the U.S. Department of Education’s website provides aid information at <http://studentaid.ed.gov/>.
- You may complete the FAFSA free of charge on the U.S. Department of Education’s FAFSA on the Web site at www.fafsa.gov.
 - If a consultant is preparing a paper FAFSA on your behalf, always review and sign the FAFSA after it has been prepared and mail it yourself by the required deadline.
 - The consultant’s fee should be refundable if he or she completes the FAFSA incorrectly.
- As with all important documents, always keep copies of the FAFSA and other applications, forms, and correspondence for your files, even if someone has assisted in their preparation.

- Never agree to a fee based on the percentage of aid you receive.
- A financial aid consultant cannot guarantee you financial aid.
- Before hiring a consultant, request a list of references.
- Never sign a blank form.
- A consultant may charge you for a list of scholarships and grants copied directly from a school's website or publications—information you could easily obtain for free.
 - Certain scholarships and grants awarded by schools and outside organizations are discretionary funds that may or may not be awarded again in subsequent years, even to prior recipients.
- Check the legitimacy of a financial aid consultant or scholarship search organization on these websites:
 - U.S. Department of Education: www.studentaid.ed.gov/students/publications/lisa/index.html;
 - Federal Trade Commission: <http://www.ftc.gov/bcp/menus/consumer/education/scholarships.shtm>; and
 - Better Business Bureau: www.bbb.com.

Scholarship Search Services

Many search services charge a fee to find sources of student financial aid. Some of these services have been in existence for some time, others are relatively new. Search services need to be used with care and only after a thorough investigation of the services they render. The value of the information provided varies widely.

A guarantee that the service will find at least a certain number of aid sources, for instance, might simply mean that the service will tell you that you can apply for the federal student aid programs. There is no need to pay a search service to identify these programs, because information on all of the federal student aid programs is readily available free of charge in any financial aid office or on the U.S. Department of Education's website at <http://studentaid.ed.gov/PORTALSWebApp/students/english/index.jsp>.

A little time and effort on your part browsing the Internet, or visiting your school's website, financial aid office, college counseling office, guidance counselor's office, or the reference section of a library will probably unearth any sources of assistance a search service could identify.

Also, several companies have also made scholarship search engines available on the Internet to students for free. These include, but are not limited to:

- FinAid on the Web - www.finaid.org;
- The College Board - http://apps.collegeboard.com/cbsearch_ss/welcome.jsp; and
- FastWeb - www.fastweb.com.

A Message from the Federal Trade Commission

Many companies advertise through flyers, campus newspapers, direct mail, and websites that they can get students access to millions of dollars in unclaimed grants and scholarships. The Federal Trade Commission (FTC) encourages you to be well-informed about these companies and provides these tips:

1. *Determine whether the company is actually offering a scholarship or is simply a scholarship search service. If the company claims to actually award a scholarship, be aware that most scholarship sponsors do not charge up-front fees to apply for funding, and no legitimate scholarship sponsor can guarantee that you will win an award.*
2. *Understand that scholarship search services do not award scholarships. These companies charge a fee to compare your profile with a database of scholarship opportunities and provide a list of awards for which you may qualify. They do not provide awards directly to applicants, nor do they help students apply for the awards. Some will list scholarships even if the application deadlines are past.*
3. *Don't give out credit card or bank account information on the phone or over the Internet without getting information in writing first. It may be a set-up for an unauthorized charge or withdrawal.*
4. ***Don't forget the age-old rule: If it sounds too good to be true, it probably is!***

Reporting Scholarship Scams and Suspected Financial Aid Fraud

If you feel that you have become a victim of a scholarship scam or financial aid fraud, please report it immediately.

- U.S. Department of Education's Office of Inspector General (OIG): The OIG may be contacted by calling its hotline at 1-800-MIS-USED (1-800-647-8733), e-mailing oig.hotline@ed.gov, or by completing a complaint form available at <http://www.ed.gov/about/offices/list/oig/hotline.html>. Special agents in the OIG investigate fraud involving federal financial aid dollars.
- Federal Trade Commission (FTC): The FTC has an on-line complaint form at www.ftc.gov/scholarshipscams and a hotline at 1-877-FTC-HELP (1-877-382-4357; teletype for the hearing impaired: 1-866-653-4261). The FTC will investigate based on the number of complaints received.



WHO MUST REGISTER

Almost all male U.S. citizens, and male immigrants living in the U.S., who are 18 through 25, are required to register with Selective Service. It's important to know that even though he is registered, a man will not automatically be inducted into the military. In a crisis requiring a draft, men would be called in sequence determined by random lottery number and year of birth. Then, they would be examined for mental, physical and moral fitness by the military before being deferred or exempted from military service or inducted into the Armed Forces.

A chart of who must register is also available.

NON-CITIZENS

Some non-citizens are required to register. Others are not. Non-citizens who are not required to register with Selective Service include men who are in the U.S. on student or visitor visas, and men who are part of a diplomatic or trade mission and their families. Almost all other male non-citizens are required to register, including undocumented immigrants, legal permanent residents, and refugees. The general rule is that if a male non-citizen takes up residency in the U.S. before his 26th birthday, he must register with Selective Service. For a more detailed list of which non-citizens must register, see Who Must Register - Chart.

DUAL NATIONALS

Dual nationals of the U.S. and another country are required to register, regardless of where they live, because they are U.S. nationals.

See also Immigrants and Dual Nationals - Liability for Service

HOSPITALIZED OR INCARCERATED MEN

Young men in hospitals, mental institutions, or prisons do not have to register while they are committed. However, they must register within 30 days after being released if they have not yet reached their 26th birthday.

DISABLED MEN

Disabled men who live at home must register with Selective Service if they can reasonably leave their homes and move about independently. A friend or relative may help a disabled man fill out the registration form if he can't do it himself.

Men with disabilities that would disqualify them from military service still must register with Selective Service. Selective Service does not presently have authority to classify men, so even men with obvious handicaps must register now, and if needed, classifications would be determined later.

FAX 703-605-4106

E-mail: information@sss.gov

Web: <http://www.sss.gov>

April 11, 2013

FULL-TIME MILITARY EXEMPTED FROM REQUIREMENT*

Young men serving in the military on full-time active duty do not have to register. Those attending the service academies do not have to register. However, if a young man leaves the military before turning 26, he must register.

NATIONAL GUARD AND RESERVES*

Members of the Reserve and National Guard not on full-time active duty must register.

CONSCIENTIOUS OBJECTORS

Men who would be classified as Conscientious Objectors if they were drafted must also register with Selective Service. If a draft begins and they are called, they would have the opportunity to file a claim for exemption from military service based upon their religious or moral objection to war.

***NOTE:** If a man failed to register with Selective Service, Section 12(g) of the Military Selective Service Act allows non-registrants to receive benefits under specific conditions. As a veteran, or parttime National Guard or Reservist, the man satisfies those conditions with his DD Form 214 showing the dates of his military service, or a current military ID card if still on active duty or a member of the National Guard and Reserves. These documents serve as evidence that the man's failure to register was not knowing and willful. Therefore, men who served on full-time active duty in the U.S. Armed Forces should not be denied student financial aid, loans, or grants; vocational training under WIA; government employment; and security clearances, on the basis of their failure to register with Selective Service. As long as the man has proof of his active duty military service, such as his DD 214, or current military ID card if still on active duty or a member of the National Guard or Reserves, his subsequent failure to register should not be a bar to any benefits or programs, contingent upon registration compliance, for which he is otherwise qualified.

Tax Benefits for Education: Information Center

Tax credits, deductions and savings plans can help taxpayers with their expenses for higher education.

- A tax credit reduces the amount of income tax you may have to pay.
- A deduction reduces the amount of your income that is subject to tax, thus generally reducing the amount of tax you may have to pay.
- Certain savings plans allow the accumulated interest to grow tax-free until money is taken out (known as a distribution), or allow the distribution to be tax-free, or both.
- An exclusion from income means that you won't have to pay income tax on the benefit you're receiving, but you also won't be able to use that same tax-free benefit for a deduction or credit.

You can use the IRS's [Interactive Tax Assistant](#) tool to help determine if you're eligible for educational credits or deductions, including the American Opportunity Credit, the Lifetime Learning Credit and the Tuition and Fees Deduction.

Credits

American Opportunity Credit

Under the [American Recovery and Reinvestment Act](#) (ARRA), more parents and students qualify for a tax credit, the American opportunity credit, to pay for college expenses.

The American opportunity credit originally modified the existing Hope credit for tax years 2009 and 2010, later extended through 2017 — making the benefit available to a broader range of taxpayers, including many with higher incomes and those who owe no tax. It also adds required course materials to the list of qualifying expenses and allows the credit to be claimed for four post-secondary education years instead of two. Many of those eligible qualify for the maximum annual credit of \$2,500 per student.

The full credit is available to individuals whose modified adjusted gross income is \$80,000 or less, or \$160,000 or less for married couples filing a joint return. The credit is phased out for taxpayers with incomes above these levels. These income limits are higher than under the existing Hope and lifetime learning credits.

Special rules applied to students attending college in a Midwestern disaster area for tax-year 2009, only, when taxpayers could choose to claim either a special expanded Hope credit of up to \$3,600 for the student or the regular American opportunity credit.

If you have questions about the American opportunity credit, these [questions and answers](#) might help. For more information, see [American opportunity credit](#).

Hope Credit

The Hope credit generally applies to 2008 and earlier tax years. It helps parents and students pay for post-secondary education. The Hope credit is a nonrefundable credit. This means that it can reduce your tax to zero, but if the credit is more than your tax the excess will not be refunded to you. The Hope credit you are allowed may be limited by the amount of your income and the amount of your tax.

The Hope credit is for the payment of the first two years of tuition and related expenses for an eligible student for whom the taxpayer claims an exemption on the tax return. Normally, you can claim tuition and required enrollment fees paid for your own, as well as your dependents' college education. The Hope credit targets the first two years of post-secondary education, and an eligible student must be enrolled at least half time.

Generally, you can claim the Hope credit if all three of the following requirements are met:

- You pay qualified education expenses of higher education.
- You pay the education expenses for an eligible student.
- The eligible student is either yourself, your spouse or a dependent for whom you claim an exemption on your tax return.

You cannot take both an education credit and a deduction for tuition and fees (see Deductions, below) for the same student in the same year. In some cases, you may do better by claiming the tuition and fees deduction instead of the Hope credit.

Education credits are claimed on [Form 8863](#), Education Credits (Hope and Lifetime Learning Credits). For details on these and other education-related tax breaks, see IRS Publication 970, Tax Benefits of Education.

Lifetime Learning Credit

The lifetime learning credit helps parents and students pay for post-secondary education.

For the tax year, you may be able to claim a lifetime learning credit of up to \$2,000 for qualified education expenses paid for all students enrolled in eligible educational institutions. There is no limit on the number of years the lifetime learning credit can be claimed for each student. However, a taxpayer cannot claim both the Hope or American opportunity credit and lifetime learning credits for the same student in one year. Thus, the lifetime learning credit may be particularly helpful to graduate students, students who are only taking one course and those who are not pursuing a degree.

Generally, you can claim the lifetime learning credit if all three of the following requirements are met:

- You pay qualified education expenses of higher education.
- You pay the education expenses for an eligible student.
- The eligible student is either yourself, your spouse or a dependent for whom you claim an exemption on your tax return.

If you're eligible to claim the lifetime learning credit and are also eligible to claim the Hope or American opportunity credit for the same student in the same year, you can choose to claim either credit, but not both.

If you pay qualified education expenses for more than one student in the same year, you can choose to take credits on a per-student, per-year basis. This means that, for example, you can claim the Hope or American opportunity credit for one student and the lifetime learning credit for another student in the same year.

Deductions

Tuition and Fees Deduction

You may be able to deduct qualified education expenses paid during the year for yourself, your spouse or your dependent. You cannot claim this deduction if your filing status is married filing separately or if another person can claim an exemption for you as a dependent on his or her tax return. The qualified expenses must be for higher education.

The tuition and fees deduction can reduce the amount of your income subject to tax by up to \$4,000. This deduction, reported on [Form 8917](#), Tuition and Fees Deduction, is taken as an adjustment to income. This means you can claim this deduction even if you do not itemize deductions on [Schedule A](#) (Form 1040). This deduction may be beneficial to you if, for example, you cannot take the lifetime learning credit because your income is too high.

You may be able to take one of the education credits for your education expenses instead of a tuition and fees deduction. You can choose the one that will give you the lower tax.

Generally, you can claim the tuition and fees deduction if all three of the following requirements are met:

- You pay qualified education expenses of higher education.
- You pay the education expenses for an eligible student.
- The eligible student is yourself, your spouse, or your dependent for whom you claim an exemption on your tax return.

You cannot claim the tuition and fees deduction if any of the following apply:

- Your filing status is married filing separately.
- Another person can claim an exemption for you as a dependent on his or her tax return. You cannot take the deduction even if the other person does not actually claim that exemption.
- Your modified adjusted gross income (MAGI) is more than \$80,000 (\$160,000 if filing a joint return).
- You were a nonresident alien for any part of the year and did not elect to be treated as a resident alien for tax purposes. More information on nonresident aliens can be found in [Publication 519](#), U.S. Tax Guide for Aliens.
- You or anyone else claims an education credit for expenses of the student for whom the qualified education expenses were paid.

Student-activity fees and expenses for course-related books, supplies and equipment are included in qualified education expenses only if the fees and expenses must be paid to the institution as a condition of enrollment or attendance.

Student Loan Interest Deduction

Generally, personal interest you pay, other than certain mortgage interest, is not deductible on your tax return. However, if your modified adjusted gross income (MAGI) is less than \$75,000 (\$150,000 if filing a joint return), there is a special deduction allowed for paying interest on a student loan (also known as an education loan) used for higher education. Student loan interest is interest you paid during the year on a qualified student loan. It includes both required and voluntary interest payments.

For most taxpayers, MAGI is the adjusted gross income as figured on their federal income tax return before subtracting any deduction for student loan interest. This deduction can reduce the amount of your income subject to tax by up to \$2,500.

The student loan interest deduction is taken as an adjustment to income. This means you can claim this deduction even if you do not itemize deductions on Form 1040's Schedule A.

Qualified Student Loan

This is a loan you took out solely to pay qualified education expenses (defined later) that were:

- For you, your spouse, or a person who was your dependent when you took out the loan.
- Paid or incurred within a reasonable period of time before or after you took out the loan.
- For education provided during an academic period for an eligible student.

Loans from the following sources are not qualified student loans:

- A related person.
- A qualified employer plan.

Qualified Education Expenses

For purposes of the student loan interest deduction, these expenses are the total costs of attending an eligible educational institution, including graduate school. They include amounts paid for the following items:

- Tuition and fees.
- Room and board.
- Books, supplies and equipment.
- Other necessary expenses (such as transportation).

The cost of room and board qualifies only to the extent that it is not more than the greater of:

- The allowance for room and board, as determined by the eligible educational institution, that was included in the cost of attendance (for federal financial aid purposes) for a particular academic period and living arrangement of the student, or
- The actual amount charged if the student is residing in housing owned or operated by the eligible educational institution.

Business Deduction for Work-Related Education

If you are an employee and can itemize your deductions, you may be able to claim a deduction for the expenses you pay for your work-related education. Your deduction will be the amount by which your qualifying work-related education expenses plus other job and certain miscellaneous expenses is greater than 2% of your adjusted gross income. An itemized deduction may reduce the amount of your income subject to tax.

If you are self-employed, you deduct your expenses for qualifying work-related education directly from your self-employment income. This may reduce the amount of your income subject to both income tax and self-employment tax.

Your work-related education expenses may also qualify you for other tax benefits, such as the tuition and fees deduction and the Hope and lifetime learning credits. You may qualify for these other benefits even if you do not meet the requirements listed above.

To claim a business deduction for work-related education, you must:

- Be working.
- Itemize your deductions on Schedule A (Form 1040 or 1040NR) if you are an employee.
- File Schedule C (Form 1040), Schedule C-EZ (Form 1040), or Schedule F (Form 1040) if you are self-employed.
- Have expenses for education that meet the requirements discussed under Qualifying Work-Related Education, below.

Qualifying Work-Related Education

You can deduct the costs of qualifying work-related education as business expenses. This is education that meets at least one of the following two tests:

- The education is required by your employer or the law to keep your present salary, status or job. The required education must serve a bona fide business purpose of your employer.
- The education maintains or improves skills needed in your present work.

However, even if the education meets one or both of the above tests, it is not qualifying work-related education if it:

- Is needed to meet the minimum educational requirements of your present trade or business or
- Is part of a program of study that will qualify you for a new trade or business.

You can deduct the costs of qualifying work-related education as a business expense even if the education could lead to a degree.

Education Required by Employer or by Law

Education you need to meet the minimum educational requirements for your present trade or business is not qualifying work-related education. Once you have met the minimum educational requirements for your job, your employer or the law may require you to get more education. This additional education is qualifying work-related education if all three of the following requirements are met.

- It is required for you to keep your present salary, status or job.
- The requirement serves a business purpose of your employer.
- The education is not part of a program that will qualify you for a new trade or business.

When you get more education than your employer or the law requires, the additional education can be qualifying work-related education only if it maintains or improves skills required in your present work.

Education to Maintain or Improve Skills

If your education is not required by your employer or the law, it can be qualifying work-related education only if it maintains or improves skills needed in your present work. This could include refresher courses, courses on current developments and academic or vocational courses.

Savings Plans

529 Plans

States sponsor 529 plans — qualified tuition programs authorized under section 529 of the Internal Revenue Code — that allow taxpayers to either prepay or contribute to an account for paying a student's qualified higher education expenses. Similarly, colleges and groups of colleges sponsor 529 plans that allow them to prepay a student's qualified education expenses. These 529 plans have, in recent years, become a popular way for parents and other family members to save for a child's college education. Though contributions to 529 plans are not deductible, there is also no income limit for contributors.

529 plan distributions are tax-free as long as they are used to pay qualified higher education expenses for a designated beneficiary. Qualified expenses include tuition, required fees, books and supplies. For someone who is at least a half-time student, room and board also qualify.

For 2009 and 2010, an ARRA change to tax-free college savings plans and prepaid tuition programs added to this list expenses for computer technology and equipment or Internet access and related services to be used by the student while enrolled at an eligible educational institution. Software designed for sports, games or hobbies does not qualify, unless it is predominantly educational in nature. In general, expenses for computer technology are not qualified expenses for the American opportunity credit, Hope credit, lifetime learning credit or tuition and fees deduction.

Coverdell Education Savings Account

This account was created as an incentive to help parents and students save for education expenses. Unlike a 529 plan, a Coverdell ESA can be used to pay a student's eligible k-12 expenses, as well as post-secondary expenses. On the other hand, income limits apply to contributors, and the total contributions for the beneficiary of this account cannot be more than \$2,000 in any year, no matter how many accounts have been established. A beneficiary is someone who is under age 18 or is a special needs beneficiary.

Contributions to a Coverdell ESA are not deductible, but amounts deposited in the account grow tax free until distributed. The beneficiary will not owe tax on the distributions if they are less than a beneficiary's qualified education expenses at an eligible institution. This benefit applies to qualified higher education expenses as well as to qualified elementary and secondary education expenses.

Here are some things to remember about distributions from Coverdell accounts:

- Distributions are tax-free as long as they are used for qualified education expenses, such as tuition and fees, required books, supplies and equipment and qualified expenses for room and board.
- There is no tax on distributions if they are for enrollment or attendance at an eligible educational institution. This includes any public, private or religious school that provides elementary or secondary education as determined under state law. Virtually all accredited public, nonprofit and proprietary (privately owned profit-making) post-secondary institutions are eligible.
- Education tax credits can be claimed in the same year the beneficiary takes a tax-free distribution from a Coverdell ESA, as long as the same expenses are not used for both benefits.
- If the distribution exceeds qualified education expenses, a portion will be taxable to the beneficiary and will usually be subject to an additional 10% tax. Exceptions to the additional 10% tax include the death or disability of the beneficiary or if the beneficiary receives a qualified scholarship.

For more information, see [Tax Tip 2008-59](#), Coverdell Education Savings Accounts.

Scholarships and Fellowships

A scholarship is generally an amount paid or allowed to, or for the benefit of, a student at an educational institution to aid in the pursuit of studies. The student may be either an undergraduate or a graduate. A fellowship is generally an amount paid for the benefit of an individual to aid in the pursuit of study or research. Generally, whether the amount is tax free or taxable depends on the expense paid with the amount and whether you are a degree candidate.

A scholarship or fellowship is tax free only if you meet the following conditions:

- You are a candidate for a degree at an eligible educational institution.
- You use the scholarship or fellowship to pay qualified education expenses.

Qualified Education Expenses

For purposes of tax-free scholarships and fellowships, these are expenses for:

- Tuition and fees required to enroll at or attend an eligible educational institution.
- Course-related expenses, such as fees, books, supplies, and equipment that are required for the courses at the eligible educational institution. These items must be required of all students in your course of instruction.

However, in order for these to be qualified education expenses, the terms of the scholarship or fellowship cannot require that it be used for other purposes, such as room and board, or specify that it cannot be used for tuition or course-related expenses.

Expenses that Don't Qualify

Qualified education expenses do not include the cost of:

- Room and board.
- Travel.
- Research.
- Clerical help.
- Equipment and other expenses that are not required for enrollment in or attendance at an eligible educational institution.

This is true even if the fee must be paid to the institution as a condition of enrollment or attendance. Scholarship or fellowship amounts used to pay these costs are taxable.

For more information, see Pub. 970.

Exclusions from Income

You may exclude certain educational assistance benefits from your income. That means that you won't have to pay any tax on them. However, it also means that you can't use any of the tax-free education expenses as the basis for any other deduction or credit, including the Hope credit and the lifetime learning credit.

Employer-Provided Educational Assistance

If you receive educational assistance benefits from your employer under an educational assistance program, you can exclude up to \$5,250 of those benefits each year. This means your employer should not include the benefits with your wages, tips, and other compensation shown in box 1 of your Form W-2.

Educational Assistance Program

To qualify as an educational assistance program, the plan must be written and must meet certain other requirements. Your employer can tell you whether there is a qualified program where you work.

Educational Assistance Benefits

Tax-free educational assistance benefits include payments for tuition, fees and similar expenses, books, supplies, and equipment. The payments may be for either undergraduate- or graduate-level courses. The payments do not have to be for work-related courses. Educational assistance benefits do not include payments for the following items.

- Meals, lodging, or transportation.
- Tools or supplies (other than textbooks) that you can keep after completing the course of instruction.
- Courses involving sports, games, or hobbies unless they:
 - Have a reasonable relationship to the business of your employer, or
 - Are required as part of a degree program.

Benefits over \$5,250

If your employer pays more than \$5,250 for educational benefits for you during the year, you must generally pay tax on the amount over \$5,250. Your employer should include in your wages (Form W-2, box 1) the amount that you must include in income.

Working Condition Fringe Benefit

However, if the benefits over \$5,250 also qualify as a working condition fringe benefit, your employer does not have to include them in your wages. A working condition fringe benefit is a benefit which, had you paid for it, you could deduct as an employee business expense. For more information on working condition fringe benefits, see *Working Condition Benefits* in chapter 2 of Publication 15-B, Employer's Tax Guide to Fringe Benefits.

Are you unable to provide parent information due to special circumstances?

In situations such as the ones below, you may be able to submit your FAFSA without parent information despite being considered a dependent student:

- Your parents are incarcerated.
- You have left home due to an abusive family environment.
- You do not know where your parents are and are unable to contact them (and you have not been adopted).
- You are older than 21 but not yet 24, are unaccompanied, and are either *homeless* or self-supporting and at risk of being homeless.

FAFSA on the Web will ask you whether you are able to provide information about your parents. If you are not, you will have the option to indicate that you have special circumstances that make you unable to get your parents' information. *FAFSA on the Web* then allows you to submit your application without entering data about your parents.


However, it is important for you to understand the following:

- Although your FAFSA will be submitted, it will not be fully processed. You will not receive an Expected Family Contribution and must immediately contact the financial aid office at the college or career school you plan to attend.
- The financial aid staff may ask for additional information to determine whether you can be considered independent and have an EFC calculated without parent data. Gather as much written evidence of your situation as you can. Written evidence may include court or law enforcement documents, letters from a clergy member, school counselor or social worker, and/or any other relevant data that explains your special circumstance.
- The financial aid office's decision about your dependency status is final and cannot be appealed to the U.S. Department of Education.

<http://studentaid.ed.gov/fafsa/filling-out#determining-your-dependency-status>

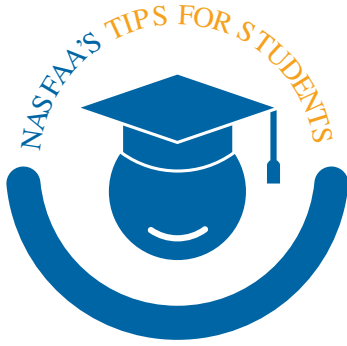
Whose info goes on a FAFSA/ CA Dream Act application?

THE FAFSA & CA DREAM ACT APPLICATIONS NOW USE RELATIONSHIP OF PARENT TO STUDENT, VS. LEGAL RELATIONSHIP BETWEEN PARENTS FOR BASIS OF COLLECTING INFO

Relationship of Student to Parent	Includes both parents' incomes on the app?	Only includes one parent's income on the app?
Parents married, living together	YES	NO
Parents not married, living together 	YES	NO
Parent is widowed, not remarried	NO	YES
Parents are divorced or separated, not living together	NO	YES (include the parent the student lived with most during the last 12 months. If equal time, include the income from the parent who provided most of the student's financial support during the last 12 months)
Parent and step-parent, living together	YES	NO
Legal guardians*	NO	NO
Foster Parents*	NO	NO
Grandparents, brothers, sisters, uncles, or aunts*	NO	NO

"Parent" means biological/adoptive parent – **gender of biological or adoptive parents is not relevant.**

* Students living with legal guardians, foster parents, or relatives are usually considered to be independent for financial aid purposes.



Unique Situations: Tips for Completing the Free Application for Federal Student Aid (FAFSA)

Questions on the 2012-13 FAFSA that may cause difficulty for students in unique situations, such as wards of the court or foster youth, are listed below. **Question numbers** refer to the paper FAFSA. **Sections** refer to the FAFSA on the Web (FOTW) Worksheet. Please note that some questions on the paper FAFSA do not appear on the FOTW Worksheet. Answering yes to any question in Step Three on the FAFSA and/or checking the corresponding box in Section Two on the FOTW Worksheet means that you will be treated as an independent student and will not need to provide parental information on the FAFSA.

Question #44
Section 4
Free childcare

Q: I am a single mom with one child and will get free day care for my child (from a grandmother, aunt, or free day care center) while I go to college. Does the value of this free childcare have to be reported on the FAFSA?

A: No, this service is not income and the information is not collected on the FAFSA. However, note that you need to let the financial aid administrator at your college know that you are receiving free dependent care; an allowance for dependent care may not be added to your cost of attendance.

Question #50
Section 2

"Do you have children who will receive more than half of their support from you between July 1, 2012 and June 30, 2013?"

Q: I have a child who will be living with me and I will receive assistance from the Temporary Assistance for Needy Families (TANF) program. Do I answer "yes" to Question #50? Are TANF or welfare benefits considered to be like earned income?

A: **TANF benefits count as support that you provide to your child.** You should answer "Yes" to this question, as long as you provide more than half of the child's support.

Question #52
Section 2

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

Q: I am a ward of the court who graduated from high school and then went to live with my mother for two months. Did I lose my independent status?

A: A student is considered independent if he or she is a ward of the court, or was a ward of the court, at any time when the individual was age 13 or older. If your ward of the court status changed before you reached age 13, you may be considered dependent on your parent. You should talk about your situation with the financial aid administrator at your college who will help you determine your correct dependency status.

Question #52

Section 2

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

Q: I am a dependent child of the court of my county. Is this the same as a "ward" of the court?

A: The term "ward" is used to mean "dependent" of the court. You are a ward of the court (regardless of whether this status is determined by the county or state) if the court has assumed custody of you. You should have court ordered documents that designate you a ward of the court.

Question #52

Section 2

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

Q: I am no longer under the court because my foster parents took legal guardianship of me a few years ago. However, my foster parents do not support me with their own financial resources. They still get a foster care check each month for me. How do I answer question #52?

A: If you were in foster care at any time when you were 13 or older, answer "Yes" to Question #52. If you are in a legal guardianship, answer "Yes" to Question #54.

Note: Neither legal guardians nor foster parents are considered parents when completing the FAFSA. This means you do not list their income and household size information on your FAFSA.

Question #52

Section 2

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

Q: I turned 18 and graduated, so my court case was closed. My college is saying I am no longer an independent student because I am no longer a ward of the court. Am I considered dependent or independent?

A: You are considered independent if you were a ward of the court **at any time**, when you were age 13 or older. This means you should check "Yes" to Question #52, if you were a ward of the court when you were age 13 or older.

Question #53

Section 2

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

Q: I was emancipated at age 15, but lived with my aunt and uncle during my last semester of high school. How should I complete the FAFSA?

A: If you have a copy of a court order stating you are an emancipated minor, answer "Yes" to Question #53 and complete the FAFSA as an independent student. The court must be located in your state of legal residence. If the court order is no longer in effect and you have not reached the age of majority for your state of legal residence, answer "No" to Question #53. Complete the FAFSA as a dependent student if you answer "No" to the remaining questions on the paper FAFSA and none of the other boxes in Section Two of the FOTW Worksheet apply to you.

Question #54

Section 2

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

Q: My grandparents are my court-appointed, legal guardians. They have provided support for me all my life. How do I complete the FAFSA?

A: If you have a copy of a court order stating you are in a legal guardianship, answer "Yes" to Question #54 and complete the FAFSA as an independent student. The court must be located in your state of legal residence. If the court order is no longer in effect and you have not reached the age of majority for your state of legal residence, answer "No" to Question #54. Complete the FAFSA as a dependent student if you answer "No" to the remaining questions on the paper FAFSA and none of the other boxes in Section Two of the FOTW Worksheet apply to you.

Question #55

Section 2

"At any time on or after July 1, 2011, did your high school or school district homeless liaison determine that you were an unaccompanied youth who was homeless?"

Q: I became homeless during my senior year in high school. Am I considered an independent student?

A: You are considered an independent student if you received a determination any time on or after July 1, 2011, that you were an unaccompanied youth who was homeless. The financial aid administrator at your college may require you to provide a copy of the determination or other documentation.

If you are not sure you have a determination, but you believe you are an unaccompanied youth who is homeless or are an unaccompanied youth providing your own living expenses who is at risk of being homeless, contact your high school's homeless liaison for assistance. Contact your college's financial aid office for assistance if your high school's homeless liaison did not make a determination.

Youth means that you are 21 years of age or less or are still enrolled in high school as of the day you sign the FAFSA.

Unaccompanied means you are not living in the physical custody of a parent or guardian.

Homeless means lacking fixed, regular, and adequate housing, including living in shelters, motels, cars, and temporarily with other people because you have nowhere else to go.

Question #56

Section 2

"At any time on or after July 1, 2011, did the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development determine that you were an unaccompanied youth who was homeless?"

Q: I lived in an emergency shelter last year. How do I complete the FAFSA?

A: Answer "Yes" to Question #56 if you received a determination any time on or after July 1, 2011, that you were an unaccompanied youth who was homeless. The financial aid administrator at your college may require you to provide a copy of the determination or other documentation.

If you are not sure you have a determination, but you believe you are an unaccompanied youth who is homeless or are an unaccompanied youth providing your own living expenses who is at risk of being homeless, contact the director of the emergency shelter for assistance. Contact your college's financial aid office for assistance if the shelter director did not make a determination.

Youth means that you are 21 years of age or less or are still enrolled in high school as of the day you sign the FAFSA.

Unaccompanied means you are not living in the physical custody of a parent or guardian.

Homeless means lacking fixed, regular, and adequate housing, including living in shelters, motels, cars, and temporarily with other people because you have nowhere else to go.

Question #57
Section 2

"At any time on or after July 1, 2011, did the director of a runaway or homeless youth basic center or transitional living program determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless?"

Q: My mom died a few years ago and I have no contact with my dad. I am in a transitional housing program. Am I an independent student?

A: Answer "Yes" to Question #57 if you received a determination any time on or after July 1, 2011, that you were an unaccompanied youth who was homeless or at risk of being homeless. The financial aid administrator at your college may require you to provide a copy of the determination or other documentation. If you are not sure you have a determination but you believe you are an unaccompanied youth who is homeless or are an unaccompanied youth providing your own living expenses who is at risk of being homeless, contact the director of the youth center or transitional housing program for assistance. Contact your college's financial aid office for assistance if the director of the youth center or transitional housing program did not make a determination. **Youth** means that you are 21 years of age or less or are still enrolled in high school as of the day you sign the FAFSA.

Unaccompanied means you are not living in the physical custody of a parent or guardian.

Homeless means lacking fixed, regular, and adequate housing, including living in shelters, motels, cars, and temporarily with other people because you have nowhere else to go.

Question #93

"How many people are in your household?"

Q: I live with my foster parents and their children. Are they my "family members?"

A: No. If you are considered independent (for example, because you are in foster care), and you have no dependent children of your own, you are a family of **one** (yourself).

Question #103
Signatures

Q: I have filled out this form as an independent student because I am a ward of the court. Do I need my father's or mother's signature? I do not live with them, but I see them sometimes.

A: No. Because of your status as a ward of the court, you are considered an independent student and a parental signature is not required.

Developed in 2012 by NASFAA's Access, Diversity and Excellence Committee

CSS/Financial Aid PROFILE®

Student Guide

This guide provides the basic information you need to complete your PROFILE application at www.collegeboard.org beginning Oct. 1, 2012.

WHAT is the PROFILE? The **PROFILE** is an online application that collects information used by certain colleges and scholarship programs to award institutional aid funds. (All **federal** funds are awarded based on the **FAFSA**, available after Jan. 1 at www.fafsa.ed.gov.) Some colleges may require additional information, such as tax returns or an institutional application. If your parents are divorced, some colleges will also require your noncustodial parent to complete the Noncustodial PROFILE.

WHEN do I file the PROFILE? You may file the **PROFILE** as early as Oct. 1, 2012. However, you should file no later than two weeks before the EARLIEST priority filing date specified by your colleges or programs.

WHO must file the PROFILE? Check your colleges'/programs' information to determine whether they require the PROFILE. A list of colleges that require the PROFILE from at least some of their applicants is found on the back of this page. The most up-to-date list, including search capabilities and additional information, can be found by clicking on "list of colleges, universities, and scholarship programs" on the PROFILE Index Page.

HOW do I file the PROFILE? You file the PROFILE online at www.collegeboard.org by selecting "CSS/PROFILE" under "Pay for College." If you do not have a computer at home, register for PROFILE at your high school or local library, print the Pre-Application Worksheet and Instructions, and review them with your parents. Return to your high school or library and enter the information by logging back in to your application using your secure username and password.

WHAT does the PROFILE cost? The fee for the initial application and one college or program report is **\$25**. Additional reports are **\$16**. Payment may be made via credit card, debit card (Visa or MC) or online check. A limited number of **fee waivers** are granted automatically — based on the information entered on the PROFILE application — to students who are first-time college applicants and are from families with very low incomes and assets. International students are not eligible for fee waivers. This waiver covers the application fee and the reporting fees for up to six colleges or scholarship programs.

Information to have available when you register:

- Type of tax return you and your parent(s) will file for the current year (e.g., 1040, 1040 E/Z, foreign return)
- If your parents receive TANF (Temporary Assistance for Needy Families) or SSI (Supplemental Security Income)
- If your parents are self-employed or own business(es) and/or farm(s)
- Your parents' housing status (e.g., own, rent)
- Your personal information, including your Social Security number

Once you register, you will find detailed instructions and an extensive Help Desk, including Frequently Asked Questions, online.

The Process: Three Easy Steps

- 1. Register** — Your PROFILE application is tailored to your family situation, based on your registration answers and the colleges or programs you select. After registering, you can securely save your application and return to complete it at any time, 24/7, using your collegeboard.org username and password.
- 2. Complete the Application** — Use the customized Pre-Application Worksheet and Instructions to help you complete the PROFILE. As you answer questions, the system provides online help and edits to minimize mistakes.
- 3. Submit the Application** — The date and time you submit your completed application will be recorded based on **Eastern Time**. You pay online and will receive an online PROFILE Acknowledgment as a record of your payment and application information. The Acknowledgment may include your next steps to complete your financial aid application process, so be sure to print a copy for your records.

At any time, you may **add** a college or program by going to the PROFILE home page and clicking "Add Colleges to Submitted Application." You will be charged \$16 for each college or program you add. Any unused fee-waiver eligibility will be automatically applied to your charges. You may not **delete** any recipients once you have submitted your application.

Questions? Contact customer support at **305-829-9793** (Monday through Friday, 9 a.m. to 6 p.m. Eastern Time, with extended hours from 8 a.m. to 10 p.m., January through April) or email help@cssprofile.org.

The colleges below all accept the PROFILE application. Instructions distributed by their financial aid offices will describe their application requirements in detail. A college with an asterisk (*) next to its name uses PROFILE for early decision or early action applicants only. For the most up-to-date and comprehensive list, go to <https://profileonline.collegeboard.com>.

CSS CODE	INSTITUTION	STATE	CSS CODE	INSTITUTION	STATE	CSS CODE	INSTITUTION	STATE	CSS CODE	INSTITUTION	STATE
1001	Adrian College	MI	5156	Duke University	NC	5437	Lynn University	FL	4737	St. John's College	NM
2013	Albany College of Pharmacy*	NY	2704	Eastern Baptist Theo Sem	PA	6390	Macalester College	MN	2805	St. Lawrence University	NY
7041	Albany Law S of Union U	NY	2224	Eastman School of Music U of R	NY	1753	Madonna U: St Mary's College	MI	6638	St. Olaf College	MN
2995	Albert Einstein C of Medicine	NY	1202	Edgewood College	WI	2396	Manhattan School of Music	NY	0265	Stanford U: Grad Sch of Bus	CA
2005	Alfred University	NY	0042	Eliot School Fine Applied Arts	MA	1452	Marygrove College	MI	4704	Stanford University	CA
1010	Alma College	MI	2226	Elmira College	NY	3514	Massachusetts Inst of Tech	MA	2819	Stevens Institute Technology	NJ
7363	Amer Assoc of C of Osteo Med	MD	5183	Elon University	NC	0935	McGill University	QC	3770	Stonehill College	MA
5007	American University	DC	3367	Emerson College	MA	3526	Middlebury College	VT	2820	Susquehanna University	PA
0866	American University of Paris	CO	0140	Emory U: Sch of Medicine	GA	5327	MIUAD: Fine Arts College	FL	2821	Swarthmore College	PA
3003	Amherst College	MA	5187	Emory University	GA	1484	Monmouth College	IL	2823	Syracuse University	NY
6293	Aquinas Inst of Theology	MO	1192	ETSU: Quillen C of Medicine	TN	2418	Moravian College	PA	6820	Texas Christian University	TX
1031	Archeworks	IL	3390	Fairfield University	CT	5417	Morris Brown College	GA	1817	Tiffin University	OH
1029	Athenaem of Ohio	OH	2259	Fordham University	NY	3529	Mount Holyoke College	MA	1809	Trevecca Nazarene University	TN
3075	Babson College	MA	2261	Franklin & Marshall College	PA	1490	Mount Mary College	WI	3899	Trinity College	CT
2037	Bard College	NY	0922	Franklin College: Switzerland	NY	2424	Muhlenberg College	PA	8865	Tufts U: Sch of Dental Med	MA
3795	Bard College at Simon's Rock	MA	5222	Furman University	SC	0085	National Merit Schol Corp	IL	3901	Tufts University	MA
2038	Barnard College	NY	5246	George Washington University	DC	2511	Nazareth College of Rochester*	NY	6832	Tulane University	LA
3076	Bates College	ME	7306	Georgetown U: Law Ctr	DC	4546	New College Franklin	TN	3936	U Mass: Medical School	MA
3080	Bennington College	VT	5244	Georgetown University	DC	2504	New York C of Podiatric Med	NY	7152	U of California: San Francisco	CA
3098	Bentley U: McCallum Graduate	MA	2275	Gettysburg College	PA	2785	New York University	NY	2920	Union College	NY
3096	Bentley University	MA	3417	Gordon College	MA	3667	Northeastern University	MA	4832	Univ of Arizona	AZ
1079	Bethel College	IN	5257	Goucher College	MD	1561	Northland College	WI	1832	Univ of Chicago	IL
3083	Boston College	MA	3418	Green Mountain College	VT	6490	Northwestern College	IA	6868	Univ of Dallas	TX
3087	Boston University	MA	6253	Gustavus Adolphus College	MN	1565	Northwestern University	IL	4842	Univ of Denver	CO
3089	Bowdoin College	ME	2662	Gutenberg College	OR	2060	NY State College Ceramics - AU	NY	1839	Univ of Michigan	MI
9785	Boyce College	KY	2286	Hamilton College	NY	1587	Oberlin College	OH	3663	Univ of New Haven	CT
3092	Brandeis University	MA	3447	Hampshire College	MA	4581	Occidental College	CA	5816	Univ of North Carolina Chapel	NC
3269	Bridgton Academy	ME	3434	Harvard College	MA	1594	Ohio Wesleyan University	OH	1841	Univ of Notre Dame	IN
3189	Brown University	RI	3454	Harvard Kennedy Sch Gov't	MA	1595	Olivet College	MI	2933	Univ of Pennsylvania	PA
2049	Bryn Mawr College	PA	3441	Harvard U: Dental Sch	MA	2804	Patrick Henry College	VA	4067	Univ of Puget Sound*	WA
2050	Bucknell University	PA	3455	Harvard U: Grad Sch of Design	MA	4620	Patten University	CA	5569	Univ of Richmond	VA
1073	Butler University	IN	4341	Harvey Mudd College	CA	4619	Pitzer College	CA	2928	Univ of Rochester	NY
4034	California Institute of Tech	CA	2289	Haverford College	PA	4607	Pomona College	CA	4852	Univ of Southern California	CA
4049	California Institute of the Arts	CA	1344	Hebrew Union College	CA	2672	Princeton University	NJ	5820	Univ of Virginia	VA
1100	Cardinal Stritch University	WI	2290	Hebrew Union College	NY	1630	Principia College	IL	2931	Ursinus College	PA
6081	Carleton College	MN	1305	Hebrew Union College*	OH	3693	Providence College	RI	1871	Vanderbilt University	TN
2074	Carnegie Mellon University	PA	9814	Henrico Cnty-St Mary's Hosp S	VA	0949	Queen's University at Kingston	ON	2956	Vassar College	NY
1105	Case Western Reserve University	OH	1295	Hillsdale College	MI	3712	Quinnipiac University	CT	2959	Villanova University	PA
4054	Claremont McKenna College	CA	2294	Hobart and William Smith Coll	NY	4654	Reed College	OR	1895	Wabash College	IN
3279	Clark University	MA	1309	Holy Cross College	IN	2757	Rensselaer Polytechnic Inst	NY	5084	Wake Forest U Sch of Medicine	NC
1124	Cleveland Institute of Music	OH	5854	Holy Spirit College	GA	3726	Rhode Island School of Design	RI	5885	Wake Forest University	NC
2894	Cochran School of Nursing	NY	1654	Illinois Institute Technology	IL	1730	Rhodes College	TN	6964	Washburn U: Sch of Law	KS
3280	Colby College	ME	1320	Illinois Wesleyan University	IL	6609	Rice University	TX	5887	Washington and Lee University	VA
2086	Colgate University	NY	2325	Ithaca College	NY	3729	Roger Williams University	RI	6929	Washington Univ St. Louis	MO
3282	College of the Holy Cross	MA	2470	Jewish Theo Sem: Rabbinical S	NY	3780	Sacred Heart University	CT	3957	Wellesley College	MA
5115	College of William and Mary	VA	2339	Jewish Theol Sem of America	NY	1702	Saint Mary's College	IN	3959	Wesleyan University	CT
1134	College of Wooster	OH	2618	Jewish Theol Sem: Cantorial S	NY	3759	Salve Regina University	RI	1901	Western Kentucky University	KY
4072	Colorado College	CO	2679	Jewish Theol Sem: Grad S	NY	4851	Santa Clara University	CA	1905	Wheaton College	IL
5117	Columbia College	SC	5332	Johns Hopkins University	MD	2810	Sarah Lawrence College	NY	3963	Wheaton College	MA
2174	Columbia U: Business School	NY	0274	Kamehameha Schools	HI	4693	Scripps College	CA	4951	Whitman College	WA
2116	Columbia University	NY	1370	Kenyon College	OH	0097	Seabury-Western Theo Sem	IL	4954	Willamette University	OR
3284	Connecticut College	CT	1672	Kuyper College	MI	1717	Shimer College	IL	3965	Williams College	MA
2097	Cooper Union Science and Art	NY	2361	Lafayette College	PA	1719	Siena Heights University	MI	3969	Worcester Polytechnic Inst	MA
2822	Cornell U: C of Vet Med	NY	1392	Lake Forest College	IL	2815	Skidmore College	NY	6975	Xavier University of Louisiana	LA
2098	Cornell University	NY	0664	LaPenta Med Scholarship Trust	NH	3762	Smith College	MA	3987	Yale University	CT
3351	Dartmouth College	NH	1398	Lawrence University	WI	3775	Smith College: Sch Social Work	MA			
3355	Dartmouth College: Thayer School	NH	2365	Lehigh University	PA	9856	Southern Baptist Theo Sem	KY			
5150	Davidson College	NC	4384	Lewis & Clark College	OR	4392	Southern Calif C of Optometry	CA			
0266	Delaware State Dental Society	DE	1405	Lincoln Christian University	IL	6660	Southern Methodist University	TX			
1166	DePauw University	IN	2369	Long Island Univ: Brooklyn	NY	3763	Springfield College	MA			
2186	Dickinson College	PA	2070	Long Island Univ: C. W. Post	NY	3748	St. Anselm College	NH			
2194	Drexel University	PA	5370	Loyola University Maryland	MD	5598	St. John's College	MD			



GUIDE TO PLANNING AND CONDUCTING A FINANCIAL AID NIGHT

INTRODUCTION

High school and financial aid counselors, as well as counselors employed by community social service agencies, are major sources of information about financing education beyond high school. Counselors share their basic knowledge and information about financial aid with interested students and family members via many different methods.

Perhaps the most obvious way of providing financial aid information to students and parents is through individual counseling sessions. However, individual sessions may not be practical given increasing student to counselor ratios and other counselor duties. Other methods, such as financial aid newsletters and brochures, the Internet, group sessions, email, and public presentations are more efficient in getting basic and essential information to those who are preparing financially for college.

Conducting a financial aid information night is a great way to deliver important financial aid information to students and families. Properly planned and executed, it can save counselors hours of time in disseminating information. Due to unique family circumstances, individual sessions still may be necessary and desirable for some families. By providing general information in a written format and group presentations to the majority of families, more time will be available for those families who require special attention.

NASFAA has developed its *Financial Aid Night* materials to assist counselors in planning and conducting a financial aid night for students and parents. It is divided into three parts:

1. Part one is this ***Guide to Planning and Conducting a Financial Aid Night***.
2. Part two is ***What You Need to Know about Financial Aid***, a financial aid night presentation slide show and a presentation guide providing the basic information students and families need to know when applying for financial aid.
3. Part three consists of handouts that can be copied and given to students to help them through the financial aid application process. These include:
 - ***Application Form Tracking Worksheet***: A student should use one of these worksheets to keep track of the many application and documentation requirements for each school to which he or she applies. Like the *Application Checklist*, it can also be used as a review sheet in counseling sessions.
 - ***Award Package Comparison Worksheet***: Once actual aid offers are received from the schools to which the student has been admitted, this tool guides the family and counselor in comparing aid packages.
 - ***Cost of Attendance Comparison Worksheet***: This chart allows the student and parent to record and compare the costs for each school under consideration. Using this worksheet ensures that the family has *all* costs for each school. Wide discrepancies in estimates for living costs (expenses other than

tuition and books) should be questioned. It can also be used by the counselor to help focus a student's expectations on what is reasonably manageable given the family's financial situation.

- **Financial Aid Application Checklist:** This running list of necessary actions has space for the student to enter due dates and to check off accomplished items. Designed to be used over a period of months, it can be used independently by the student or serve as a progress review sheet in counseling sessions with individual students.
- **Financial Aid Consultants and Scholarship Search Services Fact Sheet:** Should a family pay for someone to help them through the financial aid process? This fact sheet helps families avoid being scammed by unnecessary and costly reliance on paid consultants to obtain help and advice that is available from true experts at no charge.
- **Financial Aid Glossary.** Financial aid is full of unique terms and acronyms. The glossary defines many of the terms that students and families will encounter as they navigate the financial aid process.
- **Sample Scholarship Inquiry Letter:** This letter suggests how a student might inquire about financial aid from a private organization (that is, a source of funding other than the school or a government agency).
- **Student Aid Program Summary:** This chart describes the eligibility requirements and features of the various aid programs. It should be used in conjunction with the financial night presentation.

Counselors who do not have a financial aid knowledge base should consider asking a financial aid administrator from a nearby college or a representative of the state student assistance agency to conduct a financial aid information night. Many state associations of financial aid administrators routinely conduct or provide support for such presentations. The following ***Eight Steps from Start to Finish*** will be helpful to the presenter in making the necessary arrangements.

PLANNING AND CONDUCTING A FINANCIAL AID NIGHT: EIGHT STEPS FROM START TO FINISH

1 Setting the date

Selecting an appropriate date for a financial aid information night is critical to its success. When selecting a date, consider the following:

- **Do** pick a date far enough in advance of the application deadline for your state's student assistance program(s) and the priority filing dates announced by the schools to which your students typically apply. Check state and institutional application instructions, websites, and catalogues to determine these dates and count back four to six weeks to allow sufficient time for application completion and processing.
- **Do** pick a date that complements other school-related activities for families. For example, you might make the financial aid information night part of the program for a monthly PTA meeting. If not, be sure to pick a date that does not compete with the PTA meeting or other school or community events appealing to college-bound students and their parents.
- **Do** be sensitive to religious observances affecting the families that may need financial aid information.
- **Don't** pick a date too close to major holidays or holiday weekends. Family scheduling conflicts will affect your attendance.
- **Do** host a Financial Aid Night with the FAFSA on the Web (FOTW) Worksheet if it is available. This "pre-application" worksheet includes many of the questions on the Free Application for Federal Student Aid (FAFSA). It is available for download and printing via the FAFSA website at <http://www.fafsa.ed.gov/help/ffdef44.htm>.

Though students are encouraged to file the FAFSA online, the online version is not available until on or after January 1 each year. The paper FAFSA on the Web Worksheet is normally distributed to secondary schools in October, although changes to the Worksheet or procedures for distributing it may delay its availability.

- **Don't** try to compete with entertainment or athletic events that attract parents and students.
- **Don't** ignore the possibility of inclement weather. Plan for and advertise inclement weather procedures and an alternate date.

2 Setting a time

Financial aid is a topic that concerns most families, so you should hold financial aid presentations at a time convenient to students and families, most likely weekday evenings or weekends. To schedule the presentation during the day when parents or other family members are working deprives you of many of your potential participants and deprives families of the information they seek.

3 Selecting a facility

Based on anticipated attendance, identify a facility with a room that will comfortably accommodate the group and the following:

- **Tables, or at least chairs with writing arms**, since many participants will take extensive notes;
- **Lighting control** to accommodate visual aids such as PowerPoint presentations, etc.;
- **Data projector and screen**, if required by the presenter;
- **Chalkboard or flipchart** at the front of the room for impromptu notes and calculations; and
- **Microphone** if the presenter or the size of the room requires it.

The facility should be readily accessible to individuals with disabilities and from available parking areas. Plan to provide signs that direct participants to the appropriate location. Some facilities require special notification or arrangements for meetings held after normal business hours. To avoid problems with heat, air conditioning, lighting, and so on, be sure that the proper persons are advised of your meeting and what is needed.

4 Advertising the event

Once the date, time, and facility have been determined, you are ready to advertise the financial aid information night. Begin promotion at least two to four weeks in advance so that families can “pencil it in” their calendars, yet late enough that they don’t forget about it.

Beyond the obvious announcements at schools and in flyers sent home, consider using public service announcements by local television and radio stations, news or calendar items in local newspapers, items in PTA or school newsletters, posters in shopping areas, social networking, and public address announcements at sporting events and other school or community activities. If possible, send an email announcement to families at your school who might have interest in your event.

5 Determining the presenters

If you are making the presentation yourself, you may want to consider getting assistance from others with specialized information to share with your audience. It is likely not easy for you or the audience to cover all the information by yourself, and it frequently makes for a more interesting presentation to have an occasional change of pace and voice.

Since it may be impossible for you to be an authority on all aspects of college financing, consider bringing in an outside “expert.” Having additional speakers often increases the credibility of the presentation. We suggest inviting a local financial aid administrator to address federal assistance and a representative from the state agency to describe state aid programs. These outside presenters will add a positive touch to most presentations.

6 Making a list, checking it twice

The rest of the planning process involves following up to make sure that all arrangements are implemented as requested. Confirm everything about a week before your presentation and then again the day before. It is only human to forget, and periodic reminders are more easily managed than a last-minute frantic phone call ten minutes after the auditorium should have been opened, with 50 participants waiting in the hallway.

7 Delivering the information

With thorough planning, the presentation should go smoothly. Arrive well in advance of the stated starting time to make sure doors are unlocked, the lights are on, the room is properly arranged, and audiovisual equipment is set up and in working order. Put out directional signs early and as necessary to help people find their way. Have the registration materials organized and set up by the time the first audience member arrives.

Make every effort to start at the scheduled time. If anyone is to miss a portion of the session, it should be those who arrive late, not those who arrived on time but had to leave before you were finished.

Leave ample time for questions either during or after the formal presentation. The presenter(s) should expect that some families will want to ask personal questions after the session.

8 Finishing touches

If the room and/or building needs to be secured after the event, be sure you have made those arrangements with the appropriate individuals.

If outside presenters have assisted with the financial aid information night, thank them both publicly during the presentation and in writing shortly thereafter. Also be sure to thank those individuals who assisted with arranging and/or managing the facility where the presentation was held. In most cases, these individuals will have donated their time and perhaps some expenses for which they will not be reimbursed. A sincere and timely “thank you” may encourage them to assist you in the future.

Student Aid and Identity Theft

Safeguard Your Student Aid Information

How Does Identity Theft Happen?

Criminals use their access to personal data such as names, telephone numbers, Social Security numbers, and bank and credit card information. Using the stolen data, the criminal can fraudulently obtain credit cards, buy items over the Internet, and even establish cellphone accounts.

Reduce Your Risk

- Never give personal information over the phone, through the mail, or on the Internet unless you made the contact and are sure you know who you're dealing with.
- Before providing personal information to an organization, review its privacy policy. By completing, or even requesting a student loan application from a private lender, you might be granting permission to that organization to access your personal information.
- Apply for federal student aid by filling out the *Free Application for Federal Student Aid* (FAFSASM) at www.fafsa.gov.
- After completing the FAFSA electronically, remember to exit the application and close the browser.
- Keep your Federal Student Aid PIN in a secure place. (Get your PIN at www.pin.ed.gov.)
- Don't reveal your PIN to anyone, even if that person is helping you fill out the FAFSA. The only time you should be using your PIN is when you are on secure U.S. Department of Education (ED) websites.
- Review your financial aid award documents and keep track of the amount of aid applied for and awarded.
- Shred charge receipts, copies of credit applications, checks and bank statements, and other documents with personal information if they are no longer needed.

- Keep your purse or wallet safe at all times; store it and other items containing personal information in a secure place at home, especially if you have roommates.

How We Keep Your Information Safe

ED cares about the privacy of your personal information. The information you share with us via our secure websites (e.g., www.fafsa.gov and www.pin.ed.gov) goes through a process called encryption. Encryption uses a mathematical formula to scramble your data into a format that is unreadable by anyone who might intercept it. This is how we do our part to keep your information safe—but you need to do yours as well.

Report Identity Theft

If you become a victim of identity theft or suspect that your student information has been stolen, contact:

U.S. Department of Education
Office of Inspector General Hotline
1-800-MIS-USED (1-800-647-8733)
complain online: www.ed.gov/misused

Federal Trade Commission
1-877-ID-THEFT (1-877-438-4338)
complain online: www.ftc.gov/idtheft

Social Security Administration
1-800-772-1213
www.ssa.gov/pubs/10064.html

Equifax Credit Bureau
1-800-766-0008
www.equifax.com

Experian Information Solutions
1-888-397-3742
www.experian.com

TransUnion Credit Bureau
1-800-680-7289
www.transunion.com





senior

Financial Aid Checklist



September

- Talk to your high school counselor about your college plans and money needs. Ask about scholarships offered by local organizations and businesses.
- Check out other ways to pay for college at www.calgrants.org, www.csac.ca.gov and www.federalstudentaid.ed.gov.
- Keep a calendar of important deadlines for college admission and financial aid.
- Get started filling out forms and writing essays for college admissions and scholarship applications.
- Look into programs that let you earn money for college for volunteer service, including AmeriCorps (www.americorps.gov), California Volunteers (www.californiavolunteers.org) and the California Conservation Corps (www.ccc.ca.gov).
- Sign up for the SAT (www.collegeboard.com) or ACT (www.actstudent.org) in the fall, if you haven't taken them already.
- Make sure you have a Social Security number. You need one to apply for most financial aid.
- Check out colleges on the Web, starting with www.californiacolleges.edu and www.nces.ed.gov/collegenavigator. Meet with college representatives who may visit your school.
- Ask your teachers, counselors, employers, friends, neighbors and family for letters of recommendation.
- Make sure you have an e-mail address that's appropriate for corresponding with colleges, lenders and employers.
- Complete FAFSA4caster before early December to get a jump on the FAFSA on the Web. You'll receive a federal PIN (personal identification number) and shorten the time it takes you to complete the online FAFSA in January. You'll find it at www.federalstudentaid.ed.gov.

October

- Ask if your school will submit your verified Cal Grant GPA to the California Student Aid Commission or if you'll need to submit it using the paper Cal Grant GPA Verification Form. You must submit both the FAFSA and your verified GPA by March 2 to apply for a Cal Grant.
- Make sure you pass the California High School Exit Exam (CAHSEE). You must pass it to qualify for a Cal Grant.

- Request any additional financial aid applications your college or financial aid program may require.
- Register for the College Board's PROFILE application at www.collegeboard.com if you're applying to a private college that requires it.
- Keep up your grades.
- Visit your top college choices or take a virtual tour online.

November

- Apply for your federal PIN at www.pin.ed.gov ahead of time so you can e-sign the FAFSA on the Web for faster processing.
- Complete the FAFSA on the Web Worksheet, which you'll find at www.fafsa.ed.gov or your school if you didn't complete FAFSA4caster earlier. That way, you'll have all your information in front of you when the FAFSA becomes available January 1.
- Start applying for private scholarships. Some may have very early deadlines.

December

- Remind your parents to save their year-end payroll stubs. The FAFSA asks for information about your parents' finances.
- Continue to apply for private scholarships.

January

- Complete and submit the FAFSA online at www.fafsa.ed.gov as soon as possible, starting January 1 (or download the PDF version at www.federalstudentaid.ed.gov). Use estimates if you don't have completed tax returns. Provide the required e-signatures and an e-mail address for faster processing.
- Be sure you or your school submits your verified Cal Grant GPA. Remember, you must submit two forms by the March 2 deadline to apply for a Cal Grant: the FAFSA and your verified Cal Grant GPA.
- Attend a California Cash for College workshop in January or February for free help completing the FAFSA and other forms—and to apply for an extra \$1,000 scholarship. For dates and locations, go to www.calgrants.org.
- Be sure to meet all financial aid deadlines. Some may be earlier than the March 2 Cal Grant deadline.
- Keep a copy of everything you submit.

February

- Follow up with your high school to make sure your Cal Grant GPA was electronically submitted to the Commission, if that is your school's procedure, or to get your GPA certified using the paper Cal Grant GPA Verification Form if your school doesn't submit GPAs electronically.
- Track your application online using WebGrants for Students at www.calgrants.org.
- Review your Student Aid Report and make corrections, if necessary. If you don't receive your report within three weeks of submitting your FAFSA, call toll free 800.433.3243.
- Be sure you or your parents complete your tax returns so you can update your Student Aid Report, if necessary.
- Look into Advanced Placement or International Baccalaureate exams for college credit held in the spring at participating high schools.

March

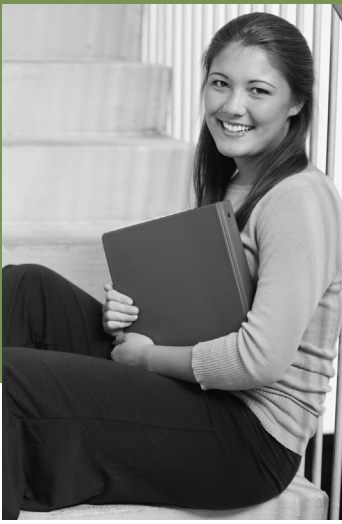
- If you receive a California Aid Report or a corrections letter regarding your eligibility for a Cal Grant, review it carefully and respond, if necessary.

April

- Watch for college acceptance letters and financial aid offers.
- Evaluate all financial aid offers carefully. Ask questions!
- Consider grants, work-study and other aid you don't have to repay before accepting a student loan.
- Decide on a college and send in all forms or deposits by the deadline (May 1 for most colleges).
- Let your college know the financial aid awards you're accepting and the ones you're declining.
- If you applied for a Cal Grant (you submitted the FAFSA and your verified Cal Grant GPA by March 2) and have not received a letter regarding your application by April 30, e-mail studentsupport@csac.ca.gov or call toll free 888.224.7268.

May

- Look for a summer job, or consider summer school or an internship.
- Arrange for housing plans.
- If you missed the March 2 Cal Grant deadline, complete the FAFSA and contact your financial aid office to learn about other financial aid opportunities.



junior

Financial Aid Checklist



Fall

- Explore ways to pay for college, starting with www.calgrants.org, www.csac.ca.gov, www.federalstudentaid.ed.gov and www.going2college.org.
- Ask teachers, counselors and coaches for leads on private scholarships and search the Web, starting with www.fastweb.com.
- Use FAFSA4caster to get an estimate of your eligibility for federal student aid—and shorten the time it will take you to complete the Free Application for Federal Student Aid (FAFSA) in your senior year when you apply for financial aid. Visit www.federalstudentaid.ed.gov.
- Check out colleges or technical and career programs at www.californiacolleges.edu and www.nces.ed.gov/collegenavigator. Start a college folder with the information you collect.
- Register for the Preliminary SAT/National Merit Scholarship Qualifying Test at your high school. You'll get a chance to practice for the SAT and enter into a competition for a merit scholarship.
- Open up a free e-mail account, if you don't have one already, and make sure your e-mail address is appropriate for corresponding with colleges, lenders and employers.
- Ask your counselor if any college representatives will be visiting your school or whether a college fair is planned for your community.
- Review your class schedule with your counselor to make sure you're on track with your goals.
- Begin thinking about counselors, teachers, friends or family members to ask to write letters of recommendation for your college admissions and scholarship applications.

- Get involved in activities at your school or in the community. A number of colleges look at grades as well as outside interests when determining which students to admit. Keep a record in an "activities" folder for future reference.
- Make sure you pass the California High School Exit Exam (CAHSEE). You must pass the exam to qualify for a Cal Grant.

Winter

- Register and begin studying for your college entrance exams—the SAT Reasoning or Subject tests (www.collegeboard.com), the ACT (www.actstudent.org) or other exam. You'll find practice questions at these Web sites.
- Consider taking any Advanced Placement, International Baccalaureate or SAT Subject exams in the spring while the information is fresh.
- Attend your high school's financial aid night. It's not too early to learn about your options.
- Continue to explore colleges or technical and career programs. Put together a list of 10 colleges that interest you.

Spring

- Take the SAT, ACT or other college entrance exam.

- Keep up your grades. Your junior-year grades in particular are important for college admission.
- Talk to your parents about visiting your top college choices. If possible, arrange for an interview or an overnight stay. Also, find out if a local organization sponsors a college tour during spring break.
- If you plan to participate in college sports, you may need to register at the beginning of your junior year with the clearinghouse of the National Collegiate Athletic Association, depending on your sport, division or college.
- Look into summer programs, workshops, internships or jobs.
- Continue to explore colleges and financial aid opportunities.
- Look into programs that let you earn money for college for volunteer service, including AmeriCorps (www.americorps.gov), California Volunteers (www.californiavolunteers.org) and the California Conservation Corps (www.ccc.ca.gov).
- Explore veterans (www.gibill.va.gov) and military service (www.myfuture.com) education benefits.

Important Numbers and Web Sites

California Student Aid Commission
www.calgrants.org
www.csac.ca.gov
888.CA.GRANT (888.224.7268)

California Cash for College Workshops
www.calgrants.org

Federal Student Aid
FAFSA4caster
PDF version of the FAFSA
www.federalstudentaid.ed.gov
800.4FED.AID (800.433.3243)

The FAFSA
www.fafsa.ed.gov



Unaccompanied Youth Toolkit for Financial Aid Administrators

Financial Aid Administrators Checklist for Identifying Unaccompanied Homeless Youth

The CCRAAⁱ expanded the definition of “independent student” to include youth who are 1) unaccompanied and homeless, or 2) unaccompanied, self-supporting and at-risk of homelessness at any time during the school year in which they sign the FAFSA.

Q: How is “unaccompanied homeless youth” defined for the FAFSA?

A: An unaccompanied homeless youth is a youth who meets the McKinney-Vento education definition of homeless (lacking fixed, regular and adequate housing) and is not living in the physical custody of a parent or guardian. The legal definition of homeless includes youth who are:

- sharing the housing of other persons due to loss of housing, economic hardship, or a similar reason
- living in motels, hotels, trailer parks, or camping grounds due to the lack of alternative adequate accommodations
- living in emergency or transitional shelters
- living in cars, parks, public spaces, abandoned buildings, substandard housing, bus or train stations, or similar settings.

Students who would be homeless but for living in a dormitory are to be considered homeless, as are students fleeing an abusive parent and living in a homeless situation, even if their parents would provide a place to live. A youth is 21 years old or younger or still enrolled in high school. Students who are older than 21 but not yet 24 and who are unaccompanied and homeless or self-supporting and at risk of being homeless qualify for a dependency override.

Q: What do “self-supporting” and “at-risk of homelessness” mean?

A: Self-supporting is when a student pays for his own living expenses, including housing. At-risk of homelessness is when a student’s housing may cease to be fixed, regular and adequate, such as a student who is being evicted.

Q: How do youth become unaccompanied and homeless?

A: Generally, youth leave home due to severe dysfunction in their families, including circumstances that put their safety and well-being at risk. Unfortunately, physical and sexual abuse in the home is common; studies of unaccompanied youth have found that 20 to 50% were sexually abused in their homes, while 40 to 60% were physically abused. Parental drug use or alcoholism and conflicts with stepparents or partners also lead to youth homelessness.ⁱⁱ Many other young people are forced out of their homes by parents who disapprove of their sexual orientation or pregnancy.ⁱⁱⁱ In a survey of unaccompanied youth in California, over half felt that being homeless was as safe as or safer than being at home.^{iv}

Q: What are some strategies for identifying and verifying homeless youth?

- Avoid using the word “homeless” with students or colleagues, as it evokes stereotypes that do not match the reality of most young people who have lost their homes. Say “McKinney-Vento eligible”, “CCRAA independent” or “unstable, transitional or crisis housing”.

- Exercise sensitivity when talking with youth, who often are afraid to identify themselves as homeless due to fears of stigma or negative repercussions. FAAs are urged to use discretion and respect student privacy. Policy reports and Child Protective Services reports are not necessary.
- Have information about independent student status for unaccompanied homeless youth available in your office. Posters are available at no cost as part of this Toolkit.
- Create a process for verification that is sensitive to the unique needs of these youth.
 - Conduct the interview within the same day of their college/university visits if at all possible.
 - Do not interview the youth in front of others.
 - If the students do not have paperwork, work with them.
 - Let youth use resources that may not be readily available to them, such as the phone or fax machine.
- Remember that if the youth has verification from a school district homeless liaison, HUD- or RHYA-funded shelter or transitional living program, FAAs are not required to pursue additional verification unless they have conflicting information. It is not conflicting information if the FAA disagrees with an authority's determination. FAAs also may accept verification from recognized third-parties such as other homeless shelters and service providers, FAAs from another college, college access programs such as TRIO and GEAR UP, college or high school counselors, other mental health professionals, social workers, mentors, doctors, and clergy.

Q: What are some tips for having the verification conversation?

- Explain who you are to the student and why you are asking for the information: “Hi, I’m Mary. I want to help make sure you get the aid you’re eligible for. I need to ask you some questions to determine if you meet the criteria for ‘independent student’ status. Some of these questions may seem personal, but I need to ask them to see if you qualify. I won’t share your information with anyone else, unless I get your permission.”
- Below are sample questions for determining homelessness. It is not necessary to ask all these questions; each FAA will determine which questions are necessary on a case-by-case basis:
 - Tell me about where you are living. Is this a permanent arrangement or just temporary?
 - Are you looking for another place to live? Do you plan to move out soon?
 - Why are you staying in your current place? How long have you been staying there?
 - Where were you living right before this place? For how long? Why did you leave?
 - Where would you go if you couldn’t stay where you are?
 - Are you staying with friends/relatives just for a little while?
 - Could your friends/relatives ask you to leave if they wanted to?
 - Are you all sharing the home equally, or are you more like a guest in the home?
 - Do you stay in the same place every night? Do you move around a lot?
 - How many people are living in the home? How many bedrooms/bathrooms does it have?
 - Are you sleeping in a bedroom or a public area, like a dining room? How many people stay in one room?
 - Does the home have heat/electricity/running water? Does it keep out rain and wind? Is it safe?
 - Where would you be living if you were not living in your dorm room?
- Below are sample questions for determined if the youth is unaccompanied:
 - Do you live with your parent/guardian? How often do you interact with your parents/guardians?
 - Do your parents/guardians financially support you in any way? Do they help pay rent or other bills?
 - How long have you been on your own?
 - How are you supporting yourself?

ⁱ All legal statements related to unaccompanied youth and financial aid are from the CCRAA and the AVG 2010-11, pages 28-30.

ⁱⁱ Toro, P., Dworsky, A., & Fowler, P. (2007). “Homeless Youth in the United States: Recent Research Findings and Intervention Approaches.” *Toward Understanding Homelessness: The 2007 National Symposium on Homelessness Research*. Washington DC: US Departments of Health and Human Services and Housing and Urban Development.

ⁱⁱⁱ The National Gay and Lesbian Task Force and the National Coalition for the Homeless (2007). *Lesbian, gay, bisexual and transgender youth: An epidemic of homelessness*. Washington DC: Authors; *See also* Toro (2007).

^{iv} Bernstein, N. & Foster, L. (2008). *Voices from the Street: A Survey of Homeless Youth by Their Peers*. Sacramento: CA Research Bureau.



Unaccompanied Youth Toolkit for Financial Aid Administrators

Financial Aid and Income Tax

Q: How does a youth's decision to file a tax return affect the FAFSA?

A: The obligation and/or choice to file a tax return is completely separate from the FAFSA. For the FAFSA, youth should just answer the questions about their income tax return and income (in Step Two of the FAFSA) truthfully. Also, their answers about income tax in Step Two should have no effect on how they answer the questions about homelessness in Step Three. Again, youth should answer those questions honestly and seek the appropriate verification.

Q: Are youth required to file tax returns?

A: Youth should file tax returns if they are required by the tax code to do so, or if they want a refund of taxes withheld by their employers. The IRS has an on-line questionnaire to help youth determine if they need to file a tax return, available at <http://www.irs.gov/individuals/article/0,,id=96623,00.html>.

Many youth will not owe taxes, due to the level of their income. However, youth who worked and had taxes withheld from their wages may choose to file a return to obtain a refund of the taxes withheld, even if they will not owe taxes. In addition, youth age 25 or older, or youth of any age who have children of their own, may be eligible for the Earned Income Tax Credit, which could significantly increase their tax refund (even if they owe no taxes).¹

Q: What should an unaccompanied youth do if his or her parents claim him or her as a dependent on their tax returns?

A: Tax fraud is a crime, punishable by financial penalties and, in serious cases, imprisonment. A parent's decision to claim a youth as a dependent reflects on the parent; the parent may be subject to penalties for unlawfully claiming a youth as a dependent.² The parent's actions should not subject the youth to penalties, as long as the youth is abiding by the tax laws applicable to his or her own income and does not personally benefit from the parent's unlawful actions. Examples of the youth benefiting from the fraud might include: the parent pays the youth a sum of money not to report the violation; or the parent pays the youth part of the tax refund the parent received by claiming the youth as a dependent, in exchange for the youth "playing along," and the youth knows the refund was obtained fraudulently.

Although the IRS offers some financial incentives to individuals who report tax fraud, there is no legal obligation for a youth to report a parent's tax fraud. Similarly, Financial Aid Administrators (FAAs) are not expected to be tax experts or investigate potential tax fraud. If a FAA finds evidence that an unaccompanied youth's parent is claiming the youth as a dependent for tax purposes, the FAA must resolve this conflicting information prior to disbursing aid. The FAA will have to review the verification the youth provided regarding the youth's status as unaccompanied and homeless/at risk of homelessness, and then ask the parent to submit a corrected income tax return or report the parent to the Office of Inspector General.³

<i>Tax filing</i>	<i>FAFSA Step Two</i>	<i>FAFSA Step Three</i>
Youth filed or will file on own behalf; Parents did not claim youth as dependent.	Answer truthfully if youth has filed or plans to file.	If youth meets unaccompanied homeless youth (UHY) definition, mark “Yes” to the appropriate question, based on who will provide verification; ⁴ do not report any parental income (Skip FAFSA Step Four entirely); work on getting a verification letter from MV liaison or HUD or RHYA shelter director. ⁵
Youth filed or will file on own behalf; Parents also claimed youth as dependent.	Answer truthfully if youth has filed or plans to file.	If youth meets UHY definition, mark “Yes” to the appropriate question, based on who will provide verification; do not report any parental income (Skip FAFSA Step Four entirely); work on getting a verification letter from MV liaison or HUD or RHYA shelter director. If the IRS makes the connection between UHY status and parents claiming youth as dependent, the verification letter will be key for youth’s defense; parents may be subject to penalties.
Youth did not and will not file; Parents did not claim youth as dependent.	Answer that youth will not file, skip to next applicable question.	If youth meets UHY definition, mark “Yes” to the appropriate question, based on who will provide verification; do not report any parental income (Skip FAFSA Step Four entirely); work on getting a verification letter from MV liaison or HUD or RHYA shelter director.
Youth did not and will not file; Parents claimed youth as dependent.	Answer that youth will not file, skip to next applicable question.	If youth meets UHY definition, mark “Yes” to the appropriate question, based on who will provide verification; do not report any parental income (Skip FAFSA Step Four entirely); work on getting a verification letter from MV liaison or HUD or RHYA shelter director. In the unlikely event that IRS makes the connection between UHY status and parents claiming youth as dependent, the verification letter will be key for youth’s defense; parents may be subject to penalties.

¹ A Q&A on the Earned Income Tax Credit is on-line at <http://www.irs.gov/individuals/article/0,,id=96466,00.html#QA2>. An eligibility worksheet is available at <http://apps.irs.gov/app/eitc2010/SetLanguage.do?lang=en>.

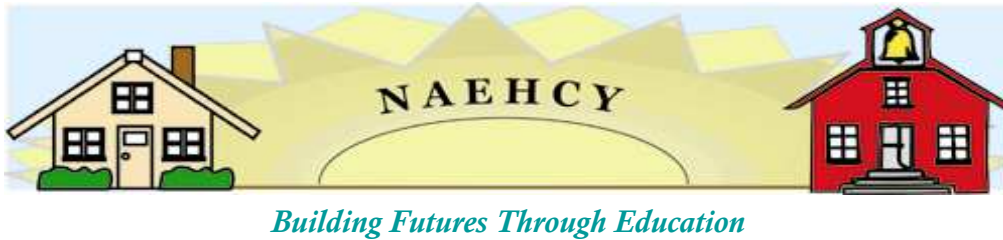
² For a parent to claim a youth as his/her dependent, the youth must meet **all five** of the following criteria:

1. Relationship: son, daughter, stepchild, foster child, or a descendant (for example, your grandchild) of any of them; or brother, sister, half brother, half sister, stepbrother, stepsister, or a descendant (for example, your niece or nephew) of any of them.
2. Age: youth must be (a) under age 19 at the end of the year, (b) under age 24 at the end of the year and a full-time student, or (c) any age if permanently and totally disabled.
3. Residency: youth must have lived with parent for more than half of the year (with an exception for temporary absences due to illness, education, work, vacation, or military service).
4. Support: youth must not have provided more than half of his or her own support for the year.
5. Special test for qualifying child of more than one person (only applies if more than one person legally can claim the youth as a dependent).

³ See, e.g., 2010-11 Application and Verification Guide, page 106-108.

⁴ “Homeless” means lacking fixed, regular and adequate housing, which includes living in shelters, motels or cars, or temporarily living with other people because the youth had nowhere else to go; “Unaccompanied” means the youth is not living in the physical custody of a parent or guardian; “Youth” means the youth is 21 years of age or younger or is still enrolled in high school as of the day the youth signs the application.

⁵ For a sample verification letter, go to: http://naehcy.org/higher_ed.html.



NATIONAL ASSOCIATION
FOR THE EDUCATION OF
HOMELESS CHILDREN
AND YOUTH

Unaccompanied Youth Toolkit for Financial Aid Administrators

FAFSA and Unaccompanied Youth Basics

Q: What does the College Cost Reduction and Access Act of 2007 (CCRAA) say about unaccompanied homeless youth?

A: The CCRAA¹ expanded the definition of “independent student” to include unaccompanied homeless youth. Specifically, the CCRAA states that youth who are 1) unaccompanied and homeless, or 2) unaccompanied, self-supporting and at-risk of homelessness at any time during the school year in which they sign the FAFSA, are considered independent.

Q: How is “unaccompanied homeless youth” defined for the FAFSA?

A: An unaccompanied homeless youth is a youth who meets the McKinney-Vento education definition of homeless (lacking fixed, regular and adequate housing) and is not living in the physical custody of a parent or guardian. The legal definition of homeless includes youth who:

- (A) lack a fixed, regular, and adequate nighttime residence; and
- (B) includes-- (i) children and youths who
 - are sharing the housing of other persons due to loss of housing, economic hardship, or a similar reason;
 - are living in motels, hotels, trailer parks, or camping grounds due to the lack of alternative adequate accommodations;
 - are living in emergency or transitional shelters;
- (ii) children and youths who have a primary nighttime residence that is a public or private place not designed for or ordinarily used as a regular sleeping accommodation for human beings;
- (iii) children and youths who are living in cars, parks, public spaces, abandoned buildings, substandard housing, bus or train stations, or similar settings....ⁱⁱ

Students who would be homeless but for living in a dormitory are to be considered homeless, as are students fleeing an abusive parent and living in a homeless situation, even if their parents would provide a place to live. A youth is 21 years old or younger or still enrolled in high school.

Q: What do “self-supporting” and “at-risk of homelessness” mean?

A: Self-supporting is when a student pays for his own living expenses, including housing. At-risk of homelessness is when a student’s housing may cease to be fixed, regular and adequate, such as a student who is being evicted.

Q: Who determines if a youth meets the definition of unaccompanied and homeless?

A: The student’s status as an unaccompanied homeless youth must be verified, during the school year in which he or she applies for aid, by one of following:

- McKinney-Vento school district liaison;
- Director of a shelter or transitional living program funded by the Department of Housing and Urban Development (HUD) or designee;
- Director of a shelter or transitional living program funded by the Runaway and Homeless Youth Act (RHYA) or designee; or

- Financial Aid Administrator (FAA).

Q: How does a youth indicate homelessness on the FAFSA?

A: The FAFSA contains three questions that ask specifically about homelessness. Those questions are:

- At any time on or after July 1, 2011, did your high school or school district homeless liaison determine that you were an unaccompanied youth who was homeless?
- At any time on or after July 1, 2011, did the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development (HUD) determine that you were an unaccompanied youth who was homeless?
- At any time on or after July 1, 2011, did the director of a runaway or homeless youth basic center or transitional living program determine that you were an unaccompanied youth?

Q: What if the student was a homeless unaccompanied youth off and on and I am not sure if s/he will be an accompanied homeless youth when they start college in the fall?

A: A student is independent if at any time on or after July 1 (July 1, 2011 for students completing the FAFSA during the 2011-2012 school year), irrespective of whether the student is currently homeless or at risk thereof, s/he is determined to be an unaccompanied homeless youth by a school district homeless liaison, the director (or designee) of an emergency shelter program funded by the Department of Housing and Urban Development (HUD), or the director (or designee) of a runaway or homeless youth basic center or transitional living program.

Q: What if the relatives or family the student is living with received legal guardianship but not custody?

A: A foster parent or a legal guardian is not treated as a parent for FAFSA purposes. If a student is living with her grandparents or other relatives, their data should not be reported on the FAFSA as parental data unless they have adopted the student.

Q: How is this different from professional judgment?

A: If the student does not have documentation from any of the relevant authorities, the FAA must determine if he/she is an unaccompanied youth who is homeless or is self-supporting and at risk of being homeless. This is not a dependency override or an exercise of professional judgment. It is important to examine students' living situations and claims on a case-by-case basis. The determination may be based on a documented interview with the student if there is no written documentation available.

Q: What if the student is over 21 and not yet 24?

A: Students who are older than 21 but not yet 24 and who are unaccompanied and homeless or self-supporting and at risk of being homeless qualify for a dependency override.

Q: How much verification does the college need? Is the letter from a liaison, a HUD shelter or a Runaway and Homeless Youth provider enough?

A: FAAs are not required to verify the answers to the homeless youth questions unless they have conflicting information. A documented phone call with, or a written statement from, one of the relevant authorities is sufficient verification. It is not conflicting information if the FAA disagrees with an authority's determination that a student is homeless. FAAs also may accept verification from recognized third-parties such as other private or publicly funded homeless shelters and service providers, financial aid administrators from another college, college access programs such as TRIO and GEAR UP, college or high school counselors, other mental health professionals, social workers, mentors, doctors, and clergy. FAAs are urged to use discretion and respect student privacy. Policy reports and Child Protective Services reports are not necessary.

ⁱ All legal statements in this brief are from the CCRAA and the AVG 2010-11, pages 28-30.

ⁱⁱ 42 U.S.C. §11434A(2).

**Unaccompanied Homeless Youth Verification
For the Purposes of Federal Financial Aid**

Re: Name of Student

DOB: x/x/xxxx

SSN: xxx-xx-xxxx

Current Mailing Address of Student (if none, please list name, phone number, and mailing address of current contact): _____

I am providing this letter of verification as a (check one):

- A McKinney-Vento School District Liaison
- A director or designee of a HUD-funded shelter: _____
- A director or designee of a RHYA-funded shelter: _____
- A financial aid administrator: _____

As per the College Cost Reduction and Access Act (Public Law 110-84), I am authorized to verify this student's living situation. No further verification by the Financial Aid Administrator is necessary. Should you have additional questions or need more information about this student, please contact me at the number listed above.

This letter is to confirm that NAME OF STUDENT was:

Check one:

an unaccompanied homeless youth after July 1, 2011

This means that, after July 1, 2011, NAME OF STUDENT was living in a homeless situation, as defined by Section 725 of the McKinney-Vento Act, and was not in the physical custody of a parent or guardian.

an unaccompanied, self-supporting youth at risk of homelessness after July 1, 2011.

This means that, after July 1, 2011, NAME OF STUDENT was not in the physical custody of a parent or guardian, provides for his/her own living expenses entirely on his/her own, and is at risk of losing his/her housing.

Authorized Signature	Date
Print Name	Telephone Number
Title	
Agency	

PLACE ON AGENCY LETTERHEAD

MORE INFORMATION ABOUT UNACCOMPANIED HOMELESS YOUTH

Who are Unaccompanied Homeless Youth? Unaccompanied homeless youth are young people who lack safe, stable housing and who are not in the care of a parent or guardian. They may have run away from home or been forced to leave by their parents. Unaccompanied youth live in a variety of temporary situations, including shelters, the homes of friends or relatives, cars, campgrounds, public parks, abandoned buildings, motels, and bus or train stations.

Between 1.6 and 1.7 million youth run away from their homes each year.ⁱ Generally, youth leave home due to severe dysfunction in their families, including circumstances that put their safety and well-being at risk. Unfortunately, physical and sexual abuse in the home is common; studies of unaccompanied youth have found that 20 to 50% were sexually abused in their homes, while 40 to 60% were physically abused.ⁱⁱ Unaccompanied youth do not receive financial support from their parents and do not have access to parental information.

Who are McKinney-Vento School District Liaisons? Under subtitle VII-B of the McKinney-Vento Homeless Assistance Act, every school district is required to designate a liaison for students experiencing homelessness. Homeless liaisons have a number of legal responsibilities under the Act, including identifying youth who meet the definition of homeless and are unaccompanied. The education subtitle of the McKinney-Vento Act is overseen by the U.S. Department of Education. For more information, see:
<http://www.ed.gov/programs/homeless/legislation.html>

What are HUD-funded Shelters? The U.S. Department of Housing and Urban Development (HUD) administers funding for homeless shelters and services under Title IV of the McKinney-Vento Act. These funds are distributed to communities through a competitive grant process. For more information, see: <http://www.hud.gov/offices/cpd/homeless/programs/index.cfm>

What are RHYA-funded Shelters? The U.S. Department of Health and Human Services administers the Runaway and Homeless Youth Act programs. These programs provide funding for Basic Centers, Transitional Living Programs, and Street Outreach Programs that serve runaway and other unaccompanied homeless youth. For more information, see:
<http://www.acf.hhs.gov/programs/fysb/content/youthdivision/index.htm#sub1>

ⁱ Hammer, H., Finkelhor, D., & Sedlak, A. (2002). "Runaway / Thrownaway Children: National Estimates and Characteristics." *National Incidence Studies of Missing, Abducted, Runaway, and Thrownaway Children*. Washington DC: Office of Juvenile Justice and Delinquency Prevention. See also Greene, J. (1995). "Youth with Runaway, Throwaway, and Homeless Experiences: Prevalence, Drug Use, and Other At-Risk Behaviors." *Research Triangle Institute*. Washington DC: U.S. Dept. of Health and Human Services; National Runaway Switchboard, <http://www.1800runaway.org/>.

ⁱⁱ Robertson, M. & Toro, P. (1999). "Homeless Youth: Research, Intervention, and Policy." *Practical Lessons: The 1998 National Symposium on Homelessness Research*. Washington DC: U.S. Dept. of Housing and Urban Development. Retrieved July 18, 2007 from <http://aspe.os.dhhs.gov/progsys/homeless/symposium/3-Youth.htm>. See also MacLean, M.G., Embry, L.E. & Cauce, A.M. (1999). "Homeless Adolescents' Paths to Separation from Family: Comparison of Family Characteristics, Psychological Adjustment, and Victimization." *Journal of Community Psychology*, 27(2), 179-187.

10 things you need to know about the California Dream Act

1. The California Dream Act allows certain students who meet the requirements below to apply for and receive state financial aid at California public and private colleges and private scholarships administered by California public colleges.
2. California Dream Act Application information is not shared with federal databases, student and parent information is protected by the same privacy and information security laws and safeguards as all other state financial aid applicants.
3. Students need to meet the following Assembly Bill (AB) 540 qualifications:
 - Attend a California high school for a minimum of three years;
 - Graduate from a California high school or pass the California High School Proficiency Exam (CHSPE) or get a General Equivalency Diploma (GED);
 - Enroll in an accredited and qualified California college or university; and,
 - If applicable, fill out an affidavit to legalize immigration status as soon as eligible.
4. AB 540 students can apply for private scholarship aid administered by public and private colleges and universities. Check with your campus for program details and application information.
5. Beginning January 2013, apply at www.caldreamact.org, for:
 - California Community College Board of Governor's (BOG) fee waiver. Check with the college for required forms.
 - Cal Grants that can be used in the 2013-14 academic year. Apply by the Cal Grant March 2 deadline.
 - Other state financial aid awarded by colleges and universities. Apply by the March 2 priority deadline.
 - Chafee Grants for foster youth and submit a Chafee Grant application, www.csac.ca.gov.
6. After completing the California Dream Act Application, check with your campus financial aid and scholarship office for further details or requirements.
7. Cal Grants are free money for college that does not have to be paid back. Students may receive up to \$12,192 annually for up to 4 years of college. Amount varies depending upon the college of attendance.
8. Submit a verified GPA form by the Cal Grant March 2 deadline. Check with your school about submitting your GPA form.
9. Get help applying at a Cash for College workshop. High school seniors could qualify for an extra \$1,000 scholarship. Find workshop locations at www.calgrants.org.
10. The recent federal Deferred Action for Childhood Arrivals (DACA) does not prevent students from applying for California Dream Act financial aid. California students who have applied for or received approval for Deferred Action should complete the California Dream Act Application, not the Free Application for Federal Student Aid (FAFSA). Learn more at www.uscis.gov, www.e4fc.org, or www.weownthedream.org.



caldreamact.org 1-888-CA-GRANT



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10 cosas que debes saber sobre la Ley Dream Act de California

1. La ley Dream Act de California permite que ciertos estudiantes que reúnen los requisitos que aparecen a continuación soliciten y reciban ayuda financiera estatal en colegios públicos y privados, y becas privadas administradas por colegios públicos de California.
2. Los datos de la Solicitud de la ley Dream Act de California no son compartidos con las bases de datos federales; los datos de estudiantes y padres son protegidos por las mismas leyes de privacidad y seguridad de datos y protecciones que reciben todos los solicitantes de ayuda financiera estatal.
3. Los estudiantes necesitan reunir los siguientes requisitos del Proyecto de Ley (AB) 540:
 - Asistir a una escuela secundaria de California por lo menos 3 años,
 - Graduarse de una escuela secundaria de California o pasar el Examen de Aptitud de la Escuela Secundaria de California (CHSPE, en inglés) u obtener el Certificado de Formación Educativa General (GED, en inglés),
 - Inscribirse en un colegio o universidad acreditado y calificado de California, y
 - De ser aplicable, completar un affidavit para legalizar el estado migratorio tan pronto reúna los requisitos.
4. Los estudiantes AB 540 pueden solicitar ayuda de becas privadas administradas por colegios y universidades públicos. Pregunta en tu colegio sobre los detalles de los programas y los datos de la solicitud.
5. Empezando en enero de 2013, visita www.caldreamact.org, para solicitar:
 - Exenciones de Cuotas de Inscripción de la Junta de Gobernadores de los Colegios Comunitarios de California (BOG, en inglés). Pregunta en tu colegio cuáles son los formularios requeridos.
 - Becas Cal Grant que se pueden usar en el año académico 2013-14. Solicita hasta la fecha de vencimiento de la beca Cal Grant del 2 de marzo.
 - Otra ayuda financiera estatal otorgada por colegios y universidades. Solicita hasta la fecha de vencimiento de prioridad del 2 de marzo.
 - Becas Chafee para jóvenes en cuidado adoptivo; presenta una solicitud para la Beca Chafee en www.csac.ca.gov.
6. Después de completar la Solicitud de la ley Dream Act de California, consulta la oficinas de ayuda financiera y becas en tu colegio para más detalles o requisitos.
7. Las becas Cal Grant son dinero para el colegio que no tienes que devolver. Los estudiantes pueden recibir hasta \$12,192 al año por hasta 4 años de colegio. La cantidad varía dependiendo del colegio al que asistas.
8. Presenta un formulario GPA verificado hasta la fecha de vencimiento de Cal Grant del 2 de marzo. Pregunta en tu escuela sobre la presentación del formulario de tu GPA.
9. Obtén ayuda con la solicitud en un taller Cash for College de California. Los estudiantes de último año de secundaria pueden calificar para recibir una beca por mérito adicional de \$1,000. Busca localidades para los talleres en www.calgrants.org.
10. La reciente Acción Diferida federal (DACA, en inglés) no impide que los estudiantes soliciten ayuda financiera de la ley Dream Act de California. Los estudiantes de California que han solicitado o recibido aprobación para la Acción Diferida deberán completar la Solicitud de la ley Dream Act de California, no la Solicitud Gratuita de Ayuda Federal para Estudiantes (FAFSA, en inglés). Para más detalles visita www.uscis.gov, www.e4fc.org, o www.weownthedream.org.



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