

Completing the 2024-25 FAFSA



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COMPLETING THE 2024-25 FAFSA

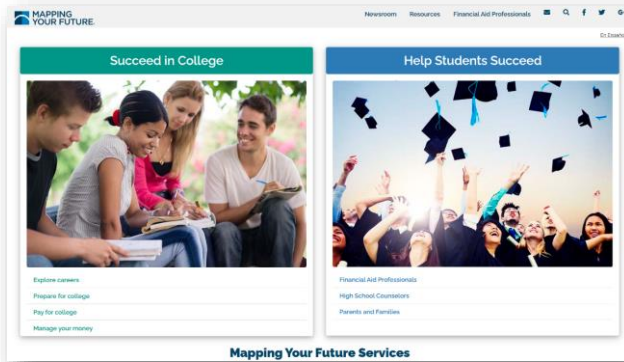
November 14, 2023





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Mapping Your Future



Mapping Your Future's mission is to enable individuals to achieve life-long success by empowering schools, students, and families with free college, financial aid, career, and financial literacy information and services.

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Agenda

Paying for college

- Free Application for Federal Student Aid (FAFSA)

Resources



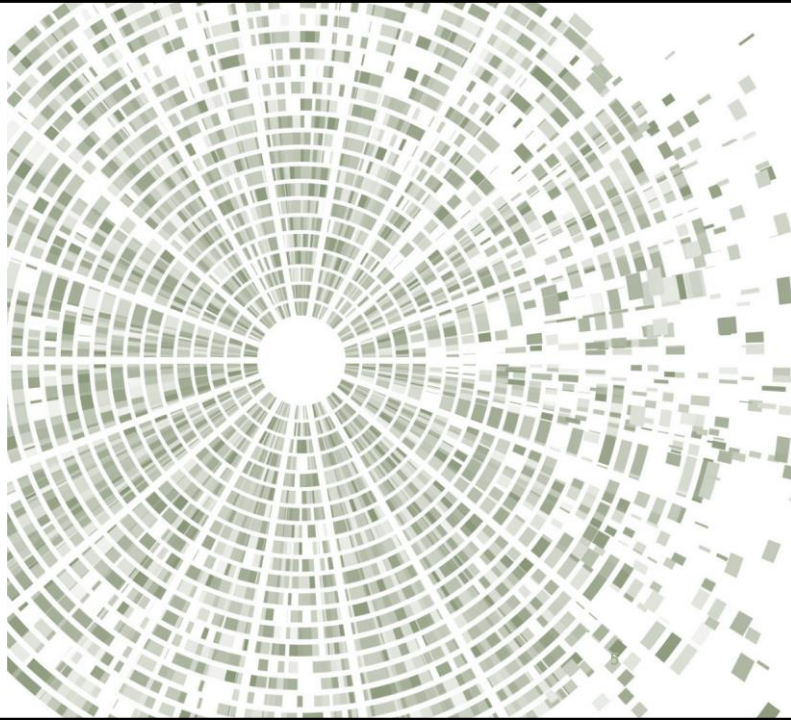
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Disclaimer

- The information and guidance surrounding the 2024-25 FAFSA continues to evolve.
- The information in this presentation is presented with the information available as of today's date.



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Paying for education



Savings



Earnings



Financial aid



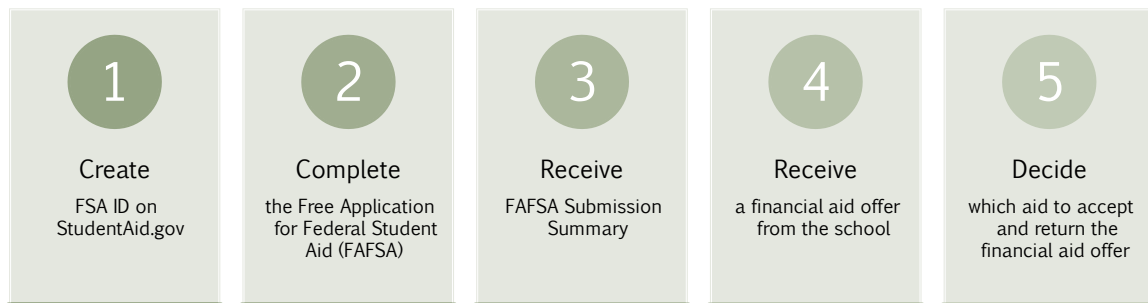
Tax credits & deductions

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Financial aid process

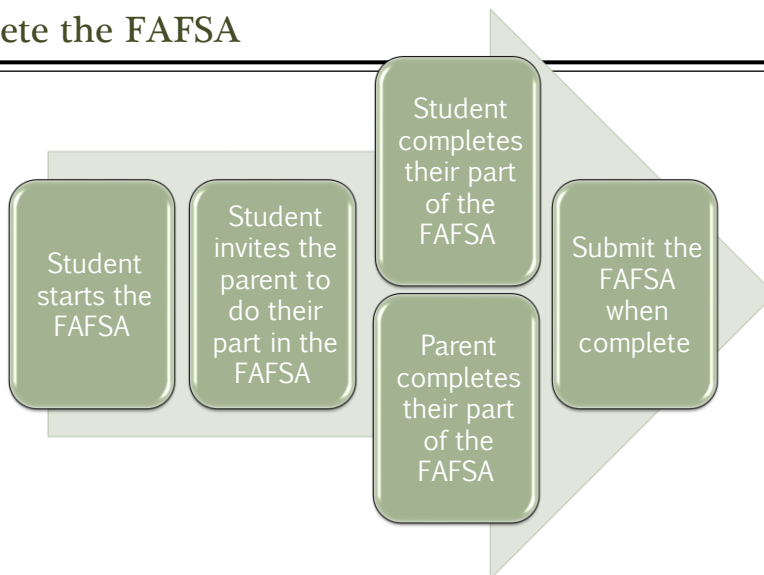


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Complete the FAFSA



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Types of financial aid



Grants



Scholarships



Work-study programs



Loans

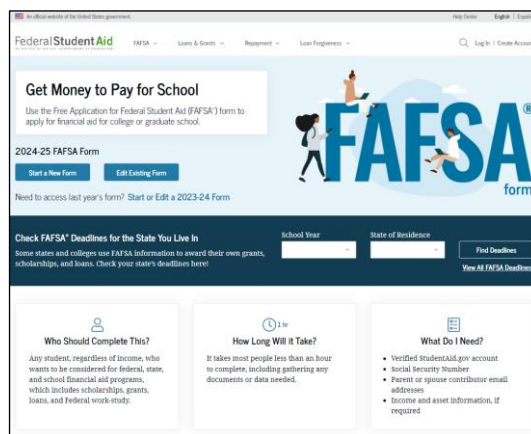
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What is the FAFSA?

- Free Application for Federal Student Aid
- Base application for various forms of financial aid (need based and non-need based)
 - Federal
 - State
 - Institutional
 - Private
- 2024-25 FAFSA available in December 2023 (normally available October 1 for the following academic year)



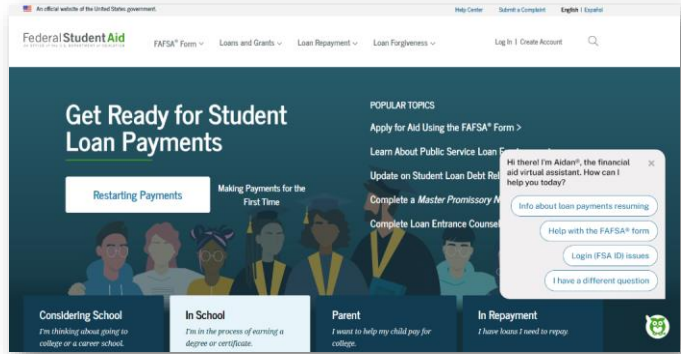
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<https://StudentAid.gov>

- Navigation tool for the applicant when accessing the FAFSA on the website
- Includes My Activity dashboard for the user
- Provides options and messaging based on the status of the student's FAFSA:
 - Start a 2024-25 FAFSA
 - View the FAFSA Submission Summary
 - Make FAFSA corrections
 - View correction history
 - Complete and submit a Renewal FAFSA



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FAFSA terminology

- Contributor
- Approval/Consent
- Personal circumstances
- Parent
- Unusual circumstances
- Special circumstances
- FAFSA Submission Summary
- Student Aid Index (SAI)



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Who is the parent for FAFSA purposes?

- Your **biological** and/or **adoptive** parents are considered your legal parents.
 - Must report information for **both** biological or adoptive parents if they are married or unmarried and living together
- Grandparents, foster parents, legal guardians, older brothers or sisters, and aunts and uncles are **not** considered parents unless they have **legally adopted** you.
- Parent wizard tool in the FAFSA helps determine which parent’s or parents’ information to include.

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Which parent provides information and needs an FSA ID

Married

Report information on both parents:

- Only one parent needs an FSA ID if filed joint taxes.
- If filed separately, both parents need an FSA ID.

Unmarried but living together

Report information on both parents and both parents need an FSA ID.

Never married and not living together

Parent who provided the most financial support reports information and needs an FSA ID.

Divorced or Separated

Parent who provided the most financial support reports information and needs an FSA ID.

Remarried

Parent who provided the most financial support reports information for parent and step-parent

- Only the biological parent needs an FSA ID if filed joint taxes.
- If filed separately, parent and step-parent needs an FSA ID.

Widowed

Surviving parent provides information and needs an FSA ID.

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Create an FSA ID

Key FSA ID points:

- Students and at least one parent for FAFSA purposes need one (see parent wizard information)
- Cannot share an e-mail address or phone number for FSA ID
- Must be set up before completing the 2024-25 FAFSA
- May take three days for the Social Security Administration to authenticate your information, so set up the FSA ID well before sitting down to complete the FAFSA

Go to StudentAid.gov, Create Account

1. Enter your personal information
2. Create your username and password
3. Enter your e-mail address
4. Create security questions
5. Submit your information

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Using an FSA ID

Student

- To contribute to the FAFSA
- To complete Direct Loan Master Promissory Note
- To retrieve the FAFSA Submission Summary
- To complete loan counseling
- To access aid history
- To apply for repayment plans

Parent

- Sign in to StudentAid.gov
- To contribute to the FAFSA
- To apply for a Direct PLUS (Parent) Loan



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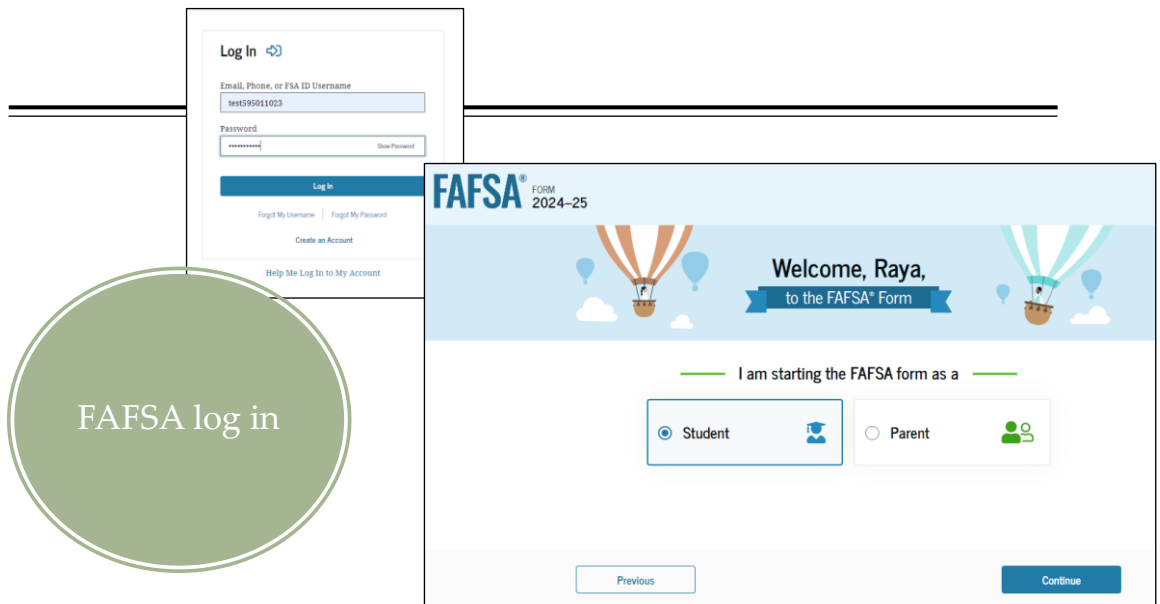
Gathering documents needed

- Your Social Security number
- Your parents' Social Security numbers
- 2022 federal tax information for student and parents
- 2022 untaxed income information
- Current information on cash, savings, and checking account balances; investments; businesses and farms

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Student onboarding

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Student identifiers

- Prefilled from the FSA ID information:
 - Name
 - Social Security Number
 - Date of birth
 - Email address
 - Phone number
- Mailing address
- Residency

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Approval and consent

- Student acknowledges consent to pull financial information from the IRS through the Direct Data Exchange (DDX)

By approving and consenting, I further understand:

- My approval and consent are a condition of my eligibility or of others for which I have participated and shared my FTI for federal student aid, even if I did not file a U.S. federal tax return.
- FTI received from the U.S. Department of Treasury will supersede any manually entered financial or income information on the FAFSA form.
- The U.S. Department of Education may request updated tax information from the U.S. Department of Treasury once consent is provided. If FTI has changed (e.g., amended tax return filed with revised FTI), then eligibility for and amounts of federal, state, and institutional financial aid may change.
- If I do not approve and consent to the disclosure of my FTI, the U.S. Department of Education will be unable to recalculate my eligibility for federal student aid or the eligibility of others who have requested that I share my FTI on their FAFSA form.
- I am permitted to revoke my approval and consent for the disclosure and use of my FTI as outlined herein, as Student Aid.gov. However, by revoking such approval and consent, neither I nor other applicants for which I participated and shared my FTI will be eligible for future federal student aid and/or other financial aid program that used FTI to make determinations for eligibility of aid awarded by an institution of higher education, state higher education agency, or other designated scholarship organization.

Frequently Asked Questions

Who should provide consent?

If I'm married and didn't file a joint tax return with my current spouse, does my spouse have to provide consent for you to access their tax information?

What happens after I provide consent?

What happens if I revoke consent?

What happens if I decline consent?

Select "Approve" to consent to using your tax information to determine your eligibility for federal student aid. If you select "Decline" you will not be eligible for federal student aid.

Previous Decline Approve

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Personal circumstances

- A series of questions to determine if the student is dependent or independent
- If student is dependent, then parent information will be required

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Student's college or career plans

- Students will indicate first year, even if have dual credit or advanced placement college credits

FAFSA[®] FORM 2024-25 Student: Raya Tran Save FAFSA Menu

1 Personal Circumstances 2 Demographics 3 Financials 4 Colleges 5 Signature

Student College or Career School Plans

When the student begins the 2024-25 school year, what will their college grade level be?

First Year (freshman)

Second Year (sophomore)

Other undergraduate (junior or senior)

College graduate, professional, or beyond (MBA, M.D., Ph.D., etc.)

When the student begins the 2024-25 school year, will they have their first bachelor's degree?

Yes No

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Student's personal circumstances

- 24 years of age
- Married
- Master's or doctorate program
- Active-duty military
- Veteran of the U.S. Armed Forces
- Have children
- Have dependents
- Orphan, foster care or ward of the court
- Emancipated minor
- Legal guardianship
- Homeless or self-supporting and at risk of being homeless

1 Personal Circumstances 2 Demographics 3 Financials 4 Colleges 5 Signature

Student Personal Circumstances

Select all that apply:

The student is currently serving on active duty in the U.S. armed forces for purposes other than training.

The student is a veteran of the U.S. armed forces.

The student has children or other people (excluding their spouse) who live with them and receive more than half of their support from the student now and between July 1, 20XX and June 30, 20XX.

At any time since the student turned 13, they were an orphan (no living biological or adoptive parent).

At any time since the student turned 13, they were a ward of the court.

At any time since the student turned 13, they were in foster care.

The student is or was a legally emancipated minor, as determined by a court in their state of residence.

The student is or was in a legal guardianship with someone other than their parent or stepparent, as determined by a court in their state of residence.

None of these apply

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Other circumstances

- Unaccompanied
 - Not in the physical custody of a parent
- Homeless
 - Lacking fixed, regular, and adequate housing

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Unusual circumstances

- Left home due to abusive or threatening environment
- Been abandoned or estranged from parents, and have not been adopted
- Been granted refugee or asylee status and are separated from parents
- Been a victim of human trafficking
- Been incarcerated, or parents are incarcerated and pose a risk to them
- Been otherwise unable to contact or locate their parents, and have not been adopted

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Determining the parent(s) for FAFSA purposes

- Parent wizard to help determine the parent
- Guidance has changed, now look at who provides more financial support
 - Look at who has the most income and assets if provided equal support
- Student invites the parent through the FAFSA by entering parent's name, date of birth, social security number and e-mail address
 - The second parent may be invited to contribute later, especially if the parents did not file joint taxes.

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Financial support questions

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Invite parents to FAFSA form

- Student enters parent information to send them an invite to contribute to the FAFSA

Invite Parent(s) to This FAFSA Form

We Need Information for One of Your Parents Now
Based on your answers in the previous section, you'll need to provide information about both of your parents on your FAFSA form. This does not make them financially responsible for your education. Right now, you can invite one or both of your parents to your form and have them complete their required sections.

Enter information about the parent(s) identified on the prior page, and we'll send emails on your behalf.
Provide the parent's full legal name as it appears on their Social Security card. The email does not have to be the same as their account username and password (FSA ID).

Parent	Parent Spouse or Partner (optional)
<p>First Name</p> <input type="text"/>	<p>First Name</p> <input type="text"/>
<p>Last Name</p> <input type="text"/>	<p>Last Name</p> <input type="text"/>
<p>Date of Birth</p> <p>Month Day Year</p> <input type="text"/> <input type="text"/> <input type="text"/>	<p>Date of Birth</p> <p>Month Day Year</p> <input type="text"/> <input type="text"/> <input type="text"/>
<p>Social Security Number (SSN)</p> <input type="text"/> <small>None</small>	<p>Social Security Number (SSN)</p> <input type="text"/> <small>None</small>
<input type="checkbox"/> My parent doesn't have an SSN.	<input type="checkbox"/> My parent doesn't have an SSN.
<p>Email Address</p> <input type="text"/>	<p>Email Address</p> <input type="text"/>
<p>Confirm Email Address</p> <input type="text"/>	<p>Confirm Email Address</p> <input type="text"/>
<input type="button" value="Send Invite"/>	<input type="button" value="Send Invite"/>

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Student demographics

Questions regarding:

- Gender
- Ethnicity
- Race
- Student citizenship

Student Citizenship Status

U.S. citizen or national

Eligible noncitizen

Neither U.S. citizen nor eligible noncitizen

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Parent's education status

- To identify possible first-generation college students for possible state or institutional aid programs

FAFSA FORM 2024-25 Student Raya Tran Save FAFSA Menu

1 Personal Circumstances 2 Demographics 3 Financials 4 Colleges 5 Signature

Parent Education Status

Did either of the student's parents attend college?

Yes No Don't know

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Parent killed in line of duty

Helps determine eligibility for grant funds

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Parent Killed in Line of Duty

Was the student's parent or guardian killed in the line of duty while (1) serving on active duty as a member of the Armed forces on or after September 11, 2001 or (2) performing official duties as a public safety officer?

Public safety officers include law enforcement officers, firefighters, and emergency service workers.

Yes No

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High school information

High School Information

From what high school did or will the student graduate?

State
New York (NY)

City
Brooklyn

High School Name - optional
Brown Hi

Brown High School

Search

High School Information

From what high school did or will the student graduate?

State
New York (NY)

City
Brooklyn

High School Name - optional
Brown High School

Brown High School
Brooklyn, New York (NY)

Search Again

Confirm Your High School

Take a look to verify that your high school information below is correct. Once you're ready, select "Continue" and we'll add this high school to your FAFSA.

High School Name
Buena Vista High School Edit

City
Lakewood

State
California

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Student financial information

- Once approval is granted, financial data is being transmitted behind the scenes
- The student may need to provide financial information manually if tax information cannot be retrieved from the IRS
- Information transferred through the DDX will show as transferred, but will not display amounts

Your Finances

The FAFSA form helps schools determine your ability to pay for college without financial aid, so we ask in this section if you receive any federal or state entitlement benefits and if you have any investments, real estates, or other assets.

Student 2022 Tax Return Information

Refer to the student's 2022 tax return to answer the following questions.
Convert all currency to U.S. dollars.

IRA rollover into another IRA or qualified plan

\$.00

Pension rollover into an IRA or other qualified plan

\$.00

Amount of College Grants, Scholarships, or AmeriCorps Benefits Reported as Income to the IRS (optional)

The student paid taxes on these grants, scholarships, or benefits. These usually apply to those renewing their FAFSA* form, not to first-time applicants.

\$.00

Foreign Earned Income Exclusion

\$.00

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Student asset information

- If the student starts the FAFSA, they will be asked the asset questions
- If the parent starts the FAFSA and their adjusted gross income is less than \$60,000, the asset information will not be asked

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Select colleges

- Select up to 20 schools to receive FAFSA information
- Use Search or enter school's Title IV code

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Student review page

- Will list who was invited to contribute
- Review information and make corrections, if needed
- Can see status of parent contributors

Take a moment to review before signing

Expand the sections below to review and edit the information you've entered before you sign your portion of the form.

Student Sections Expand All

- Introduction Personal Identifiers
- Section 1 Personal Circumstances
- Section 2 Demographics
- Section 3 Financials
- Section 4 Colleges
- Section 5 Signature

Parent Contributor Section

This Section is Shared With 2 Contributors

Your FAFSA form is shared with the individuals listed below. You can request, manage, or remove signatures and contributions from this page or in your FAFSA form.

Parent Contributors	Date Request Sent	Status	Edit
Alcina Tran	07/13/2024	Invite Sent	
Travis Tran	07/13/2024	Invite Sent	

Previous Continue

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Student signature

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

Personal Circumstances Demographics Financials Colleges **Signature**

Sign and Complete Your Part

Summary

This page confirms you understand the terms and conditions of the FAFSA form, and that you have filled it out accurately to the best of your ability.

The FAFSA form is a legal document you will electronically sign with your FSA ID. Because this is associated with your personal information, do not share it with anyone.

By signing this application electronically using your FSA ID (username and password) and/or any other credential or by signing a signature page and mailing it to us, YOU, THE STUDENT, certify that you

- will use federal and/or state student financial aid only to pay the cost of attending an institution of higher education,
- are not in default on a federal student loan or have made satisfactory arrangements to repay it,
- do not owe money back on a federal student grant or have made satisfactory arrangements to repay it,
- will notify your school if you default on a federal student loan, and
- will not receive a Federal Pell Grant from more than one school for the same period of time.

By signing this application electronically using your username and password, and/or any other credential or by signing a signature page and mailing it to us, you certify that all of the information you provided is true and complete to the best of your knowledge and you agree, if asked to provide

- information that will verify the accuracy of your completed form, and
- U.S. or state income tax forms that you filed or are required to file.

You also certify that you understand that the secretary of education has the authority to verify information reported on your application with the Internal Revenue Service and other federal agencies.

If you sign this application or any document related to the federal student aid programs electronically using a username and password, and/or any other credential, you certify that you are the person identified by the username and password, and/or any other credential and have not disclosed that username and password, and/or any other credential to anyone else. If you purposely give false or misleading information, you may be fined up to \$20,000, sent to prison, or both.

Sign Your FAFSA Form

I, Raya Tran, agree to the terms outlined above

Cancel Submit

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Student section complete

Here's What You Can Do Next

- Check Your Email**
You will receive an email version of this page at the following email address: rayaatran@gmail.com.
- Your FAFSA® Form Still Needs Contributor Information**
The contributor(s) you selected will receive an email invitation to join your form every seven days until the application is complete.

Things You Should Know

View Your FAFSA® Submission Summary

Once your application is complete and submitted, you can view your FAFSA Submission Summary, a summary of the information you provided on your FAFSA form. You'll be able to access the FAFSA Submission Summary one to three days after you submit your application by logging back in with your account username and password (FSA ID).

Questions About Your Eligibility For Aid?

Visit the "FAFSA Help" page for more information.

We strongly recommend that your parent(s) complete their own section. If that isn't possible, you can manually provide their information, but you will not be eligible for federal student aid, including grants and loans, until they provide consent and sign the form.

[Provide Parent Information Manually >](#)

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Parent e-mail

Parent is invited by e-mail to log in to StudentAid.gov to contribute to the student's FAFSA.

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Parent log in

Log In

Email, Phone, or FSA ID Username
test99011623

Password
***** Show Password

Log In

[Forgot My Username](#) | [Forgot My Password](#)

[Create an Account](#)

[Help Me Log In to My Account](#)

FederalStudentAid

My Activity

Currently Active

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

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

Decline Invitation **Get Started**

Borrower Defense Case #07688447
Action Required Last Updated: 06/27/2022

PSLF Application
Action Required Last Updated: 06/22/2022

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Parent contributing to the student's FAFSA

FAFSA 2024-25 Parent of Raya Tran

Parent Contributing to the FAFSA Form

You have entered Raya Tran's FAFSA form!

- This FAFSA form can't be submitted for processing until you provide some required personal and financial information.
- You can save this form and come back to it later.

Frequently Asked Questions

Why have I been invited to contribute to this FAFSA form?

You have been invited to the student's form to provide personal and financial information that will help determine their eligibility for federal student aid.

Answers on the student's FAFSA form have indicated that you will need to provide additional information as a contributor to help determine their eligibility for federal student aid.

Does contributing to the form mean I'm responsible to pay for college?

No! Providing your consent and personal and financial information doesn't make you financially responsible for the student's education costs.

What do I need to complete my section(s)?

You may need the following documents or information: your tax returns; records of child support received; current balances of cash, savings, and checking accounts; and net worth of investments, businesses, and farms.

What kind of information will I be asked to provide?

You'll need to provide consent for the student to be eligible for federal student aid, including grants and loans. With your consent, we can obtain your federal tax information automatically from the IRS to help you complete your section of the student's FAFSA form. You'll also need to provide personal and financial information.

What happens after I complete my sections?

After you submit your required sections and the student's FAFSA form is processed, the student will receive a FAFSA Submission Summary. It will include the Student Aid Index (SAI), a number used to determine federal student aid eligibility. Schools will use the SAI to create a financial aid offer that explains the types and amounts of aid they are offering the student.

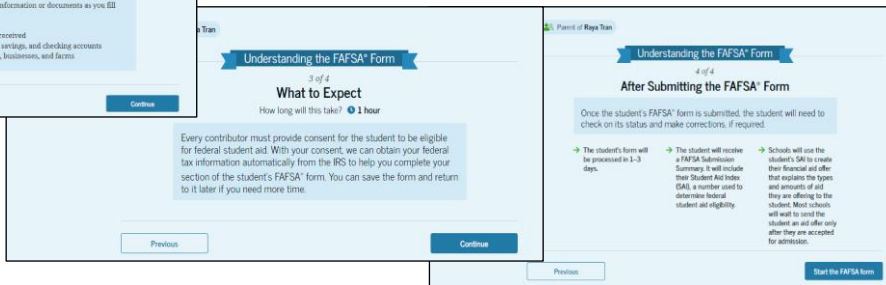
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Parent's onboarding

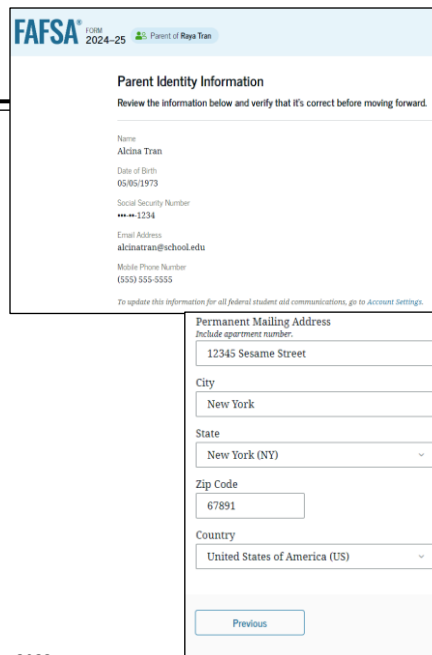


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Parent identity information

- Same process as for the student, can't change name, date of birth, Social Security number or e-mail address
 - Go to Account Settings on StudentAid.gov if need to make a change, except to Social Security Number
- Can change mailing address



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Parent approval and consent screen

By approving and consenting, I further understand:

- My approval and consent are a condition of my eligibility or of others for which I have participated and shared my FTI for federal student aid, even if I did not file a U.S. federal tax return.
- FTI received from the U.S. Department of the Treasury will supersede any manually entered financial or income information on the FAFSA form.
- The U.S. Department of Education may request updated tax information from the U.S. Department of the Treasury once consent is provided. If FTI has changed (e.g., amended tax return filed with revised FTI), then eligibility for and amounts of federal, state, and institutional financial aid may change.
- If I do not approve and consent to the disclosure of my FTI, the U.S. Department of Education will be unable to calculate my eligibility for federal student aid or the eligibility of others who have requested that I share my FTI on their FAFSA form.
- I am permitted to revoke my approval and consent for the disclosure and use of my FTI as outlined herein, at StudentAid.gov. However, by revoking such approval and consent, neither I nor other applicants for which I participated and shared my FTI will be eligible for future federal student aid and/or other financial aid programs that used FTI to make determinations for eligibility of aid awarded by an institution of higher education, state higher education agency, or other designated scholarship organization.

Frequently Asked Questions

Who should provide consent?

If I'm married and didn't file a joint tax return with my current spouse, does my spouse have to provide consent for you to access their tax information?

What happens after I provide consent?

What happens if I revoke consent?

What happens if I decline consent?

Select "Approve" to consent to using your tax information to determine the student's eligibility for federal student aid. Or, select "Decline," the student will not be eligible for federal student aid.

Previous Decline **Approve**

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Parent demographics

Parent Current Marital Status

Single (Never Married)

Unmarried and both legal parents living together

Married (not Separated)

Remarried

Separated

Divorced

Widowed

Previous

Parent State of Legal Residence

State

New York (NY)

Date the Parent Became a Legal Resident

Month Year

01 1985

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Parent financial information

Your Finances

The FAFSA form helps schools determine the student's ability to pay for college without financial aid, so we ask in this section if you receive any federal or state entitlement benefits and if you have any investments, real estates, or other assets.

Federal Benefits Received

Questions Don't Affect Federal Student Aid Eligibility
Your answers to these questions will not affect the student's eligibility for federal student aid or these federal benefits.

At any time during 2022 or 2023, did the parent or anyone in their family receive benefits from any of the following federal programs? ⓘ

Select all that apply.

- Earned Income Tax Credit (EITC)
- Federal Housing Assistance
- Free or Reduced Price School Lunch
- Medicaid
- Refundable Credit for Coverage Under a Qualified Health Plan (QHP)
- Supplemental Nutrition Assistance Program (SNAP) ⓘ
- Supplemental Security Income (SSI)
- Temporary Assistance for Needy Families (TANF) ⓘ
- Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) ⓘ
- None of these apply.

Parent Tax Filing Status

Did or will the parent file a 2022 joint tax return with their current spouse?

Yes
 No

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Students with undocumented parents

Parents must still report information on the FAFSA

- Can get an FSA ID, even if don't have a Social Security number
- Will be authenticated against the credit bureau instead of the Social Security Administration
- Provide income earned from work instead of tax information

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Family size

Can report if the number of dependents is different than the number of individuals claimed on 2022 tax return

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Who is included in the number in college?

Dependent student

- Student
- NOT the parent(s)
- Others attending at least half time in an approved program during 2024-25 that leads to a degree or certificate at a postsecondary school eligible to participate in any of the federal student aid programs
- Does not factor into need analysis calculation

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Tax return information

Income tax information will be pulled through the Direct Data Exchange (DDX)

Parent 2022 Tax Return Information

Refer to the parent's 2022 tax return to answer the following questions.

Convert all currency to U.S. dollars.

IRA rollover into another IRA or qualified plan

\$.00

Pension rollover into an IRA or other qualified plan

\$.00

Amount of College Grants, Scholarships, or AmeriCorps Benefits Reported as Income to the IRS (optional)

The parent paid taxes on these grants, scholarships, or benefits. These usually apply to those renewing their FAFSA[®] form, not to first-time applicants.

\$.00

Foreign Earned Income Exclusion

\$.00

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Asset questions

- Annual child support received
- Cash, savings, and checking accounts
- Businesses and investment farms
- Investments, including real estate (not parents' home)



Annual Child Support Received

Enter total amount received in child support for the last complete calendar year.

\$.00

Parent Assets

Current Total of Cash, Savings, and Checking Accounts

Don't include student financial aid

\$.00

Current Net Worth of Businesses and Investment Farms

Enter the net worth of your businesses or for-profit agricultural operations. Net worth is the value of your businesses or farms minus any debts owed against them.

\$.00

Current Net Worth of Investments, Including Real Estate

Don't include the home you live in. Net worth is the value of your investments minus any debts owed against them.

\$.00

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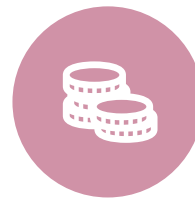
Determining the value of assets



Market value



Debt owed



Net value

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Other parent information

- Could be a biological or adoptive parent or stepparent

Other Parent's Information

Enter the following information about the other parent.

 Other Parent

First Name

Last Name

Date of Birth
 Month Day Year
 ?

Social Security Number (SSN)
 Show ⓘ

Email Address

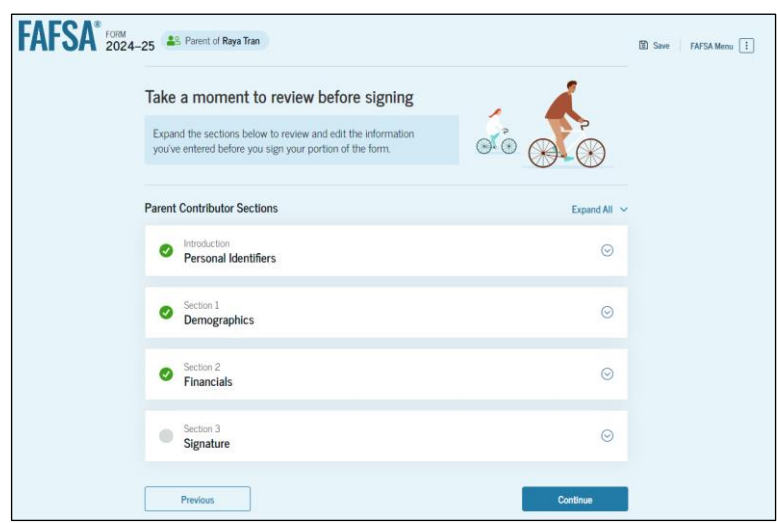
Confirm Email Address

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Parent review page

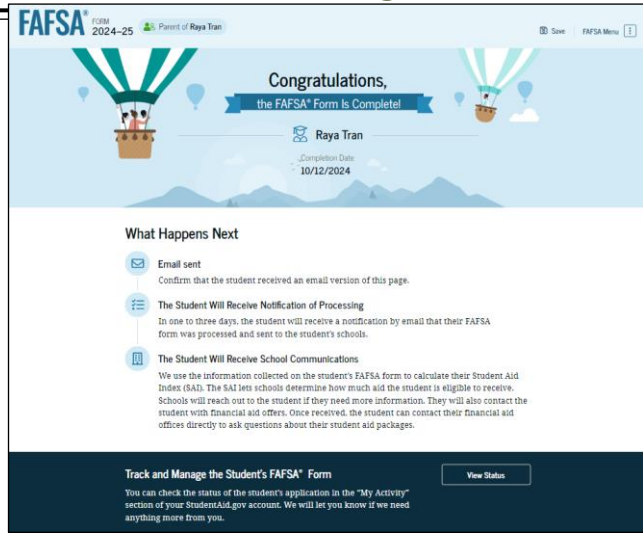
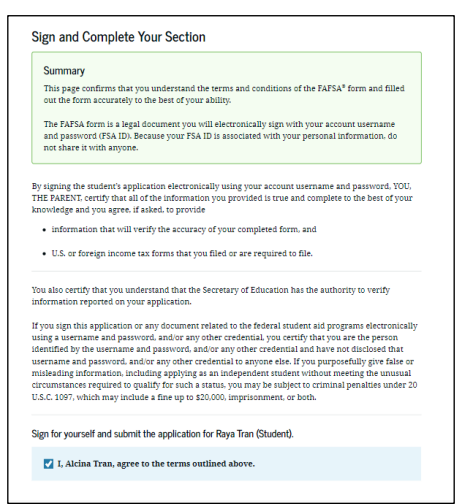


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Parent signature and abbreviated confirmation page



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FAFSA Submission summary

Your Student Aid Index (SAI)

Your SAI is a number used by your school to determine your federal student aid eligibility and to build your financial aid offer -355 ⓘ

[What does this mean?](#)

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FAFSA help options

- Questions and answers at the beginning
- Help “bubbles” on each FAFSA question
- Federal Student Aid Information Center
800-433-3243
- Mapping Your Future
800-374-4072
feedback@mappingyourfuture.org

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Student Aid Index (SAI)

- Calculated using data from the FAFSA and federal formula
 - May be a negative number
- The amount a family can reasonably be expected to contribute
- Two components
 - Parent contribution
 - Student contribution
- Stays the same regardless of college

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Financial aid calculation



Cost of Attendance



Student Aid Index



Other financial assistance



Need

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Sample maximum federal financial aid amounts

- Federal Pell Grant: up to \$7,395*
- Direct Loan: \$5,500
 - Up to \$3,500 Subsidized
 - Remaining \$5,500 after subtracting Subsidized can be Unsubsidized
 - 5.5% interest rate for undergrads, 7.05% for graduate students*
- Direct PLUS Loan: Parents can borrow up to the cost of attendance less financial aid
 - 8.05% interest rate*

*For the 2023-24 academic year

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University of the United States (UUS) MM / DD / YYYY
 Undergraduate College Financing Plan
 Student Name: Identifier Download

Total Cost of Attendance 2024-2025		
	On Campus Residence	Off Campus Residence
Tuition and Fees		\$X,XXXX
Housing and Food	\$X,XXXX	\$X,XXXX
Books and Supplies	\$X,XXXX	\$X,XXXX
Transportation	\$X,XXXX	\$X,XXXX
Other Education Costs	\$X,XXXX	\$X,XXXX
Estimated Cost of Attendance	\$X,XXXX / yr	\$X,XXXX / yr

Student Aid Index
 As calculated by the institution using information reported on the FAFSA or to your institution. **X,XXXX / yr**
Based on Institutional Methodology
 Used by many private institutions in addition to the FAFSA. **X,XXXX / yr**

Scholarship and Grant Options	
Scholarships	
Merit-Based Scholarships	
Scholarships From Your School	\$X,XXXX
Scholarships From Your State	\$X,XXXX
Other Scholarships	\$X,XXXX
Employer Paid Tuition Benefits	\$X,XXXX
Total Scholarships	\$X,XXXX / yr

Grants	
Need-Based Grant Aid	
Federal Pell Grants	\$X,XXXX
Institutional Grants	\$X,XXXX
State Grants	\$X,XXXX
Other Forms of Grant Aid	\$X,XXXX
Total Grants	\$X,XXXX / yr

VA Education Benefits
 VA Education Benefits **\$X,XXXX / yr**

College Costs You Will Be Required to Pay
Net Price To You **\$X,XXXX / yr**
 Total cost of attendance minus total grants and total scholarships

Loan and Work Options to Pay the Net Price to You	
Loan Options*	
Federal Direct Subsidized Loan (x.xx% interest rate) (x.xx% origination fee)	\$X,XXXX / yr
Federal Direct Unsubsidized Loan (x.xx% interest rate) (x.xx% origination fee)	\$X,XXXX / yr
Total Loan Options	\$X,XXXX / yr

Work Options	
Work-Study	\$X,XXXX / yr
Hours Per Week (estimated)	XX / wk
Other Campus Job	\$X,XXXX / yr
Total Work	\$X,XXXX / yr

For More Information
 University of the United States (UUS)
 Financial Aid Office
 123 Main Street
 Anytown, ST 12345
 Telephone: (123) 456-7890
 E-mail: financialaid@uus.edu

***Loan Amounts**
 Note that the amounts listed are the maximum available to you. To learn about loan repayment choices and calculate your Federal Loan monthly payment, go to: <https://studentaid.gov/mortgage-loans/repaymentoptions>

Other Options
 You may have other options to repay the remaining costs. These include:
 • Tuition payment plan offered by the institution
 • Parent PLUS loans, which your parent can apply for
 • Non-Federal Private education loan, which you or your parent can apply for after passing a credit check
 • Other Military or National Service Benefits

Customized Information from UUS

Next steps

Sample financial aid offer

Also referred to as college financing plan or award letter

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Scholarship tips



Develop a plan

Understanding the cost
Establish a scholarship goal



Conduct research

Research local, college, state, employer programs
Organizations/employers that align with your career choice
Scholarship search



Prepare applications

Write the essay
Proof and edit, neatness counts



Stay organized

Use the scholarship tracking sheet
Follow deadlines, requirements
Have a dedicated e-mail address

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Resources


- [MappingYourFuture.org](https://www.mappingyourfuture.org)
 - Scholarship tracking sheet: [mappingyourfuture.org/Downloads/MappingYourFuture_Scholarship_Tracking.xlsx](https://www.mappingyourfuture.org/Downloads/MappingYourFuture_Scholarship_Tracking.xlsx)
- [StudentAid.gov](https://studentaid.gov)
 - <https://studentaid.gov/aid-estimator/>
- Scholarship searches
 - FastWeb: www.fastweb.com/
 - BigFuture: bigfuture.collegeboard.org/
 - [mappingyourfuture.org/paying/scholarshipresources.cfm](https://www.mappingyourfuture.org/paying/scholarshipresources.cfm)



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QUESTIONS

Enter your questions in the Questions pane on the GoToWebinar toolbar



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Thank you for participating

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