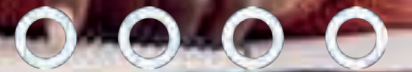




Looking At The Financial Aid Process





Grants



Federal

- Pell Grant (max. \$7,395 / yr.)
- Supplemental Educational Opportunity Grant (SEOG) (\$100 to \$4,000)
- TEACH Grant (max. \$3,772 / yr.)

State

- 21st Century Scholars
- Frank O'Bannon Grant
- Workforce Ready Grant

INvestEdIndiana.org/Grants

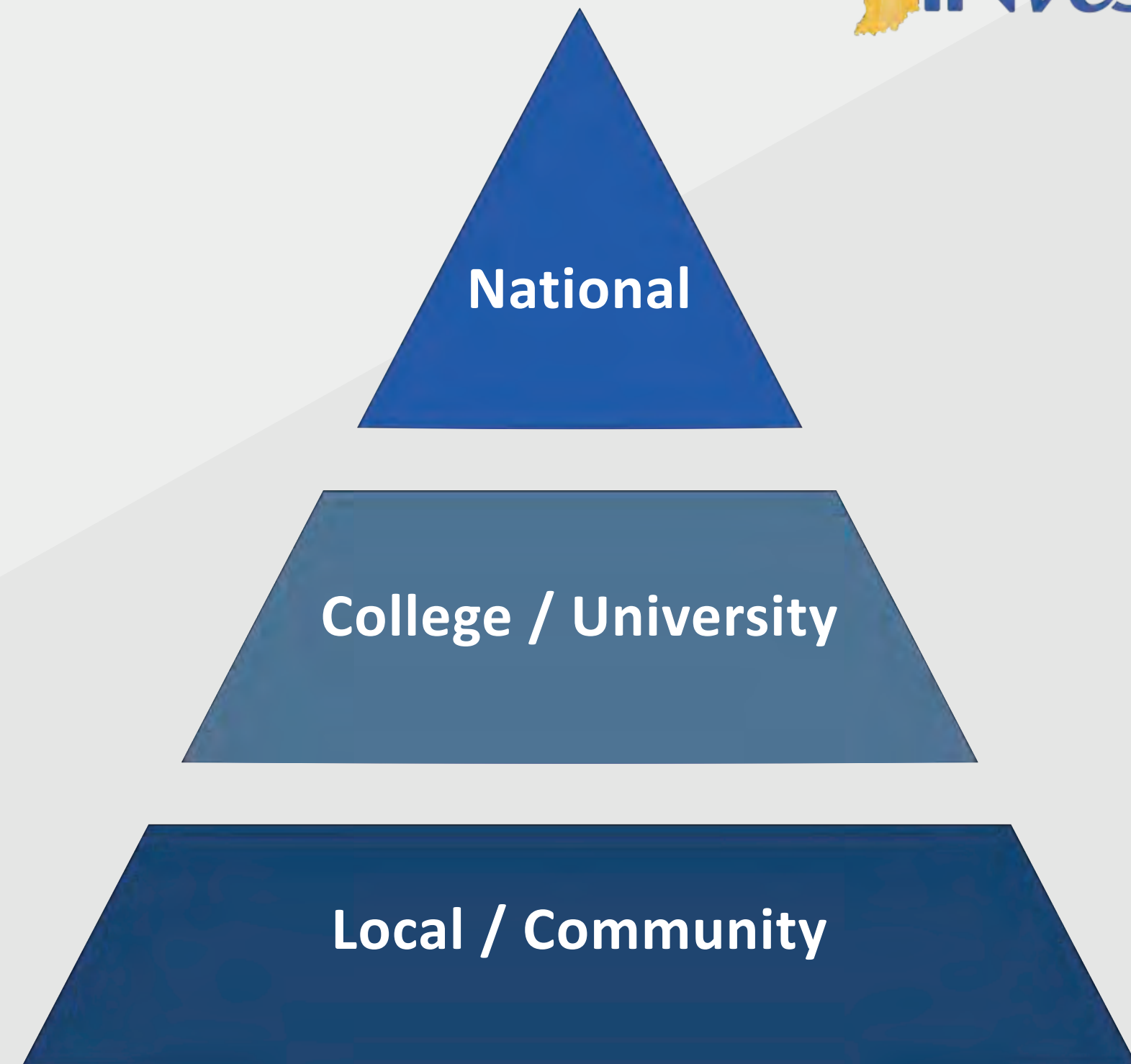


Scholarships

Need based vs. Merit based

Where to look for scholarships:

- FREE National Search Sites
- College/University
- Local/Community
 - School Counselor
 - Community Foundation
 - Business & Employer
 - Church & Civic Organizations



INvestEdIndiana.org/Scholarships

INvestEdIndiana.org/1000

Five
\$1,000 Scholarships
Awarded



**Scholarship
Drawing**

Must be 16 or older
to enter

INvestEdIndiana.org/1000



Saving for Education

- **Monetary Gifts**
- **Job Earnings**
- **529 Direct Savings Plan**
 - 20% tax credit up to \$1,500
 - Account owner can change beneficiary
- **Coverdell Education Savings Account (ESA)**
 - After-tax investment with tax free withdraws
 - Annual maximum contribution \$2,000





Student Employment

Benefits

- Earn money to pay for college & minimize student loans
- Job & interview experience
- Build time management skills

Options

- Federal Work-Study
- Working Part-time
- Internships



Education Loans

Federal Direct Loans Rate: 6.53% & Fee: 1.057%

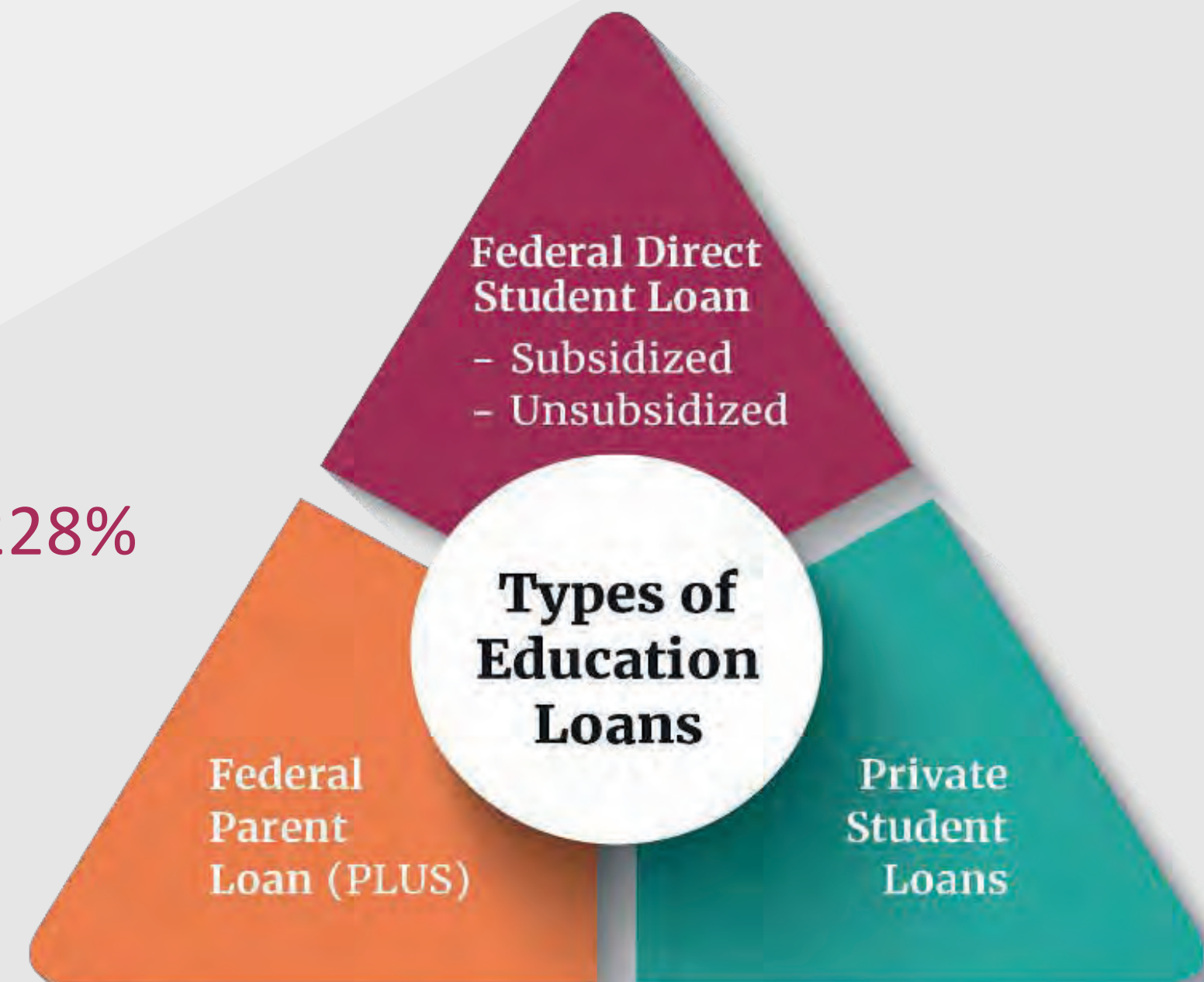
- Student's Loan
- Subsidized & Unsubsidized
- Annual Limits

Federal Direct PLUS Loans Rate: 9.08% & Fee: 4.228%

- Parent's Loan
- Eligibility impacted by adverse credit

Private Loans Rate: Varies & Fee: Typically None

- Student and Cosigner's loan
- Eligibility based on credit score & income



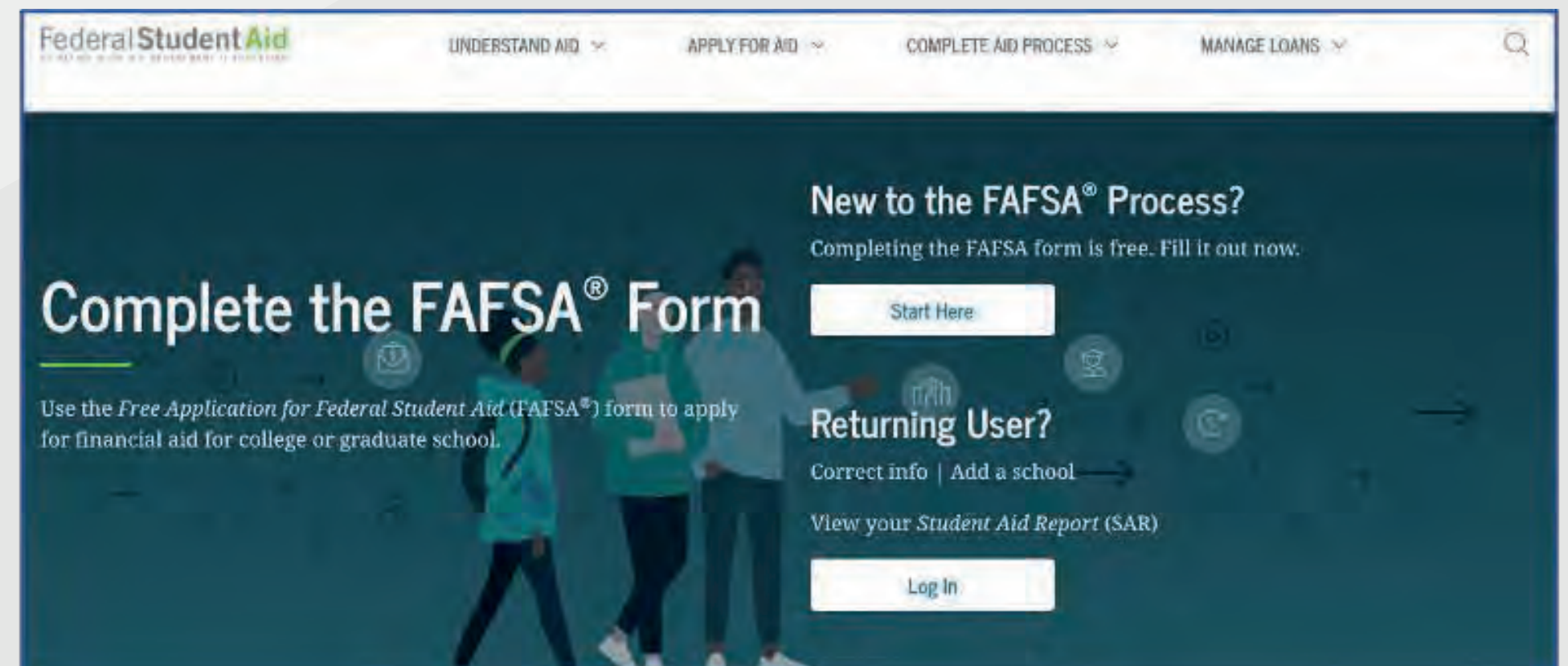


FAFSA



Free Application for Federal Student Aid

- Annual application for most forms of financial aid
- Basis for determining
 - Federal Funds
 - Grants
 - Work-Study
 - Loans
 - State of Indiana Grants
 - Some institutional funds
- Calculates student aid index



studentaid.gov

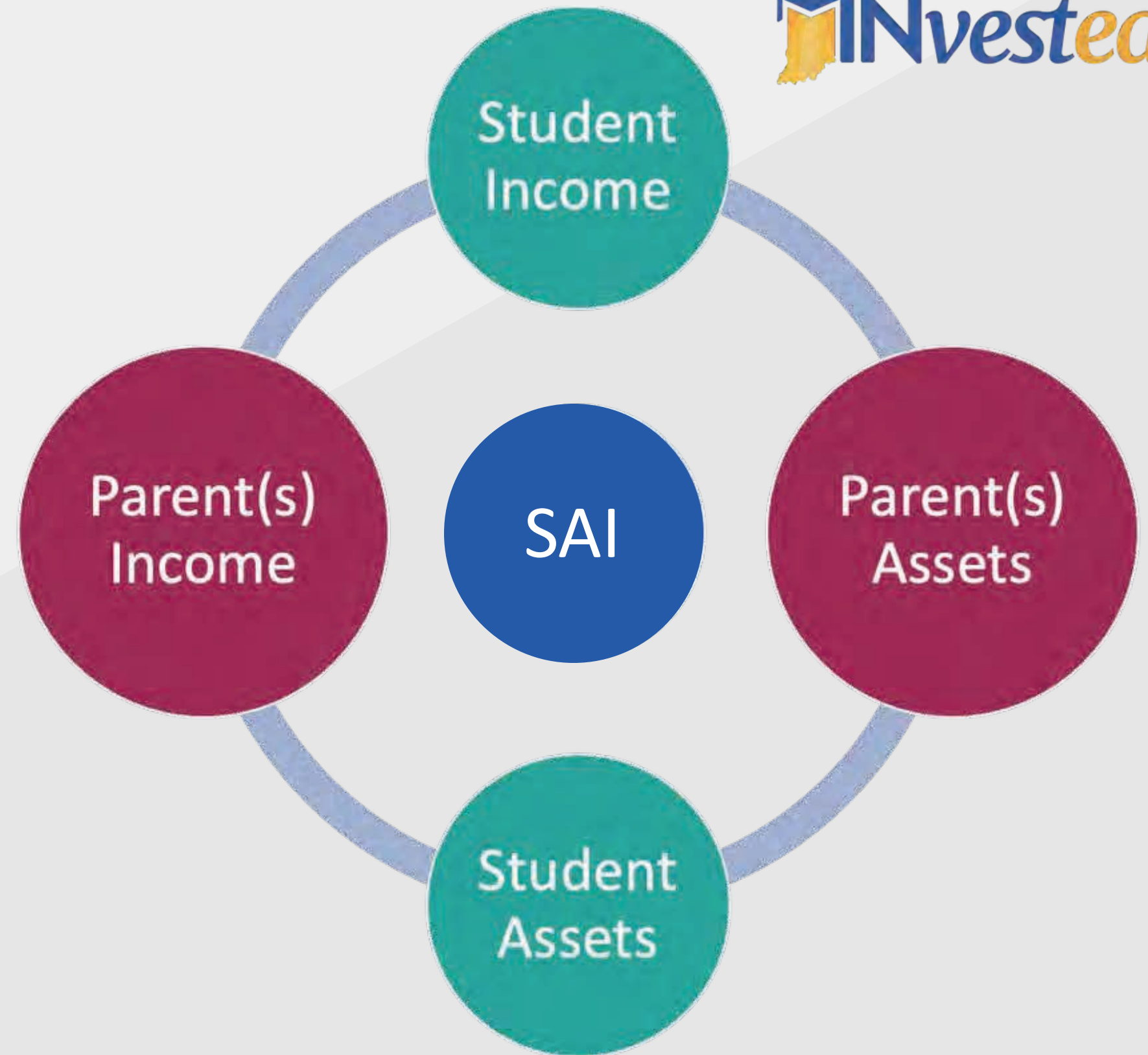


Student Aid Index



FAFSA calculation

- Based on income, assets, & family data
- Used by the college to calculate your financial aid offer



INvestEdIndiana.org/FAFSA



Federal Student Aid Account (FSA ID)

User account unique to each person

- Student uses to login to FAFSA & sign electronically
- Contributors (parent, parent's spouse, student's spouse) use to sign electronically
- Student & contributors can **NOT** use the same email or phone number (used for two-step verification)

Note:

- FSA ID **must** be set up & confirmed **before** filing the FAFSA



Need help creating your FSA ID?
[INvestEdIndiana.org/FAFSA](https://investedindiana.org/FAFSA)

Create an Account

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

[Get Started](#)

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

What You Can Use Your Account For

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



FAFSA



- Expected to open October*
- Uses completed tax data

HS Graduation Year	FAFSA Year	Academic Year (Attending College Between:)	FAFSA Open Date	Tax Year Data
2024	2024-2025	July 1, 2024 - June 30, 2025	December 2023	2022
2025	2025-2026	July 1, 2025 - June 30, 2026	October 1, 2024*	2023
2026	2026-2027	July 1, 2026 - June 30, 2027	October 1, 2025	2024

- Know deadlines
 - State of Indiana priority deadline - April 15th
 - Colleges - Ask them





Start FAFSA



- [StudentAid.gov](https://studentaid.gov)
- Login using FSA ID
- Select Your Role
 - Student
 - Contributor (Parent)
- FAFSA Onboarding

The screenshot shows the Federal Student Aid (FAFSA) website homepage. At the top, there is a navigation bar with links for 'FAFSA', 'Loans & Grants', 'Repayment', and 'Loan Forgiveness'. The main heading is 'Get Money to Pay for School', followed by a sub-heading: 'Use the Free Application for Federal Student Aid (FAFSA®) form to apply for financial aid for college or graduate school.' Below this, there are two buttons: 'Start a New Form' and 'Edit Existing Form'. A section titled '2024-25 FAFSA Form' is visible. To the right, there is a large graphic with the text 'FAFSA form' and illustrations of students. Below the main heading, there is a section for 'Check FAFSA® Deadlines for the State You Live In' with dropdown menus for 'School Year' and 'State of Residence', and a 'Find Deadlines' button. At the bottom, there are three informational cards: 'Who Should Complete This?', 'How Long Will it Take?' (indicating 1 hour), and 'What Do I Need?' which lists requirements like a verified StudentAid.gov account, Social Security Number, and income/asset information.



Confirm Information

- Check Identity Info (SSN, Address, Etc.)

FAFSA FORM 2024-25 Student Raya Tran

Student Identity Information

Review the information below and verify that it's correct before moving forward.

Name: Raya A. Tran
Date of Birth: 05/05/1995
Social Security Number: ***-**-1234
Email Address: rayaatran@gmail.com
Mobile Phone Number: (555) 555-5555

To update this information for all federal student aid applications, go to Account Settings.

Provide Consent

- Providing consent from both student & contributor(s) is required to receive aid
- Consent allows the FAFSA to pull IRS data

Provide Consent or Be Ineligible for Federal Student Aid

Summary

Your consent is needed to retrieve and disclose federal tax information (FTI). With your consent, we can obtain tax return information automatically from the IRS to help you complete the FAFSA[®] form. If you don't provide consent, you will not be eligible for federal student aid, including grants and loans. You must provide consent even if you didn't file a U.S. federal tax return or any tax return at all.

- Get your 2022 tax return information for the 2024-25 FAFSA form.
- Tax return information is required to complete the FAFSA form.
- FTI is used to determine your eligibility for federal student aid.



Student Personal Circumstances

The screenshot shows the FAFSA 2024-25 interface for Student Raya Tran. A progress bar at the top indicates five steps: 1. Personal Circumstances (highlighted), 2. Demographics, 3. Financials, 4. Colleges, and 5. Signature. The main heading is 'Student College or Career School Plans'. The first question is 'When the student begins the 2024-25 school year, what will their college grade level be?'. The options are: First Year (freshman), Second Year (sophomore), Other undergraduate (junior or senior), and College graduate, professional, or beyond (MBA, M.D., Ph.D., etc.). The second question is 'When the student begins the 2024-25 school year, will they have their first bachelor's degree?'. The options are: Yes and No. At the bottom, there are 'Previous' and 'Continue' buttons.

- Based off year, not college credits
- Determines dependency status & student loan amount



Student Personal Circumstances

Dependency Determination:

- Born before January 1, 2002
- Graduate/professional student
- Student marital status
- Student dependents
- At risk of being homeless
- Additional situations

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.



Student Dependency Status

- FAFSA determines eligibility for a variety of aid types, which includes Federal Loans.
- Answering “Yes” here means a student could miss out on other aid.

Student Dependency Status



Dependent Student

Based on your answers, you're a dependent student, and since we assume parents of dependent students will help pay for your education if they are able, we need information about their finances and backgrounds. This information is used to determine how much financial aid you're eligible to receive.

Apply for a Direct Unsubsidized Loan Only

Are the student's parents unwilling to provide their information, but the student doesn't have an unusual circumstance that prevents them from contacting or obtaining their parents' information?

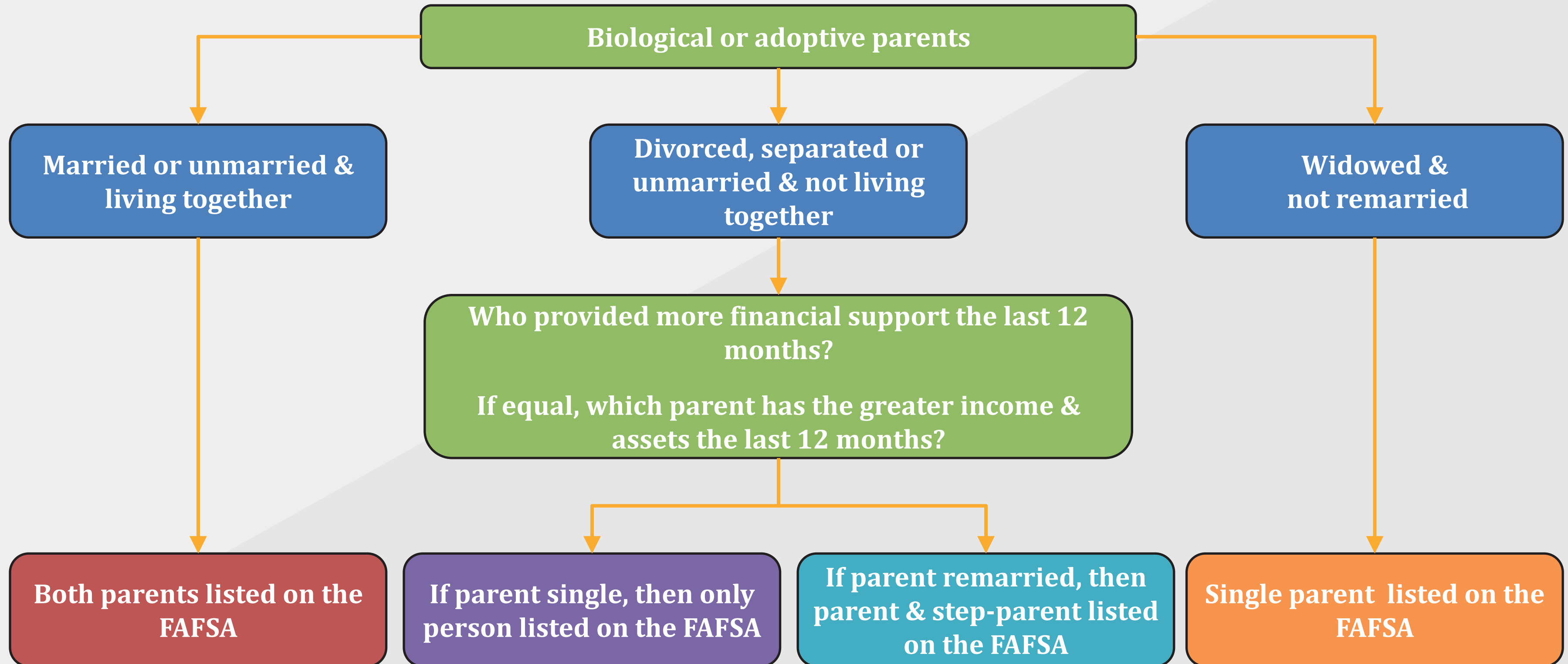
Select "Yes" if the student wants a financial aid administrator at their school to determine their eligibility for a Direct Unsubsidized Loan only.

Yes

No



Who is the Parent?





Parent Wizard

- Based on input boxes will appear to invite parent(s) as contributors



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

1 Personal Circumstances 2 Demographics 3 Financials 4 Colleges 5 Signature

Tell Us About Your Parents

On the FAFSA® form, your "Parent" is your legal (biological or adoptive) parent or stepparent who supports you financially.

Are your parents married to each other?

Yes No

You will need to provide information for your parents
Based on your answers in this section, you'll need to provide information about both of your parents on your FAFSA form. You can invite your parents to your form so they can complete their required sections.

Previous Continue

Parent

First Name

Last Name

Date of Birth
Month Day Year

Social Security Number (SSN) Hide

My parent doesn't have an SSN.

Email Address

Confirm Email Address

Send Invite

Parent Spouse or Partner optional

First Name

Last Name

Date of Birth
Month Day Year

Social Security Number (SSN) Hide

My parent doesn't have an SSN.

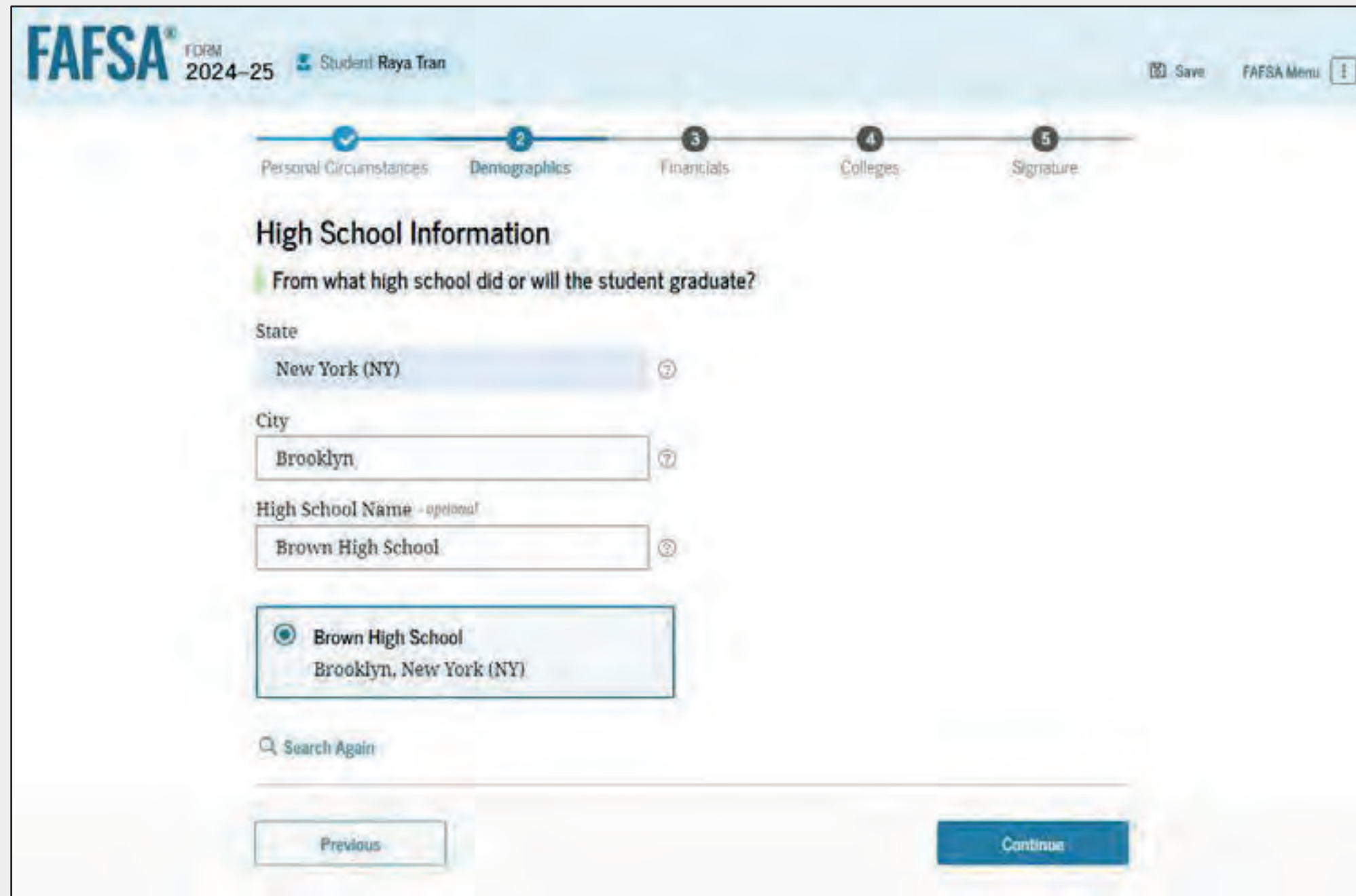
Email Address

Confirm Email Address

Send Invite



Student Demographic Information



The screenshot shows the FAFSA 2024-25 application interface for Student Raya Tran. The progress bar indicates that the 'Demographics' section is currently active, with 'Personal Circumstances' completed and 'Financials', 'Colleges', and 'Signature' yet to be completed. The 'High School Information' section is displayed, asking 'From what high school did or will the student graduate?'. The user has entered 'New York (NY)' for the State, 'Brooklyn' for the City, and 'Brown High School' for the High School Name. A search result for 'Brown High School, Brooklyn, New York (NY)' is shown and selected. A 'Search Again' button is located below the search results. At the bottom of the form, there are 'Previous' and 'Continue' buttons.

- Student Demographic Info
- Parents' education
- Student's high school information



Student Financials



- All questions answered through the DDX are not shown.
- Only questions that need manual entry will appear.

Progress bar: Personal Circumstances (checked), Demographics (checked), **Financials (3)**, Colleges (4), Signature (5)

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.

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

[Previous](#) [Continue](#)



Student Asset Information

Assets do **NOT** include the values of:

- The home you live in
- Retirement plans
- Value of life insurance

Assets **DO** include the values of:

- Cash, savings, and checking
- Business or family farm
- Real estate, stocks, bonds, 529 college savings plans*, and other investments

* Education savings plans still counted as parental asset but **ONLY** if the account is designated for the student

Personal Circumstances Demographics **3** Financials 4 Colleges 5 Signature

Student Assets

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

\$ 500 .00

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

\$ 0 .00

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

\$ 0 .00



School Selection

Select colleges you want to receive your FAFSA information



- List up to 20 colleges
- Encouraged to list at least one college from Indiana
- Can always update schools

Personal Circumstances Demographics Financials **Colleges** Signature

Where should we send your FAFSA?

Search for the colleges to which you'd like to send your FAFSA® information.
You can add up to 20 colleges to your FAFSA form.

0 of 20 Schools Selected [View Selected Schools](#)

[Search by School Name](#) [Search by School Code](#)

State
Cal
California (CA)

School Name - optional

Rice University Burlington, California (CA)	Federal School Code B09773	<input type="button" value="+ Select"/>
Rhodes College Centerville, California (CA)	Federal School Code E89235	<input type="button" value="+ Select"/>
Smith College Lexington, California (CA)	Federal School Code G92383	<input type="button" value="+ Select"/>
Macalester College Madison, California (CA)	Federal School Code 038412	<input type="button" value="+ Select"/>
Wellesley College Springfield, California (CA)	Federal School Code F09983	<input checked="" type="button" value="Selected"/>

[Previous](#) **1** 2 3 4 5 [Next](#)



Review, Sign, & Submit

- Student reviews all entered information
- Student agrees and signs their part of the FAFSA.



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

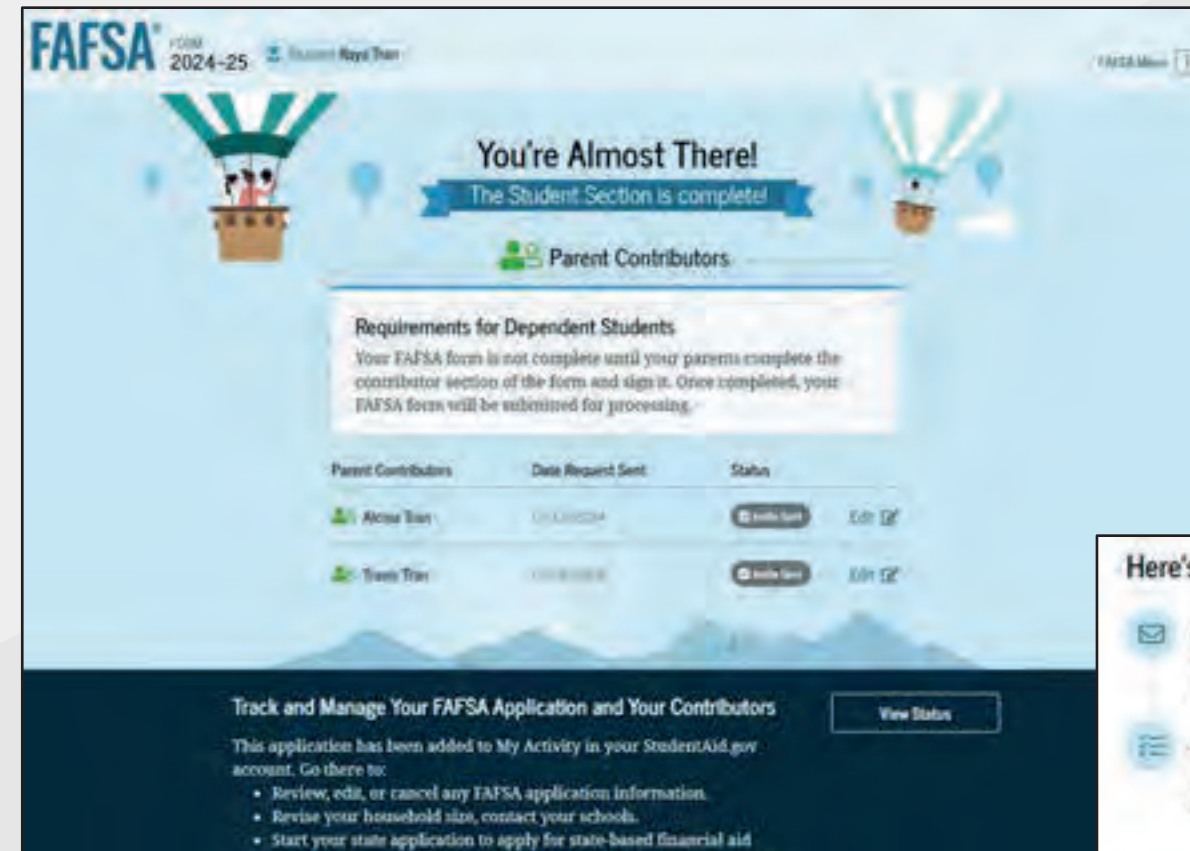




Student Section Complete



- Next steps for student
- The form is not completed until the contributor(s) completes & signs their sections of the form



Here's What You Can Do Next:

- Check Your Email**
You will receive an email version of this page at the following email address: rayastran@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.
[Get Help >](#)

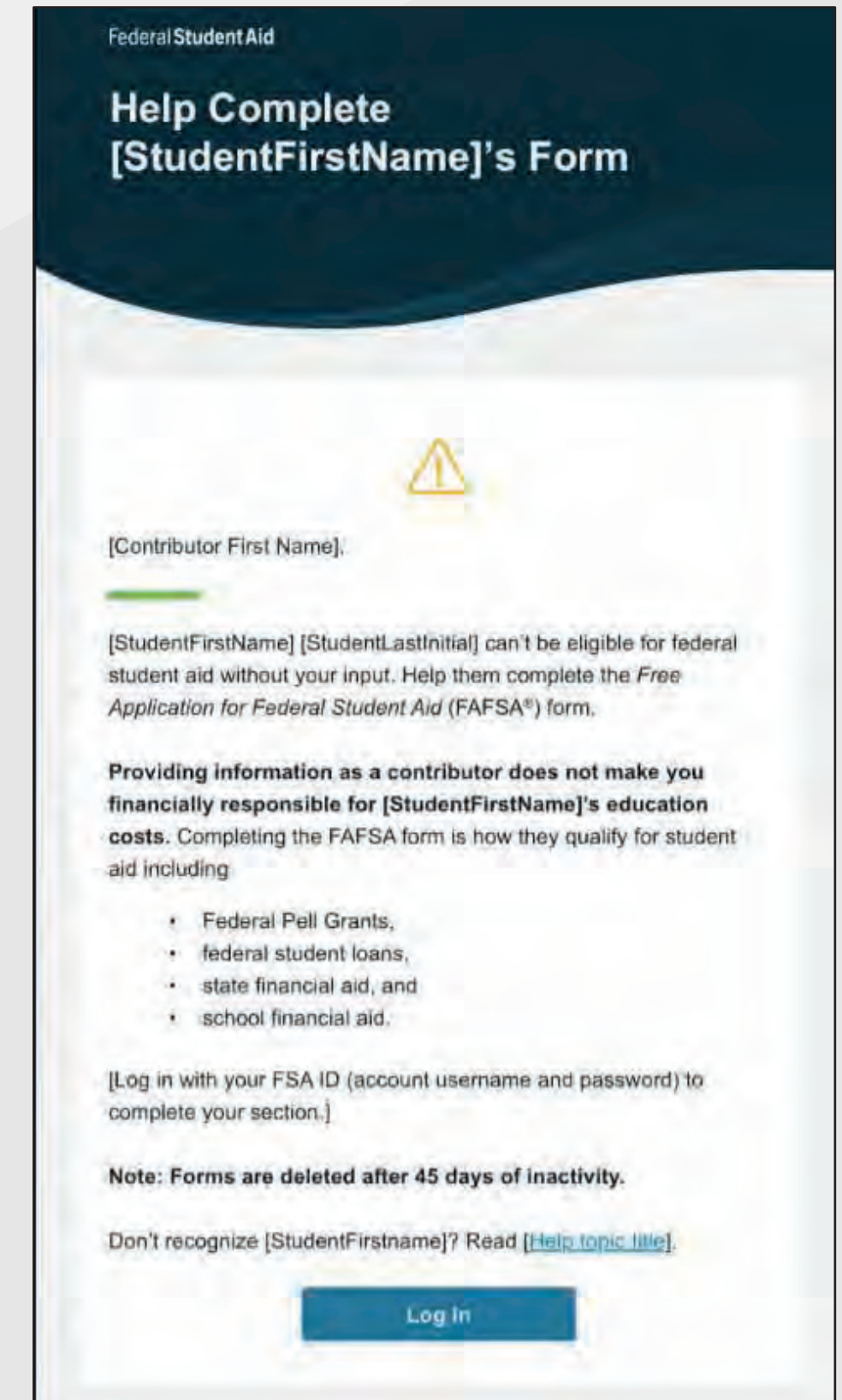
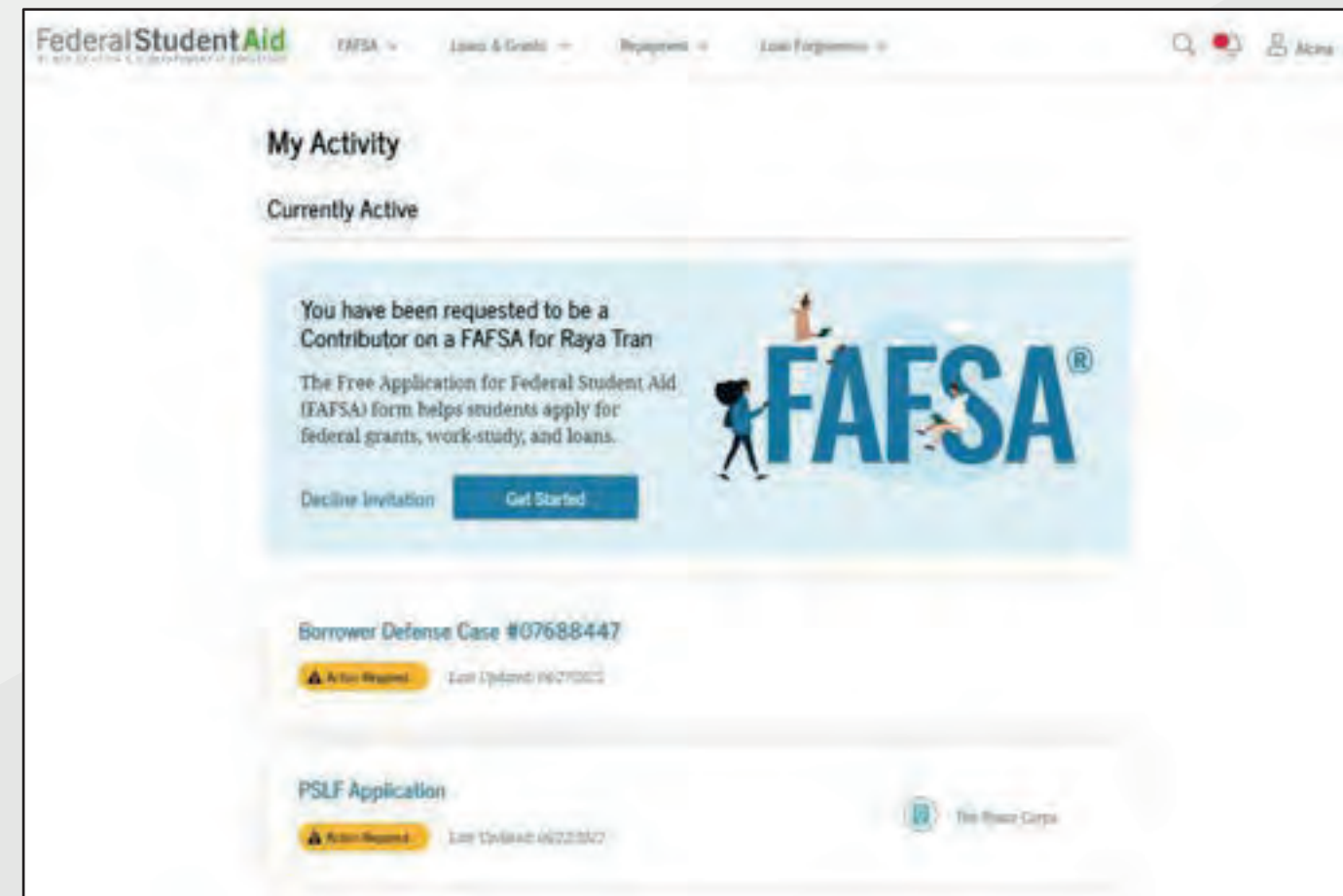
We strongly recommend that your parents/ complete their own section. If that isn't possible, you can manually provide their information, but you will not be eligible for federal student aid, including grants and loans, until they provide consent and sign the form.
[Provide Parent Information Manually >](#)





Contributor/Parent Info

- Invitation Email
- Log In
- Accept Invitation





Confirm Information

- Check Identity Info (SSN, Address, Etc.)

Provide Consent

- Providing consent from both student & contributor(s) is required to receive aid
- Consent allows the FAFSA to pull IRS data

Parent Identity Information
Review the information below and verify that it's correct before moving forward.

Name:
Alcina Tran

Date of Birth:
05/05/1973

Social Security Number:
***-**-1234

Email Address:
alcinatran@school.edu

Mobile Phone Number:
(555) 555-5555

To update this information for all federal student aid communications, go to Account Settings.

Provide Consent or Be Ineligible for Federal Student Aid

Summary
Your consent is needed to retrieve and disclose federal tax information (FTI). With your consent, we can obtain tax return information automatically from the IRS to help you complete the FAFSA[®] form. If you don't provide consent, you will not be eligible for federal student aid, including grants and loans. You must provide consent even if you didn't file a U.S. federal tax return or any tax return at all.

- Get your 2022 tax return information for the 2024-25 FAFSA form.
- Tax return information is required to complete the FAFSA form.
- FTI is used to determine your eligibility for federal student aid.



Parent Demographics


- Completed by the parent contributor
- Current Marital Status

FAFSA[®] FORM 2024-25 Parent of Raya Tran Save FAFSA Menu

Demographics About You

We'll ask about your marital status, college students in your household, and legal residence.

→ This is because most dependent students receive support from their parents, and this affects how much they're able to pay for school.



Previous Continue

FAFSA[®] FORM 2024-25 Parent of Raya Tran

1 Demographics 2 Financials

Parent Current Marital Status

Single (Never Married)

Unmarried and both legal parents living together

Married (not Separated)

Remarried

Separated

Divorced

Widowed

Previous



Parent Financials

- Tax Filing Status

Determines if one or both contributors need FSA ID/Sign & Submit

- Family Size

Could need adjusting if different from 2022 tax forms

- Number in College

FAFSA[®] FORM 2024-25 Parent of Raya Tran Save FAFSA Menu

Demographics 2 Financials 3 Signature

Parent Tax Filing Status

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

Yes No

FAFSA[®] FORM 2024-25 Parent of Raya Tran Save FAFSA Menu

Demographics 2 Financials 3 Signature

Family Size

Is the parent's family size different from the number of individuals claimed on their 2022 tax return?

Yes No

The parent's family size is 3
Parent: 1 Other Parent: 1 Student: 1 Parent's Children and Other Dependents: 1

Enter the number of children or other dependents who live with the parent and will receive more than half of their support from the parent between July 1, 2024 and June 30, 2025?
Do not include the student applicant.

ⓘ



Parent Asset Information

Assets do **NOT** include the values of:

- The home you live in
- Retirement plans

Assets **DO** include the values of:

- Child support received (last full calendar year)
- Cash, savings, and checking
- Business or family farm
- Real estate, stocks, bonds, 529 college savings plans*, and other investments

* Education savings plans still counted as parental asset but **ONLY** if the account is designated for the student

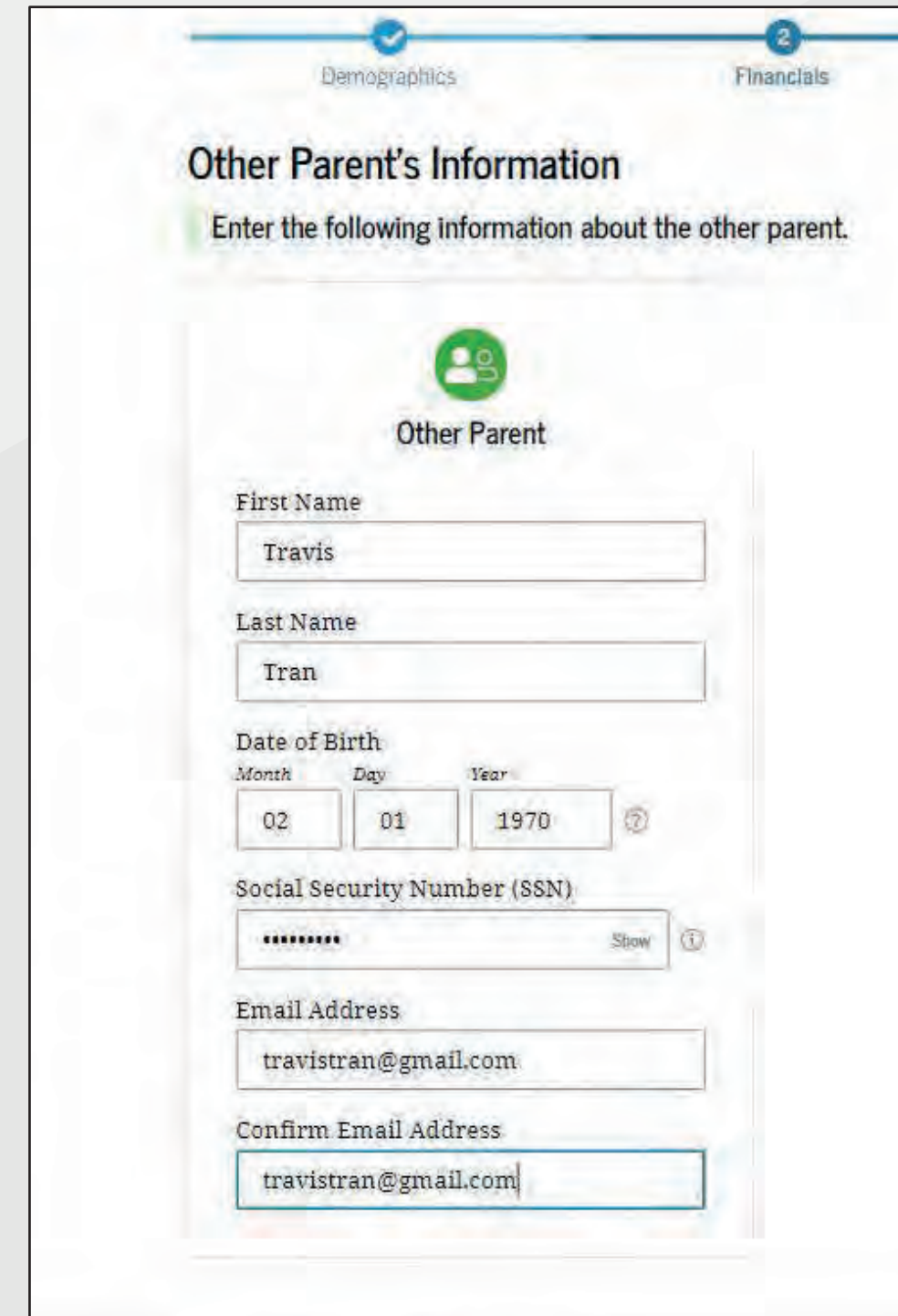
The screenshot shows a three-step progress bar at the top: 1. Demographics (checked), 2. Financials (active), and 3. Signature. The form contains the following sections:

- Annual Child Support Received**: Enter total amount received in child support for the last complete calendar year. Input: \$ 0 .00.
- Parent Assets**:
 - Current Total of Cash, Savings, and Checking Accounts**: Don't include student financial aid. Input: \$ 10,000 .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. Input: \$ 0 .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. Input: \$ 5,000 .00.



Other Parent Info

- Refers to the spouse of parent contributor
 - Includes married stepparent
- Information needed
 - Name, DOB, SSN, email
- May be asked for FSA ID depending on tax filing status

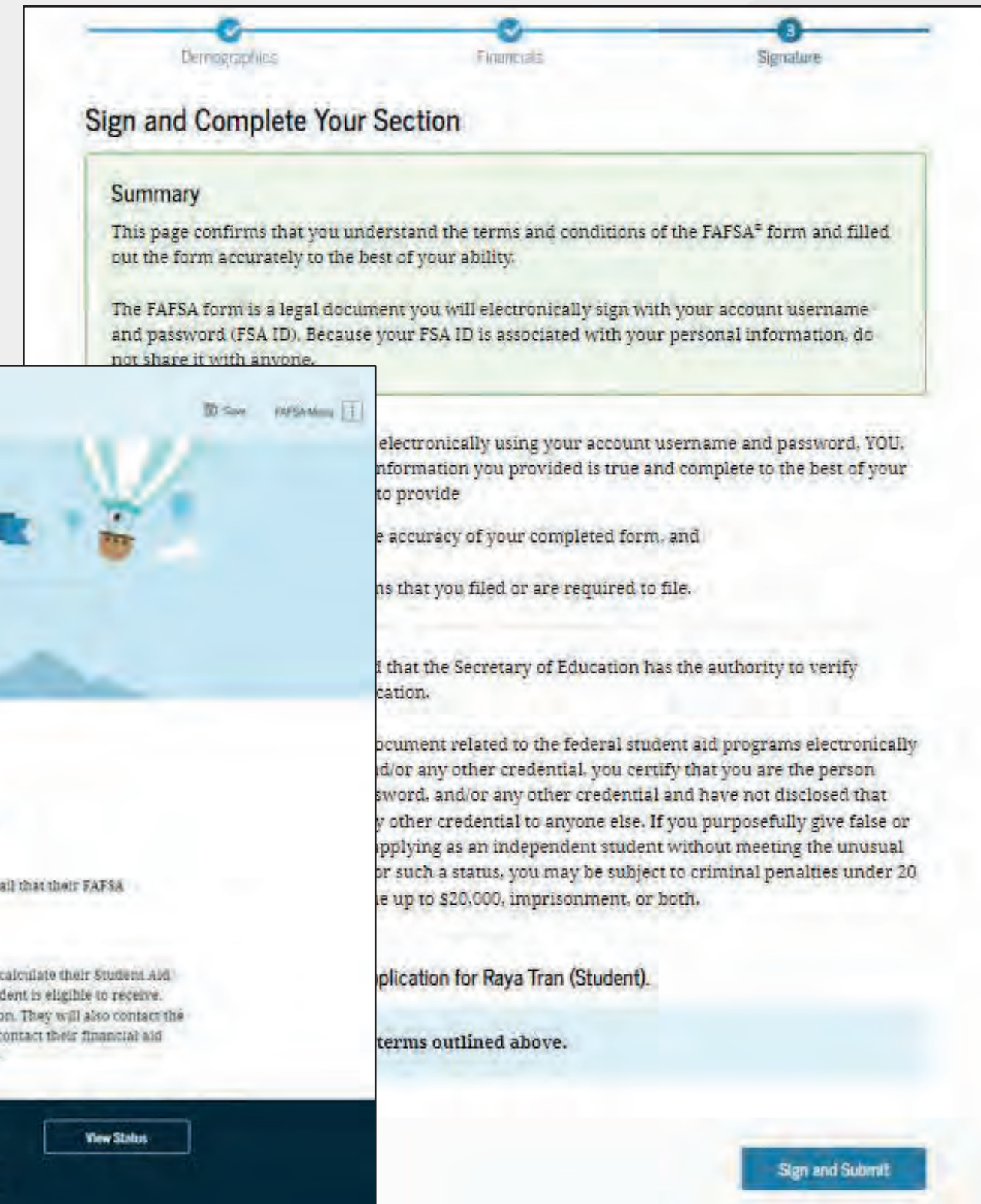
A screenshot of a web form titled "Other Parent's Information" with a progress bar at the top showing "Demographics" as step 1 and "Financials" as step 2. The form contains the following fields:

- Other Parent** (with a person icon)
- First Name**: Travis
- Last Name**: Tran
- Date of Birth**: Month (02), Day (01), Year (1970)
- Social Security Number (SSN)**: Masked with asterisks, with a "Show" button and an information icon.
- Email Address**: travistran@gmail.com
- Confirm Email Address**: travistran@gmail.com



Review, Sign, & Submit

- Review all entered information
- Contributor agrees, signs & submits the FAFSA.



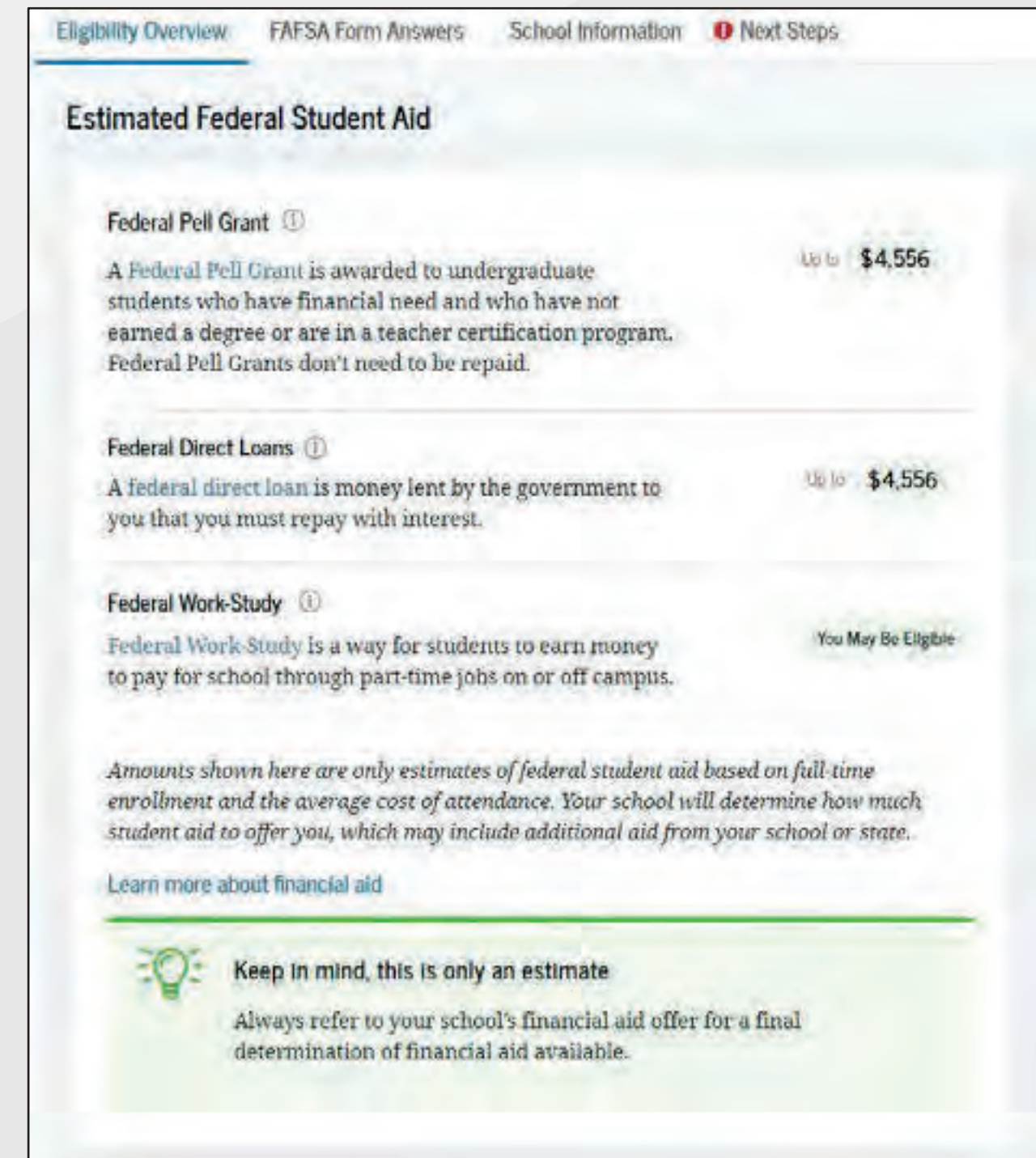
The screenshot shows the 'Sign and Complete Your Section' page of the FAFSA 2024-25 application. At the top, there is a progress bar with three steps: 'Demographics', 'Financials', and 'Signature', with the 'Signature' step being the current one. Below the progress bar, the heading reads 'Sign and Complete Your Section'. A green-bordered box contains a 'Summary' section with the following text: 'This page confirms that you understand the terms and conditions of the FAFSA form and filled out the form accurately to the best of your ability. The FAFSA form is a legal document you will electronically sign with your account username and password (FSA ID). Because your FSA ID is associated with your personal information, do not share it with anyone.' Below this, there is a large text area for the contributor to agree to the terms and conditions. The text includes: 'I, the undersigned, certify that I am the parent or guardian of the student named above and that the information you provided is true and complete to the best of your knowledge and belief. I understand that the Secretary of Education has the authority to verify the accuracy of your completed form, and I understand that you filed or are required to file. I understand that the Secretary of Education has the authority to verify the information on this document related to the federal student aid programs electronically and/or any other credential, you certify that you are the person named above and/or any other credential and have not disclosed that information to anyone else. If you purposefully give false or misleading information or applying as an independent student without meeting the unusual circumstances criteria or such a status, you may be subject to criminal penalties under 20 U.S.C. 1091c, which may include a fine up to \$20,000, imprisonment, or both.' Below the text area, there is a 'Sign and Submit' button. At the bottom of the page, there is a footer with the text: 'Track and Manage the Student's FAFSA Form. You can check the status of the student's application in the "My Activity" section of your StudentAid.gov account. We will let you know if we need anything more from you.' and a 'View Status' button.





FAFSA Submission – Summary

- Eligibility Overview - Includes Student Aid Index (SAI)
- FAFSA Form Answers
- Next Steps
 - Correct any errors
 - Update School Info
 - Make sure school has needed documents
 - Dependency paperwork (if needed)
 - Additional financial aid forms

A screenshot of the FAFSA website's "Estimated Federal Student Aid" page. The page has a navigation bar with "Eligibility Overview", "FAFSA Form Answers", "School Information", and "Next Steps". The main content area is titled "Estimated Federal Student Aid" and lists three types of aid: Federal Pell Grant (up to \$4,556), Federal Direct Loans (up to \$4,556), and Federal Work-Study (You May Be Eligible). A disclaimer at the bottom states that these are estimates and to refer to the school's financial aid offer for a final determination.

Eligibility Overview FAFSA Form Answers School Information Next Steps

Estimated Federal Student Aid


Federal Pell Grant ⓘ Up to **\$4,556**
A Federal Pell Grant is awarded to undergraduate students who have financial need and who have not earned a degree or are in a teacher certification program. Federal Pell Grants don't need to be repaid.

Federal Direct Loans ⓘ Up to **\$4,556**
A federal direct loan is money lent by the government to you that you must repay with interest.

Federal Work-Study ⓘ You May Be Eligible
Federal Work-Study is a way for students to earn money to pay for school through part-time jobs on or off campus.

Amounts shown here are only estimates of federal student aid based on full-time enrollment and the average cost of attendance. Your school will determine how much student aid to offer you, which may include additional aid from your school or state.

[Learn more about financial aid](#)

 **Keep in mind, this is only an estimate**
Always refer to your school's financial aid offer for a final determination of financial aid available.



All other aid determined by the college's Financial Aid Office



Special Circumstances

Changes to your situation not represented on the FAFSA may include:

- Change in employment or income status
- Medical expenses not covered by insurance
- Change in parent marital status
- Unusual dependent care expenses
- Student unable to obtain parent information

If a special circumstance occurs, contact the college's Financial Aid Office





Financial Aid Offer

- **Timing & delivery of offer varies by college**
 - Size of school
 - When FAFSA was submitted
- **Each college provides a financial aid offer outlining the following:**
 - Cost of attendance
 - Financial aid amounts (Grants, scholarships, work-study, & loans)
 - Options to pay remaining balance
- **What you should do:**
 - Review costs and financial aid offers
 - Clearly understand your obligations
 - Ask questions





Sample Financial Aid Offer

Typical Sections:

- Cost
- Grants & Scholarships
- Work Study
- Student Loans
- Remaining Balance
 - Outside Scholarships
 - Out of Pocket
 - Payment Plan
 - PLUS (Parent) Loan
 - Private Loan



INvestEd Sample University 2024-25 Financial Aid Offer

Cost of Attendance

Tuition & Fees	\$10,800
Housing & Food	\$12,140

Direct Cost Subtotal: \$22,940

Books & Supplies	\$800
Transportation	\$480
Misc. Personal Expenses	\$1,980

Total Cost of Attendance \$26,200

Financial Aid Offers

Pell Grant	\$4,250
Frank O'Bannon State Grant	\$3,250
Institutional Scholarship	\$3,500

Grants & Scholarships Subtotal: \$11,000

Federal Work-Study	\$3,000
Direct Subsidized Loan	\$3,500
Direct Unsubsidized Loan	\$2,000

Total Financial Aid \$19,500

Remaining Balance \$6,700

INvestEdIndiana.org



School Search

- Admissions
 - What are the requirements?
 - What is the application deadline?
 - What percentage of freshmen are accepted?
 - Are test scores (SAT or ACT) required for admission and financial aid?
- Financial Aid
 - What is the school's deadline?
 - Are there other forms I need to complete?
 - What scholarships or grants are available?
 - What percentage of students receive financial aid?
- Academics
 - What are the top majors?
 - What percentage of students graduate on time?
 - Are there hands-on learning opportunities?
 - What kind of help can I expect?
- Life on campus
 - What kinds of career opportunities are available?
 - Are freshmen permitted to work on campus?
 - What health care options are available?
- Life after college
 - What kinds of career opportunities are available?
 - What is the job placement rate?
 - What is the average starting salary?
 - What is the average return on investment?

Scholarship Search

Scholarship Keys to Success

- Get Started:** It's never too early to start applying for scholarships. Don't wait! Clearly communicate your goals, interests, and contributions.
Hint: Start your search at INvestEdIndiana.org
- Plan:** Set aside time weekly to review listings and calendar to keep track of deadlines.
- Ask around:** Check with your school counselor, community foundation, parent, or college program website.
- Look Ahead:** Review eligibility criteria and requirements early will help you determine if you are a best applicant. Pay attention to scholarship requirements.
- Patience:** Searching for scholarships is a long-term effort. Stay diligent and don't give up. Stay diligent and don't give up. Stay diligent and don't give up. Stay diligent and don't give up. Stay diligent and don't give up.
- Beware of scams:** Be cautious of search engines that give out questions about a scholarship. Search engines that give out questions about a scholarship. Search engines that give out questions about a scholarship.

Places to check:

- School Counselor
- Community Foundation
- College/University
- Civic Organizations
- Local Businesses
- Church Groups

\$1,000 Scholarship Drawing!

- No Essay required
- Need to be 16 or older
- Not based on GPA
- Must live in Indiana

INvestEdIndiana.org/1000

Create your Federal Student Aid Account (FSA ID)

Go to studentaid.gov and click "Create account" then "Get Started".

- Enter your Name, Date of birth, and Social Security Number.
- Username: Choose something you will remember and hasn't already been taken.
Note: This will send a message that says "Username available" or "Username taken" upon you meet the username requirements.
- Email: Must be personal and unique to the individual creating the ID and unique to the account owner.
- Password: Choose something you will remember that meets the password criteria and minimum field requirements.
- Mailing Address, City, State, and Zip Code
- Mobile Phone: Must be personal and unique to the individual creating the ID and unique to the account owner.
Note: Make sure to check the box without allowing you to use your mobile phone for second recovery.
- Communication Preferences
 - Required Communications - Email (Administrative/Operational and Notifications)
 - Informal Communications - Optional (Marketing from both studentaid.gov and fafsa.gov)
 - Language Preference - Select (Administrative/Operational or English)
- Challenge Questions: You must select and answer all four questions.
 - Your answers must be between 3 and 55 characters.
 - Answers are not case sensitive.
 - Letters, numbers, and spaces are the only characters allowed.
- Review ALL information and click on the check box, agreeing to the terms and conditions.

Account Recovery:

- Click on "Verify My Mobile Phone Number".
 - You will receive a 6-digit code via text.
 - Enter the secure code in the box provided.
- Click on "Verify My Email Address".
 - You will receive a 6-digit code via email.
 - Subject Line: "Action Required - Verify Your FSA ID Email Address".
 - Enter the secure 6-digit code in the box provided.

Make sure to save the backup code provided in a safe place.

You do not need to download an authenticator app.

Contact INvestEd with any questions!
Outreach@INvestEdIndiana.org
317-715-9007
INvestEdIndiana.org

FAFSA Checklist

Create your FSA ID and start your FAFSA!

Contributor 1:

Username: _____
Password: _____
Personal Email: _____
Mobile Phone: _____
Backup Code: _____

Challenge Question Answers:

1. _____ 2. _____
3. _____ 4. _____

APR 15 FAFSA priority deadline for State of Indiana grants.

Contributor 2:

Username: _____
Password: _____
Personal Email: _____
Mobile Phone: _____
Backup Code: _____

Challenge Question Answers:

1. _____ 2. _____
3. _____ 4. _____

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Maximizing Financial Aid

Verify your FSA ID by logging into your FAFSA at StudentAid.gov to view additional steps you need to take.

Incorrect information or add additional schools.
Check with the institution's FSA ID coordinator.

Check fafsa.gov and review your state of Indiana grant eligibility for after the April 15th priority deadline.

Accepted and still considering to determine if they need any additional aid.

VERIFICATION

Students who are required to complete verification must provide the required documents by the deadline.

FAFSA SUBMISSION SUMMARY (FSS)

Review your FAFSA submission summary to ensure that you have provided all the required information.

Aid Offers

Visit INvestEdIndiana.org to compare financial aid offers. Use the Student Loan Comparison Sheet available at INvestEdIndiana.org regarding the steps required to accept your offers, obtain additional information, and more.

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GET PREPARED

LENDING OPTIONS

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