

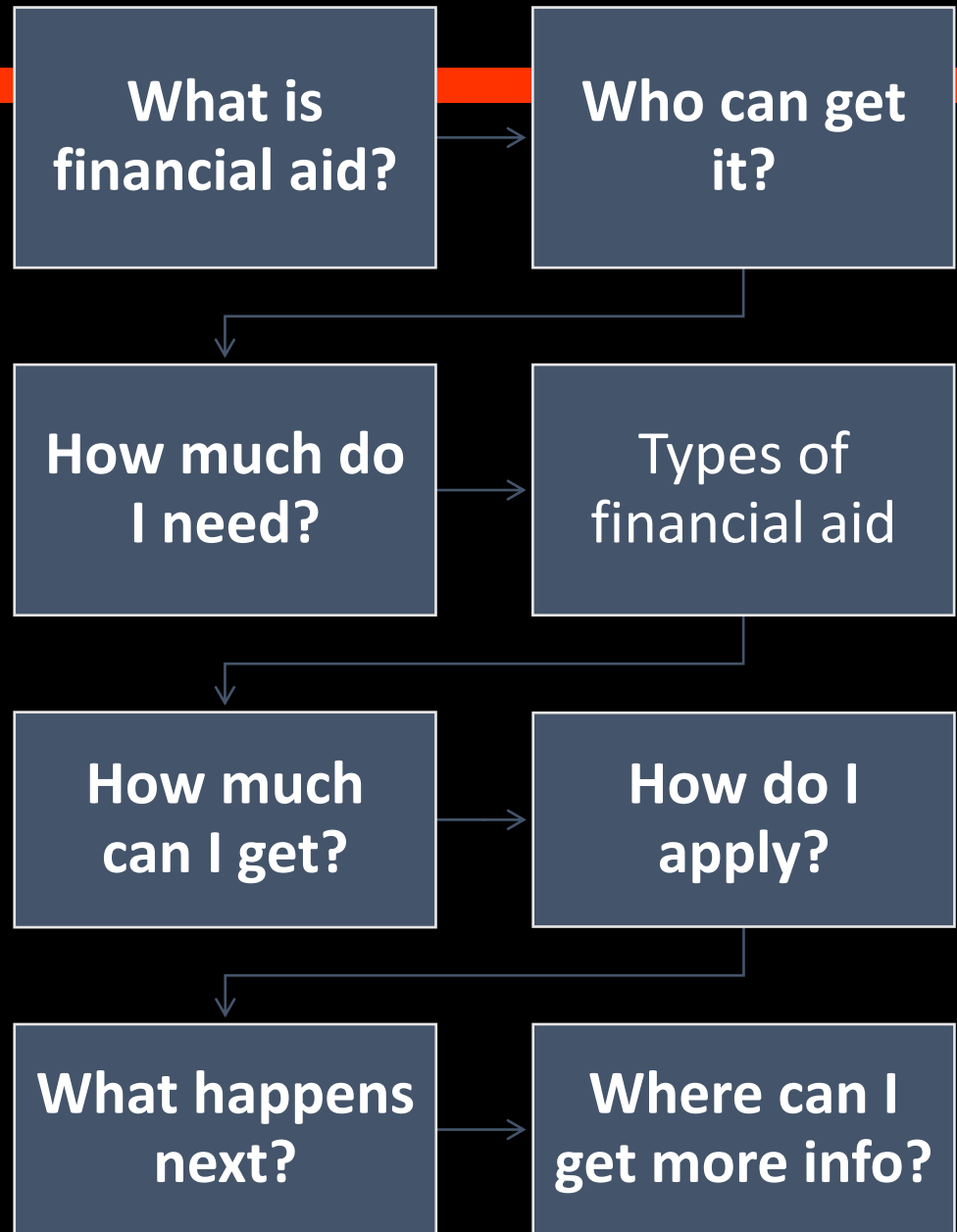


FINANCIAL AID 101

What you need to know

Linda Taylor, Financial Aid Advisor
Wake County Public Schools

What will be presented?



What is financial aid?

Money to help pay for college or career school.

Where does financial aid comes from?

- Federal government
- State government
- Colleges and universities
- Private foundations
- Employers and private companies
- Professional and service organizations

Who can get federal student aid?

U.S. citizen/national or eligible noncitizen

High school diploma or equivalent

Eligible degree/certificate program in college/career school

Student has valid Social Security number

Males registered for Selective Service

*HOW
MUCH
MONEY DO
I NEED?*





University of North Carolina System 2021– Public 4 Year

School Name	Tuition & Fees		Books & Supplies	Living Costs	
	In-State	Out-of-State		On Campus	
Appalachian State University	\$7,410	\$22,217	\$700	\$9,174	\$39,501
East Carolina University	\$7,239	\$23,516	\$1,524	\$10,136	\$42,415
Elizabeth City State University	\$3,260	\$7,260	\$1,240	\$8,543	\$20,303
Fayetteville State University	\$5,309	\$16,917	\$420	\$9,440	\$32,086
North Carolina A & T State University	\$6,657	\$20,167	\$1,600	\$7,930	\$36,354
North Carolina Central University	\$6,629	\$19,336	\$1,500	\$10,714	\$38,179
North Carolina State University	\$9,101	\$29,220	\$1,082	\$11,602	\$51,005
UNC at Asheville	\$7,244	\$24,592	\$1,200	\$9,950	\$42,986
UNC at Chapel Hill	\$8,980	\$36,159	\$990	\$11,740	\$57,869
UNC at Charlotte	\$7,096	\$20,530	\$1,250	\$12,800	\$41,676
UNC at Greensboro	\$7,403	\$22,562	\$1,000	\$9,482	\$40,447
UNC at Pembroke	\$3,456	\$7,456	\$1,505	\$10,660	\$23,077
UNC School of the Arts	\$9,358	\$25,901	\$1,325	\$9,456	\$46,040
UNC Wilmington	\$7,181	\$21,246	\$1,130	\$11,346	\$40,903
Western Carolina University	\$4,285	\$8,285	\$616	\$10,954	\$24,140
Winston-Salem State University	\$5,941	\$16,188	\$1,300	\$10,888	\$34,317

North Carolina 2021 – Private 4 Year



School Name	Tuition & Fees		Books & Supplies	Living Costs	TOTAL
	In-State	Out-of-State		On Campus	
Barton College		\$32,590	\$500	\$10,700	\$43,790
Belmont Abbey College		\$18,500	\$1,200	\$10,390	\$30,090
Bennett College		\$18,513	\$1,400	\$8,114	\$28,027
Brevard College		\$30,250	\$1,000	\$10,400	\$41,650
Campbell University		\$36,740	\$852	\$12,624	\$50,216
Catawba College		\$31,436	\$1,400	\$10,804	\$43,640
Chowan University		\$25,880	\$1,000	\$9,600	\$36,480
Davidson College		\$55,175	\$1,000	\$15,225	\$71,400
Duke University		\$57,633	\$1,434	\$16,026	\$75,093
Elon University		\$37,921	\$900	\$13,141	\$51,962
Gardner-Webb University		\$32,180	\$1,850	\$10,390	\$44,420
Greensboro College		\$18,960	\$1,400	\$10,950	\$31,310

2021 Tuition and College Costs Comparison Between Community Colleges in in North Carolina

School Name	Tuition & Fees		Books & Supplies	Living Costs	TOTAL
	In-State	Out-of-State		Off Campus	

[Durham Technical Community College](#)

\$1,958

\$6,566

\$1,300

\$10,872

[Vance-Granville Community College](#)

\$1,948

\$6,556

\$1,550

\$5,218

[Wake Technical Community College](#)

\$2,432

\$8,576

\$1,800

\$10,000





NC Promise Institutions

All resident undergraduate students enrolled can attend for \$500 per semester tuition. Campus related fees and on-campus residency costs are to be added to tuition to understand the full cost of attendance.



On the NET PRICE
Not the Sticker Price

Net Price is the amount that a student pays to attend an institution in a single academic year. The net price you pay for a particular college is specific to you because it's based on your personal circumstances and the college's financial aid policies.

Cost of Attendance

– Gift Aid

NET PRICE



breaking down the cost of attendance

Personal Care

Telephone

Transportation

- Air Fare
- Car Expenses
 - Gas
 - Insurance
 - Maintenance
 - Parking Expenses

Medical Expenses/Insurance

Clothing/Laundry

Loan fees

Personal Computer

Child Care

Costs Related to a Disability

School Activities & Events

Social /Other Discretionary

Spending

Budgeting Apps

for College Students

TYPES OF FINANCIAL AID





Need-based scholarships: determined by financial circumstances (FAFSA).

Merit-based scholarships: determined by achievement, a special talent or skill or other qualifying factor. Most colleges automatically consider students. Some colleges require the FAFSA.

Special-circumstance scholarships: determined by military service, unique interest, disability status, etc.

Find out how colleges treat outside scholarships.

Scholarships can reduce the amount of money you pay back.

Find out what is necessary to keep and/or renew scholarships.

Don't wait for senior year to identify scholarships.



North Carolina Grant Requirements

Each grant requires a unique set of applicant characteristics, so don't overlook individual traits that open scholarship doors. Often, a series of personal attributes work in your favor, to qualify you for financial aid. Typically, grant programs fall into these categories:

Student-specific **Subject-specific** **Degree level-sensitive** **Minority only**

North Carolina Student Incentive Grant (NCSIG)

North Carolina Community College Grant Program

Certain Private Education Institutions Grant (CPEI)

North Carolina Legislative Tuition Grant

Golden Leaf Program

**High-Needs Fields Lure North Carolina Students (Like Teacher Assistant
Scholarship Fund (TASF))**



Education

Federal Supplemental Opportunity Grant (FSEOG)

Administered directly by the financial aid office at each participating school. Not all schools participate. Check with your school's financial aid office to find out if the school offers the FSEOG. You can receive between \$100 and \$4,000 a year, depending on your financial need, when you apply, the amount of aid you get, and the availability of funds at your school.

FEDERAL PELL GRANT

From \$650 to \$6,495 for the
2021–22 award year

A federal grant for undergraduate students with financial need.

- Provides part-time employment while you are enrolled in school.
- It's available to students with financial need.
- It's available to full-time or part-time students.
- Check with your school's *financial aid office* to find out if your school participates in the Federal Work-Study Program.
- Apply for aid early. Funds are limited

Work-Study





Are jobs on campus or off campus? Both. If you work on campus, you'll usually work for your school. If you work off campus, your employer will usually be a private nonprofit organization or a public agency, and the work performed must be in the public interest.

How much can I earn? You'll earn at least the current federal minimum wage. However, you may earn more depending on the type of work you do and the skills required for the position.



Can I work as many hours as I want? No. The amount you earn can't exceed your total Federal Work-Study award. When assigning work hours, your employer or your school's financial aid office will consider your class schedule and your academic progress.

How will I be paid?

Undergraduate students are paid by the hour.

- Your school must pay you at least once a month.
- Your school must pay you directly unless you request that the school
 - send your payments directly to your bank account or
 - use the money to pay for your education-related institutional charges such as tuition, fees, and room and board.



LOANS

Federal
Government

State agencies

Private
Financial
Organizations

Colleges

Direct Subsidized Loans

3.73% Interest rate

(2021-22)

The word "LOANS" is rendered in a bold, 3D, red font with a slight shadow, positioned on a white rectangular background that is part of a larger graphic element on the left side of the slide.

- Available to undergraduate students with financial need.
- The U.S. Department of Education pays the interest on a Direct Subsidized Loan
 - while you're in school at least half-time,
 - for the first six months after you leave school (referred to as a *grace period**), and
 - during a period of *deferment* (a postponement of loan payments).

Direct Unsubsidized Loans 3.73% Interest Rate (2021-22)



LOANS

- Available to undergraduate and graduate students; there is **no requirement to demonstrate financial need**.
- Your school determines the amount you can receive
- You are responsible for paying the interest on a Direct Unsubsidized Loan during all periods.
- If you choose not to pay the interest while you are in school and during grace periods and deferment or *forbearance* periods, your interest will accrue (accumulate) and be capitalized (that is, your interest will be added to the principal amount of your loan).



LOANS

Direct Plus Loans

Interest Rate 6.28%

(2021-22)

- Fixed for life of loan
- Available to a parent (biological, adoptive, or in some cases, stepparent) of a dependent undergraduate student enrolled at least half-time at an eligible school
- Not have an adverse credit history; and
- Meet the general eligibility requirements for federal student aid. If you are borrowing on behalf of your child, your child must also meet these requirements.
- The maximum PLUS loan amount you can borrow is the cost of attendance (determined by the school) minus any other financial assistance received.

Private Student Loans

- Private student loan limits vary by lender. Generally, the amount you borrow can't exceed your school's total cost of attendance.
- The interest rate for a federal student loan is fixed and is often lower than private loans—and much lower than some credit card interest rates. Private student loans can have variable or fixed interest rates, which may be higher or lower than the rates on federal loans depending on your circumstances.
- Max out federal student loan borrowing before taking out private student loans.
- Federal loans have protections that private loans don't, including income-driven repayment plans and loan forgiveness programs.

Student Loan Limits

How much in loans can you get?

Students can only take out \$5,500 in federal student loans during their first year in school and \$31,000 in total. Private loan limits, however, depend on your (or your parent's) ability to repay them.

The majority of students use loans to help finance their college education.

Take Steps to Minimize Debt

Don't borrow any more than you absolutely need.



The average public university student borrows **\$30,030** to attain a bachelor's degree

<https://educationdata.org/student-loan-debt-statistics>

11 jobs that offer student loan forgiveness

LOAN FORGIVENESS PROGRAMS all have their own unique requirements and approval standards.

Federal agency employee

Public service worker

Doctor / physician

Lawyer

Automotive professionals

Nurse

Teacher

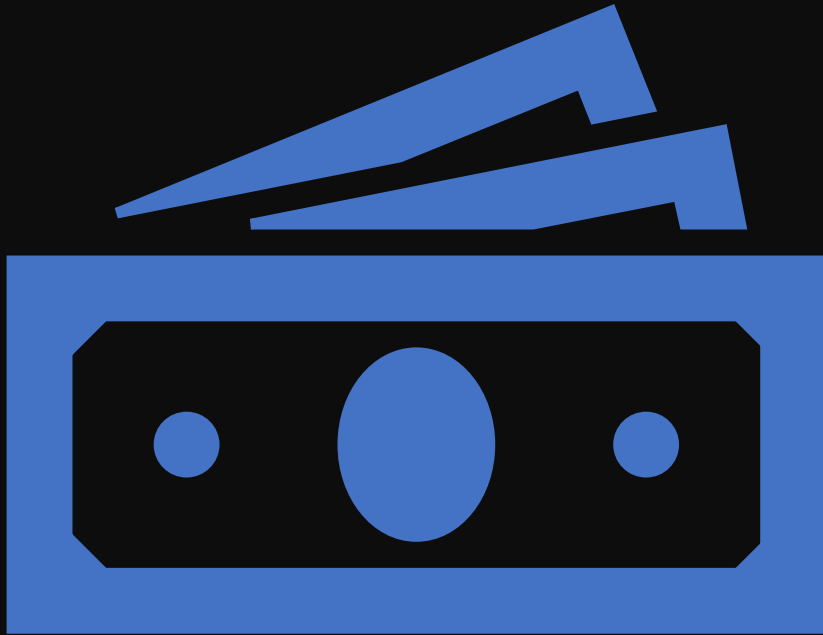
AmeriCorps, Peace Corps and
other qualifying volunteer
organization workers

Dentist

Pharmacist

Veterinarian





**HOW MUCH
MONEY CAN
I GET?**



Every year, the U.S. Department of Education gives over \$150 billion in federal grants, loans and work-study funds to more than 13 million college students, making it the largest provider of student financial aid in the country.

Source CNBC

Cost of Attendance

- Tuition & Fees
- Room & Board
- Books & Supplies
- Equipment & Transportation
- Miscellaneous Personal Expenses

Parent Contribution
+ Student Contribution
**Expected Family
Contribution (EFC)**

Cost of Attendance (COA)
— Expected Family Contribution (EFC)
Financial Need



Expected Family Contribution (EFC)

Your **EFC** is not the **amount** of money your family will have to pay for college nor is it the **amount** of federal student aid you will receive.

It is a **number** used by your school to calculate the **amount** of federal student aid you are eligible to receive.

Some schools use their own financial aid formula for calculating the EFC. They must use the FAFSA's EFC for federal and state aid, but can use their own EFC for awarding their own financial aid funds.

How do I
apply?



North Carolina

RDS

Residency Determination Service

Residency for tuition classification and State financial aid.

FAFSA

Free Application for Federal Student Aid

October 1 – June 30

www.fafsa.ed.gov

U.S. DEPARTMENT OF EDUCATION
An OFFICE of the U.S. DEPARTMENT of EDUCATION

UNDERSTAND AID

APPLY FOR AID

COMPLETE AID PROCESS

MANAGE LOANS



Complete the FAFSA® Form

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

New to the FAFSA® Process?

Completing the FAFSA form is free. Fill it out now.

[Start Here](#)

Returning User?

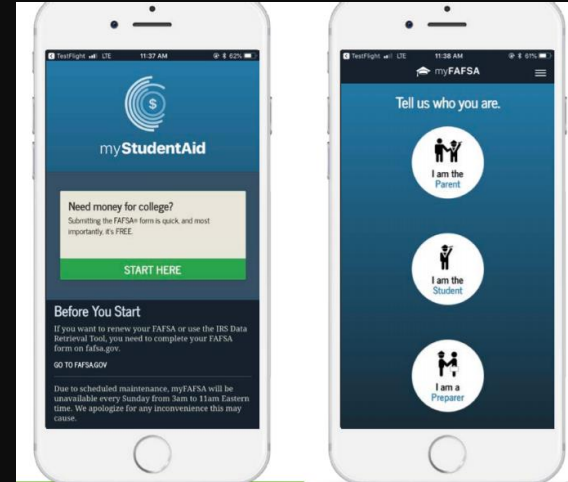
[Correct info](#) | [Add a school](#)

[View your Student Aid Report \(SAR\)](#)

[Log In](#)

FAFSA...On the Phone

- myStudentAid Mobile App (Apple and Android)
 - **myFAFSA**: complete the FAFSA safely and securely from your mobile device
 - **Profile**: edit/manage an FSA ID
 - **myFederalLoans**: view federal student loan and aid history
 - **Studentaid.gov**: access FSA's signature source of information on student financial aid products, processes and services
 - **Contact Us**: contact information for FSA's Contact Centers





FAFSA

**Year Entering
College**

2022-2023

2023-2024

Taxes

2020

2021



1. The FAFSA Will Be Shorter

Questions reduced from 108 to 36.

Families' income information imported directly from tax returns.

2. 'Expected Family Contribution' Renamed the 'Student Aid Index'

This is to make clear the number a family sees isn't the amount of money they required to pay. Instead, it's an indicator of their financial need. A student's SAI can be negative.

3. Pell Grant Eligibility Expanded

Students will know sooner whether they qualify and how much Pell funding they'll receive. Student family size and adjusted gross income compared to federal poverty guidelines will determine Pell eligibility, not EFC. Groups of students can newly qualify for a Pell Grant.

4. Unemployment During a National Emergency Can Change Eligibility

Financial aid administrators will be able to use their professional judgment to adjust a student's, parent's or spouse's income when determining the student's eligibility for aid.

5. Lifetime Federal Direct Subsidized Loan Limits Eliminated

Students can get subsidized loans for as long as it takes to complete the education program instead of six years.

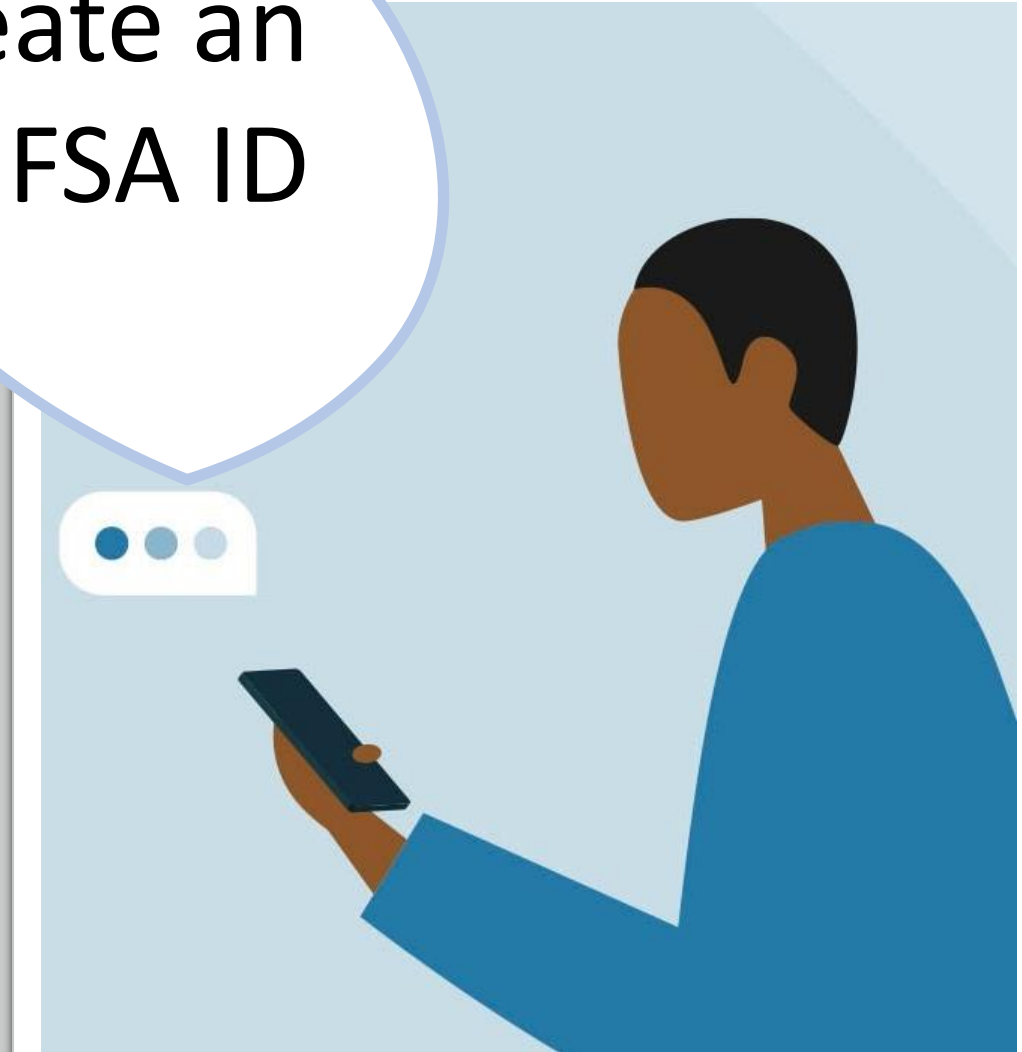


HEADS
2024-2025 FAFSA
UP

The Office of Federal Student Aid [announced](#) that the FAFSA Simplification Act -- [passed by Congress](#) in December 2020 -- will be fully implemented by the 2024-25 award year, rather than 2023-24, as the law states. Some provisions of the law will be implemented as originally planned or earlier than expected, but the office didn't specify which.

Create an FSA ID

- To file the FAFSA, the student and one of his/her parents or legal guardians are required to use an [FSA ID](#), made up of a username and password.
- If a parent or legal guardian has multiple children completing the FAFSA, the parent or legal guardian should use the same FSA ID for each child.
- Your FSA ID is used to sign legally binding documents electronically. It has the same legal status as a written signature. **Don't give your FSA ID to anyone or allow anyone to create an FSA ID for you—not even your parent, your child, or someone helping you fill out the FAFSA® form.** Sharing your FSA ID could put you at risk of identity theft!
- You can apply for an FSA ID at any time, you do not have to wait until October 1.
- From the time you apply, it can take anywhere from **one to three days** to receive an email letting you know the process is complete.



Login

Log in to the FAFSA


Only students may use their FSA ID to log in. Parents and others can start a FAFSA for a student by entering the student's identifiers. Parents and others can also work on a FAFSA form or correction the student started using the **Save Key** that the student made. [Help for parents.](#)

Form Approved
OMB No. 1845-0001
App. Exp. 12/31/2021

☐ I am the student

OR

☐ I am a parent, preparer, or student from a
Freely Associated State

NEXT 

The Internal Revenue Service Data Retrieval Tool (IRS DRT)



Use with the **FAFSA** Form.
Security and privacy protections included



EARLY BIRD

Students who file the FAFSA during the first three months tend to receive double the grants, on average, of students who file the FAFSA later.

Source: 10 Financial Aid Myths: What you don't know can cost you by Kathryn Flynn

Chapel Hill, Elon, Wake Forest, Duke, Davidson



College Scholarship Service (CSS)
Profile

Multiple



**apply
now**

Some colleges have their own forms. These forms must be filed according to the college's deadlines.

What happens
next?





View your SAR by logging in to your FAFSA form and selecting “View or Print your **Student Aid Report** (SAR)” from the “My FAFSA” page.

If you provided an email address on your FAFSA form, you'll receive an email with a link to an online copy of your SAR from noreply@fafsa.gov.



STUDENT AID REPORT 2021-2022

[HTTPS://FAFSA.GOV](https://fafsa.gov)

OMB No. 1845-0001

APRIL 22, 2021

000001C001

F 211 2122

DATA RELEASE NUMBER (DRN): 9755
EXPECTED FAMILY CONTRIBUTION (EFC): 000000*

JOHN SMITH
742 EVERGREEN TERRACE
SPRINGFIELD OH 55555

Dear JOHN SMITH,

Your Student Aid Report (SAR) summarizes the information you submitted on your 2021-2022 Free Application for Federal Student Aid (FAFSA).

Application Status (review the checked boxes)

- ☒ Your FAFSA appears to be complete. Review the data on pages 3-10 of your SAR and make corrections or updates if necessary. The school(s) listed on your FAFSA will receive your information.
- ☒ Your FAFSA has been selected for verification. Verification is a process where your school confirms the data you reported on your FAFSA. Your school has the authority to contact you for documentation that supports income and other information that you reported on your FAFSA.

The **DRN** allows you to contact the Federal Student Aid Information Center to make corrections to your mailing address or school list. It also allows you to release your Free Application for Federal Student Aid (FAFSA) information to schools you did not list on your original FAFSA.

An **asterisk (*) behind your EFC number** means you were selected for verification. The college will need to verify your FAFSA by requesting additional documents. You must complete the process before financial aid can be awarded. Submit documents in a timely manner to qualify for the most financial aid possible.

Federal Student Aid Eligibility (review the checked boxes)

The data submitted on your FAFSA is used to calculate your Expected Family Contribution (EFC), which is 000000.

The EFC is not the amount of money that your family must provide. Rather, you should think of the EFC as an index that colleges use to determine how much financial aid you would receive if you were to attend their school. Financial aid may include grants (free funds that do not have to be repaid), work-study (paid part-time employment), and/or low-interest loans (borrowed funds that must be repaid). Please note that your EFC is subject to change if you update or correct your FAFSA.

Your financial aid package could also include other federal, state, or institutional grants and scholarships, and/or a work-study award. Your school's financial aid office will advise you of the specific types and amounts of student aid you are eligible to receive. For more information about the EFC, grants, scholarships, work-study, loans and other sources of aid, go to StudentAid.gov.

- ☒ Based on your EFC it appears that you may be eligible for a Federal Pell Grant of up to \$6345, provided you have not met or exceeded the lifetime limit established for the Federal Pell Grant program. You may also be eligible for other grants, work-study opportunities, and low-interest student loans.
- ☒ We sent your information to other federal agencies to verify your eligibility for federal student aid and there appears to be an issue with the information provided on your application. **Review the checklist on page 3 for instructions on how to resolve these issues.**

You should keep this SAR for your records!

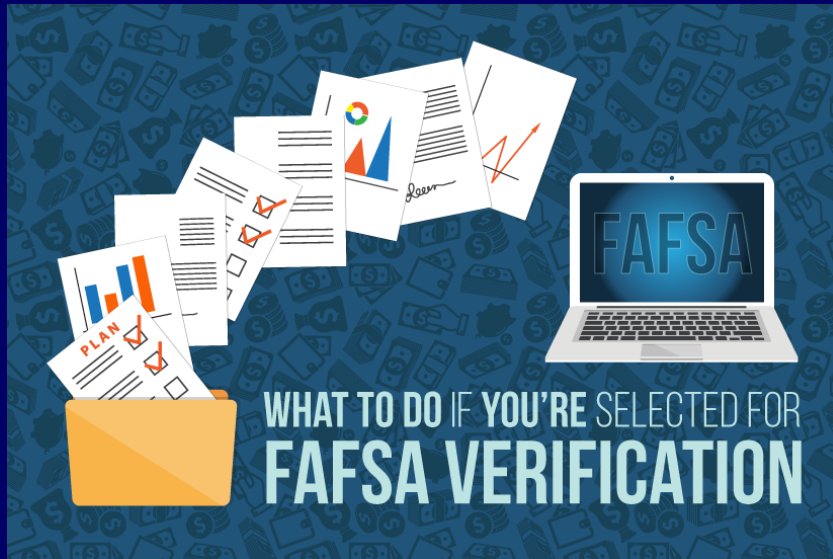
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PAGE 1 OF 10



01234567891SM01



- **Usually, the verification request comes from the college, not from the U.S. government**
 - **Look for the asterisk.**
Check the expected family contribution (EFC) line on your online FAFSA or Student Aid Report (SAR). If there is an asterisk next to it you've been selected for verification.
 - **Gather the financial documents requested.**
 - **Complete the worksheets.**
Your college will include worksheets when they issue a verification request. Send requested documents to the institution.
 - **Pay attention to the deadline and meet it.**
- FAILURE TO RETURN THE VERIFICATION FORMS BY THE DEADLINE WILL CAUSE YOU TO LOSE THIS YEAR'S FINANCIAL AID.***

<https://www.savingforcollege.com/article/what-should-you-do-if-your-fafsa-requires-verification>



AWARD LETTER

- **WHAT:** Financial Aid Offer, Award Letter, Merit Letter, Financial Aid Package
- **WHEN:** Before May 1 (National Candidate Reply Date) Most colleges send out offers of admission letters in March and April followed shortly by awards letters. Some letters arrive before March. Wait-list students may come after May 1.
- **HOW:** Online Portals, Postal Mail or both

SAMPLE UNIVERSITY

Dear Joe Sample:

GENERAL INFORMATION

The Office of University Financial Aid has prepared this statement using the following criteria:

Academic Level: Undergraduate Freshman

Dependency Status: Dependent

College: Undergraduate

Major/Program of Study: Non-Declared Major

Housing Category: On-Campus Housing

ESTIMATED COST OF ATTENDANCE:	\$55,000
Tuition and fees:	\$39,000
Housing and meals:	\$13,000
Books and supplies:	\$ 1,000
Personal and miscellaneous:	\$ 2,000

AWARD

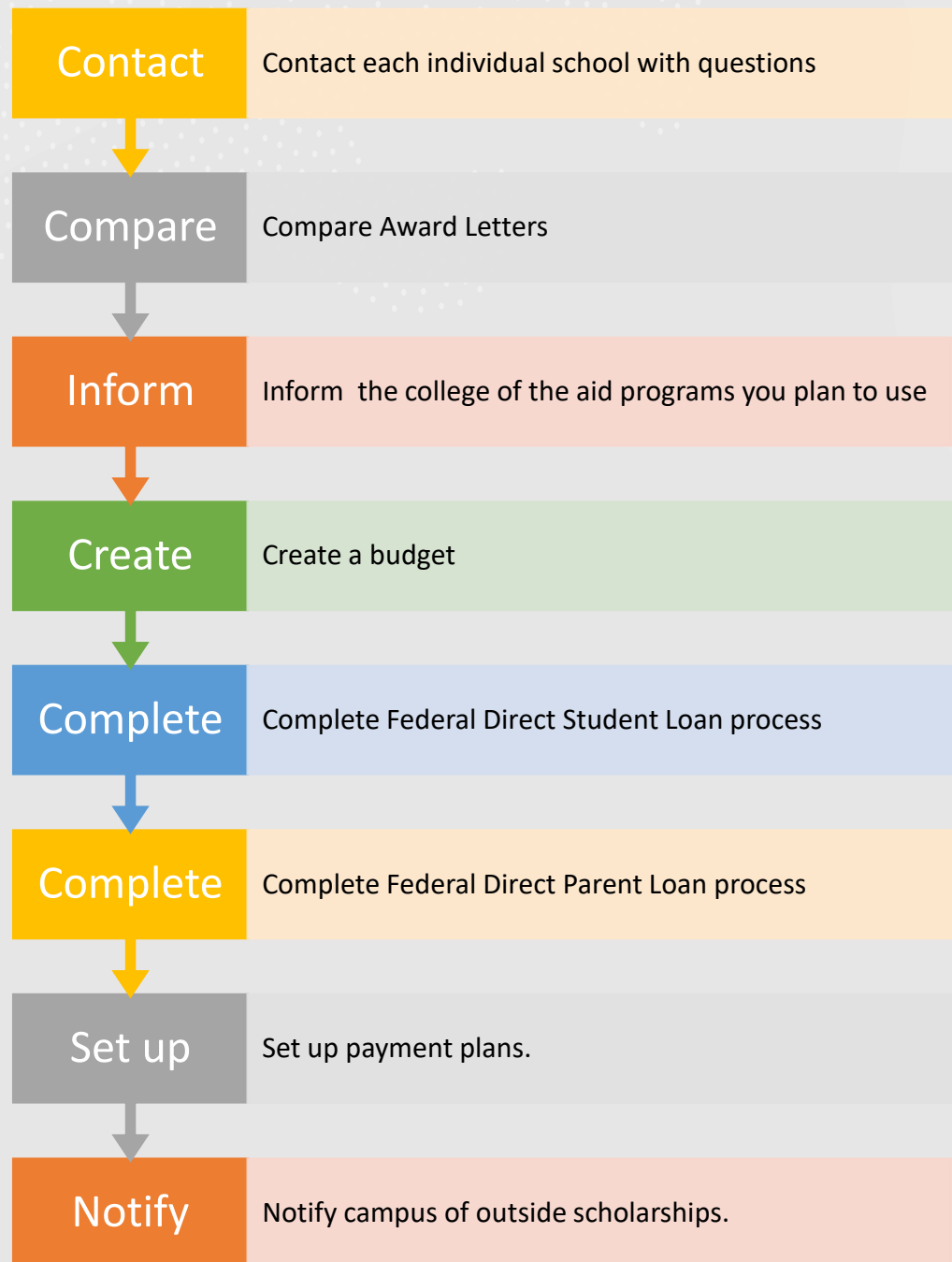
	Description	Fall	Spring	Total	Accepted Y/N
1	President's Scholarship	\$10,000.00	\$10,000.00	\$20,000.00	Y/N
	Federal Pell Grant	\$600.00	\$600.00	\$1,200.00	Y/N
	Federal Supplemental Educational Opportunity Grant (FSEOG)	\$500.00	\$500.00	\$1,000.00	Y/N
2	State Scholarship	\$450.00	\$450.00	\$900.00	Y/N
3	Federal Work-Study (FWS)	\$1,500.00	\$1,500.00	\$3,000.00	Y/N
	Federal Perkins Loan	\$1,250.00	\$1,250.00	\$2,500.00	Y/N
	Federal Stafford Loan – Subsidized	\$1,750.00	\$1,750.00	\$3,500.00	Y/N
	Federal Stafford Loan – Unsubsidized	\$1,000.00	\$1,000.00	\$2,000.00	Y/N

Total \$34,100

UNMET NEED \$55,000-\$34,100 = \$20,900

If any of the information in the table above is incorrect, please contact the Office of Financial Aid in writing or via the Ask the Counselor service.

After Financial Aid Notification



Financial Aid Comparison Chart

	School 1	School 2	School 3	School 4	School 5
College or University					
Cost of Attendance					
Tuition and Fees					
Room and Board					
Books and Supplies					
Travel					
Personal Expenses					
Total Costs	0	0	0	0	0

Financial Aid					
Gift Aid					
Grants					
Scholarships					
Other Gift Aid					
Student Loans					
Federal Stafford/ Direct Loans					
Perkins Loans					
Other Student Loans					
Work					
Work Study/Job Offer					
Total Financial Aid	0	0	0	0	0

Total cost	0	0	0	0	0
— Total financial aid					
= UNCOVERED COSTS					

INFORM YOUR SCHOOL ABOUT AID YOU WILL ACCEPT



- Your student aid offer will include directions on accepting aid. You might have to enter the amounts you're accepting in an online form or you might have to sign it and mail it back to the school.
- Accepting a loan or grant listed in the aid offer may involve additional steps, which vary depending on the type of loan or grant you're receiving. Saying yes may be as simple as signing a promissory note—a contract between you and the lender* that specifies the terms and conditions of the loan—or it may include entrance counseling if this is your first federal loan.

How To



For More Financial Aid

You may be able to get additional loans or a grant if your financial situation changes after you submit the FAFSA, or if the FAFSA does not capture a financial difficulty that you are facing.

While there is no guarantee that your school will adjust your financial package, federal law allows financial aid officers to use "*professional judgement*" to update the information used to calculate a student's financial aid offer.



Appeal

You can appeal for more financial aid at any time. You can appeal after you apply for financial aid. You can appeal in the middle of the academic year. You can appeal during the first year in college or after the first year in college.

It is best to appeal for more financial aid as soon as a special circumstance has occurred. For example, if a parent has lost their job, appeal for more financial aid as soon as you have received the layoff notice or termination letter.

An appeal lasts for only one year. If the special circumstances still apply, you must appeal again in subsequent years.

The top ten most common SPECIAL CIRCUMSTANCES

1. Job of a dependent student's parents
2. Death of a dependent student's parent
3. Special needs loss or decrease in income
4. Divorce or separation or disabled children
5. Unreimbursed medical and dental expenses
6. Catastrophic loss, such as damage or loss from a natural disaster
7. Textbook costs beyond the standard allowance in the cost of attendance
8. Change in the student's marital status
9. Dependency override
10. End of child support, Social Security benefits for a child or alimony payments.

Special circumstances include any financial circumstances that have changed in the last two years or anything that differentiates the student from typical students.

Special Circumstances

Where can I
get more
information?





Wake County Public Schools

Financial Aid Advisor Program (FAAP)

Find out in Student Services
how to schedule an
appointment with your
Financial Aid Advisor!



<https://www.wcpss.net/domain/14566>



College Websites

**THE UNC
SYSTEM**



College Visits

Scholarship Search Websites

- www.fastweb.com
- www.collegeboard.com
- www.collegeview.com
- www.princetonreview.com
- www.fastaid.com
- www.mach25.collegenet.com
- www.xap.com

Wake County
College Fair
April 10,
2022



Activities during the month support high school seniors in completing three important college enrollment steps: residency, FAFSA, and applications.

College Application Week
October 18– 22, 2021.

During this week, volunteers at hundreds of NC high schools help students submit online applications for admission and many NC colleges and universities waive their application fees.



NC COUNTDOWN
TO COLLEGE
OCTOBER 2021

College Application Resources

Applying to college is exciting. Our practice applications, essay tips, and admissions FAQs will make you confident and ready to apply to college.

Find Application Resources



**Helping You Plan, Apply,
and Pay for College**

You Are America's Smartest Investment

The U.S. Department of Education's office of Federal Student Aid provides more than \$120 billion in financial aid to help pay for college each year.

Log In

Create Account

Corinthian/Manriquez Court Case

Complete the FAFSA® Form

Explore Ways to Lower Payments

Learn About Loan Forgiveness

Find Out How to Make a Payment

Considering School

I'm thinking about going to college or a career school.

In School

I'm in the process of earning a degree or certificate.

Parent

I want to help my child pay for college.

In Repayment

I have loans I need to repay.



United States Department of Education

[StudentAid.gov/resources](https://studentaid.gov/resources)

View electronic versions of publications, fact sheets, online tools, and other resources to help prepare and pay for college or career school.

Federal Student Aid Information Center

Contact Us



E-mail Us

You can email us anytime.



Chat with Us

Ask a live agent your questions via a web chat.



Call Us

1-800-4FED-AID
(1-800-433-3243)
International Caller?
Can't make a toll-free call?
1-334-523-2691

Hours of Operation

Monday-Friday
8 a.m.-11 p.m. Eastern time
(ET)

Saturday-Sunday
11 a.m.-5 p.m. Eastern time
(ET)

- The scholarship is guaranteed or your money back."
- "You can't get this information anywhere else."
- "I just need your credit card or bank account number to hold this scholarship."
- "We'll do all the work. You just pay a processing fee."
- "The scholarship will cost some money."
- "You've been selected" by a "national foundation" to receive a scholarship – or "You're a finalist" in a contest you never entered.



WARNING

A man with short dark hair, wearing a blue and white plaid button-down shirt, is shown from the chest up. He is looking off to the side with a thoughtful expression. The background is blurred, showing what appears to be a kitchen or home setting.

GOT 2 OR MORE KIDS ATTENDING COLLEGE?

Save time on the FAFSA: After you complete your first child's FAFSA and reach the confirmation page, choose the option to transfer the parent information into your other child's FAFSA.

Helpful tips



Get student involved in the process.

- **Double check entered SSNs**
- **Begin searching for outside scholarships now!**
- **DO NOT PAY for scholarship searches**
- **DO NOT PAY to complete the FAFSA!**
- **Private Colleges are not always more expensive**
- **Explain unusual circumstances to the Financial Office**
- **Meet earliest deadline of colleges in which you are interested**



Provide all information requested

- **Complete all questions accurately**
- **Don't wait until you are admitted to file the FAFSA**
- **Keep a photocopy of all documents for your records**

Wake County Public Schools
Financial Aid Advisor Program

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Financial Aid Advisor
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created

by Linda Taylor

Lead Financial Aid Advisor
Wake County Public Schools
August 2020