

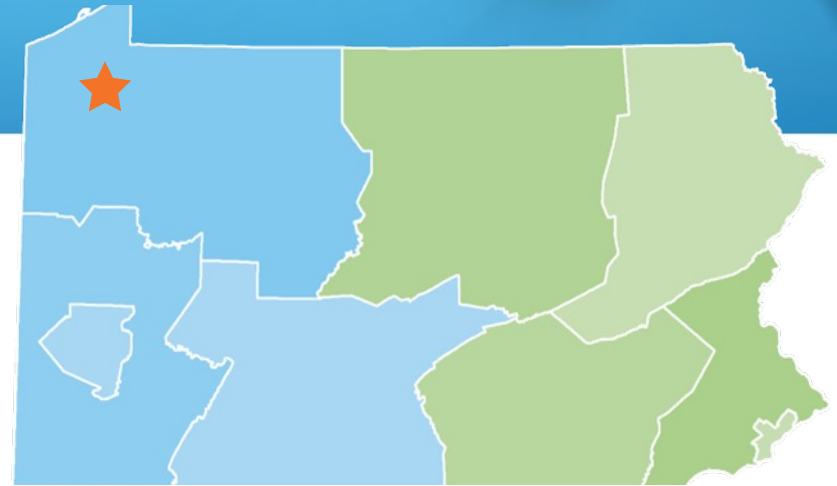
Welcome to the PHEAA Financial Aid Presentation



We will begin promptly at 6:00!
Thank you for silencing your cell phone 😊

Your Presenter

2



Amy Sloan

Higher Education Access Partner

Northwest Region

**PA Higher Education Assistance Agency
(PHEAA)**

724-977-3662

Amy.sloan@pheaa.org

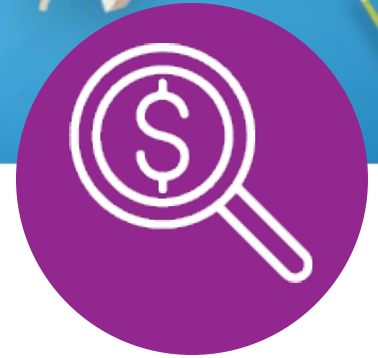


Topics



- **BE A SMART CONSUMER**
- **Necessary Things to consider**
- **Financial Aid Made Simple – 5 Steps**
 - Free Money (scholarships & Federal & PA grants)
 - Deadlines
 - Filing the FAFSA
 - Comparing Financial Aid Offers
 - Be sure you have the funds
- **Student and Parent Federal Loans**
- **Alternative Loans**
- **Tips and Strategies**
- **Web Resources**

Be a Smart Consumer



DO YOUR RESEARCH

What is the
net price you
will pay?

What is the
graduation
rate?

What is the
average debt
of graduates?

What is the
employment
outcome?

Necessary Things to Consider

Students – Return On Investment

- Your Academic Major, Employment Demands – Realistic?
- What is your Expected Salary?
 - Versus the Cost of Your Education Choice



Parents – Affordability

- College Costs – Tuition, Housing, Food, Books, Fees
- Cost of Transportation – Logistics between semesters, breaks
- Are you willing to commit to loans for your student?

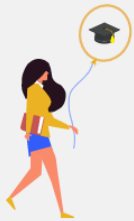
Net Price Calculator

- **What is the Net Price that you will pay?**
 - **Net Price Calculator**

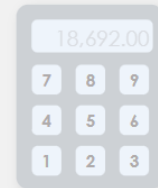


U.S. Department of Education

Net Price Calculator Center



Search for Schools' Calculator



What does Net Price mean?

Net Price is the amount that a student pays to attend an institution in a single academic year AFTER subtracting scholarships and grants the student receives. Scholarships and grants are forms of financial aid that a student does not have to pay back.

What is a Net Price Calculator?

Net price calculators are available on a college's or university's website and allow prospective students to enter information about themselves to find out what students like them paid to attend the institution in the previous year, after taking grants and scholarship aid into account.

collegecost.ed.gov/net-price

Smart Borrowing Tips



- **Begin with the end in mind**
- **Research the expected salary in your future career, find an affordable school, and borrow realistically**
- **There are many paths to the same degree**
- **Research every option, including community colleges and commuting**
- **Only attend a school you can reasonably afford**
- **Only borrow what you absolutely need to attend**
- **Approach education from a consumer standpoint**

MySmartBorrowing.org

An interactive,
online tool created
by PHEAA to help
students and
families.

**(THE RULE - Do not
borrow more than you
can reasonably
expect to make your
first year out of
college)**

MySmartBorrowing.org



How it Works



1 **Select a
Career**



2 **Select a
School**



3 **Factor in
Savings**



4 **Get
Results**

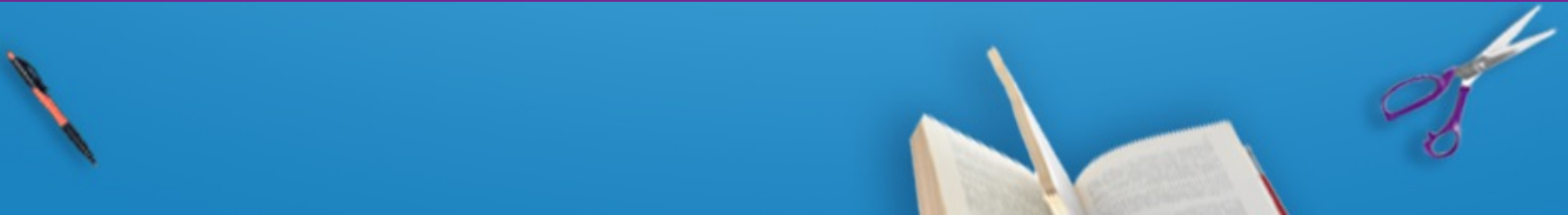
View the Results

You can:

- **View potential salary in your new career**
- **Add & compare up to four colleges**
- **See if you're borrowing too much**

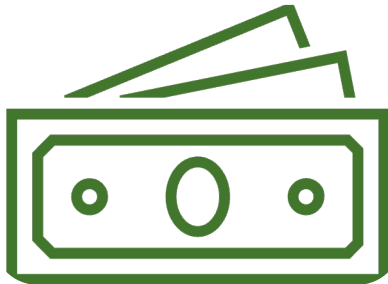


Financial Aid 101



What Is Financial Aid?

Financial aid consists of funds provided to students and families to **help pay for postsecondary educational expenses.**



Gift Aid

Grants/Scholarships



Self-Help

Work-Study



Loans

Federal Student Loans,
PLUS, Private Loans

Funding Sources



Federal Government



State Government



School or College



Scholarships

Financial Aid Made Simple

5 Steps to Financial Aid

Step 1

Look for
FREE
money
first

Step 2

Know
your
specific
deadlines

Step 3

Fill out
the
FAFSA

Step 4

Compare
schools
financial
aid offers
carefully

Step 5

Be sure
you have
the
money
you need

Step 1: Look For Free Money First

- **Scholarships are obtainable – Effort pays off!**
- **Available beyond the first year**
- **Wide variety of criteria**



Scholarship Search Tips

- Start searching early
- Use **FREE** scholarship search sites
- Don't ignore scholarships with smaller award amounts
- Don't miss deadlines
- Search for scholarships every year



Fastweb.com

- **Matches scholarships to specific student criteria**
- **Sends email message when students qualify for a scholarship**



Watch for Scholarship Scams



- **Application fees**
- **“Guaranteed” scholarships**
- **Solicitations**
- **Official-looking companies**



Federal Grant Programs

- **Pell Grant - max award \$6,895**
 - Max EFC to be eligible for the Pell Grant is 6206
 - Eligibility is the same for every postsecondary institution
- **Federal Supplemental Educational Opportunity Grant (FSEOG) – max award \$4,000**
 - Eligibility determined by Financial Aid Office at each potential school
 - Student must be enrolled at least half-time
 - **Awarded to most financially needy students**

PA State Grant Program

- **In-state – max award \$5,750 (full-time)**
- **Reciprocal states:** Delaware, DC, Massachusetts, Ohio, Vermont, West Virginia
 - **Up to \$600 for full-time students (\$800 for veterans)**
- **Award amount determined in part by the cost of the school**

Must be at least half-time to be eligible



2022-23 Award Amounts

Cost Tier	Maximum Award	Minimum Award
\$0 - \$12,000	\$3,059	\$500
\$12,001 - \$19,000	\$4,894	\$500
\$19,001 - \$29,000	\$5,261	\$500
\$29,001 - \$32,000	\$5,750	\$500

Other State Programs

- **State Work-Study**
- **Blind or Deaf Beneficiary Grant**
- **Educational Assistance Grant (EAP) – National Guard**
- **PA Military Family Education Program (MFEP)**
- **Chafee Education and Training Grant –
co-administered with the PA Department of Human Services**
- **Foster Ed Tuition Waiver**
- **Postsecondary Educational Gratuities Program (PEGP)**
- **Partnerships for Access to Higher Education (PATH)**
- **Pennsylvania Targeted Industry Program (PA –TIP)**
- **Ready to Succeed Scholarship (RTSS)**
- **For details, see the PA Student Aid Guide, or visit [PHEAA.org](https://pheaa.org).**



Work-Study

- You must have financial need in order to qualify for work-study
- A work-study position is not guaranteed and may even require an interview
- Work-Study income is not reported on the FAFSA



Step 2: Know Your Deadlines

- **Applications for admission**
- **Deadlines for scholarships**
 - Institutions, Outside Sources
- **Free Application for Financial Aid (FAFSA)**
 - Schools have priority deadlines



PA State Grant Deadlines

- **May 1** – If you plan to enroll in a degree program or a college transferable program at a junior college or other college or university (excludes community colleges)
- **August 1** – If you plan to enroll in a community college; a business, trade, or technical school; a hospital school of nursing; or a 2-year program that is not transferable to another institution

DON'T MISS THE DEADLINE!

Step 3: The FAFSA is Your Connection to Funding

The FAFSA is a federal form used to determine student eligibility for the following:

- **Federal programs**
- **State programs**
- **School programs**



FAFSA- (Free Application for Federal Student Aid)

27

- **File a FAFSA each year. It is available October 1st**
- **File online at studentaid.gov/fafsa**
- **Students do not have to be accepted for admission to list a school on the FAFSA.**
- **Senior families will complete the 2023-24 FAFSA form**



Create Your FSA ID Accounts

- The student applying for aid and one parent providing information on the FAFSA need to create an FSA ID at studentaid.gov/fsa-id.
- Create prior to completing the FAFSA.
- Legal signature for student and parent.

Social Security
Number

Username

Email Address

Password

Mobile Phone

Security Questions

Enable Two-Step
Verification

For Dependent Students, Who Reports Info on the 2023-24 FAFSA?

29

YES

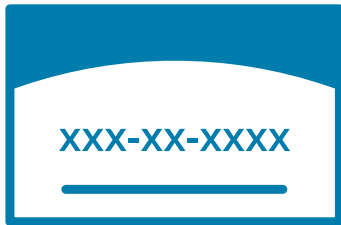
- **Married parents living together**
- **Biological parents living together**
- **Divorced or separated parents:**
 - The parent the student lived with the most over the past 12 months
 - If equal, then the parent who provided more than 50% of student's support
- **Stepparent – If part of the student's household**
- **Adoptive parents**

NO

- **Foster Parents**
- **Legal Guardians**
 - By court order
- **Anyone else the student is living with**



Information Needed for FAFSA



**Social Security
Numbers**



**Federal Tax
Returns and
W-2's (2021)**



**2021 Untaxed
Income**



**Checking and
Savings Account
Statement
Balances as of
FAFSA Filing Date**



**Investment
Records**



Email Addresses



**Student & Parent
Federal Student Aid
Account (FSA ID)**

Parents Income and Assets

Income

- **Allowances are made for taxes, working households, and living allowances based on family size**

Assets

- **Started with the 2023-24 year there is no asset protection allowance for parents**

Student Income and Assets

Income

- Allowances are made for taxes
- Earnings from work-study are excluded
- Income protection allowance of up to \$7,600 and remaining income assessed at 50%

Assets

- Dependent students must report assets in their name
- Student assets are assessed at 20%
- Student has no asset protection allowance

What is considered an asset?

Report the current value at time of filing the FAFSA:

- ✓ Cash
 - ✓ Checking
 - ✓ Savings
 - ✓ Investments
 - ✓ Stocks
 - ✓ Bonds
 - ✓ Certificates of deposit (CD)
 - ✓ Bitcoin
 - ✓ Mutual funds
 - ✓ 529 Plans – for all children
 - ✓ Net value of real estate
- Farm Value – unless primary place of residence
 - Business Value – Unless family owned and employs 100 employees or less

Not reported on FAFSA as an asset:

- Value of primary home
- Value of qualified retirement accounts
- Value of life insurance policies
- Value of personal property

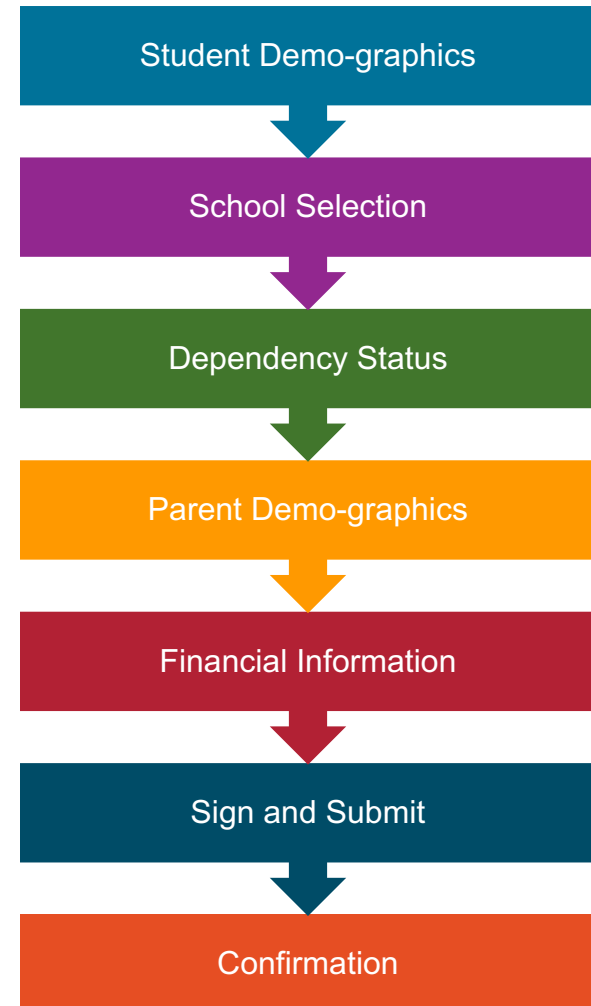
When is a Student Considered Independent?



- ✓ **24 or older on Jan 1st of 2023**
- ✓ **Married**
- ✓ **Veteran (includes active-duty personnel)**
- ✓ **Working on graduate level degree**
- ✓ **Emancipated minor in legal guardianship**
- ✓ **Orphan, in foster care or ward of the court at anytime when student was age 13 or older**
- ✓ **Have legal dependents other than spouse**
- ✓ **Student deemed homeless by proper authority**
(PA State Grant status can be different)

FAFSA Steps

1. Login – student or parent
2. Disclaimer – select accept
3. Application year
4. Save key
5. Introduction



School Selection

- List more than one! Only schools that are listed will be able to see your FAFSA information.
- Students can list up to 10 colleges at a time – Schools can be added or deleted at any time
- Once the final school choice is made, students should update their PA State Grant record.

The screenshot shows the FAFSA application interface on a computer monitor. The top navigation bar includes tabs for Student Demographics, School Selection, Dependency Status, Parent Demographics, Financial Information, Sign & Submit, and Confirmation. The 'School Selection' tab is highlighted with a red circle. Below the navigation bar, the 'School Selection' section is displayed. It contains a message from Larry stating that the student may qualify for federal student aid. Below this, a green box indicates that the application was successfully saved. A red arrow points from the text 'Students can list up to 10 colleges at a time' to the search fields. The search fields include a dropdown menu for 'State' (currently set to 'Select'), a text input for 'City' (optional), and a text input for 'Federal School Code'. The word 'OR' is positioned between the 'City' and 'Federal School Code' fields.

IRS Data Retrieval Tool (DRT)

- **Automatically imports tax info from tax return and adds it to the FAFSA (can be used by student, parent(s), or both!)**
- **There are some exceptions – not everyone can use the IRS DRT.**
- **Not everyone is required to file taxes, filing is not required to complete the FAFSA.**

Get My Federal Income Tax Information

See our [Privacy Notice](#) regarding our request for your personal information.

Enter the following information from your 2021 Federal Income Tax Return.



Required fields *

First Name *	Dependent
Last Name *	Data
Social Security Number *	*** - ** - ****
Date of Birth *	01 / 01 / 1994
Filing Status ?	Single
Address – Must match your 2021 federal income tax return	
Street Address *	
P.O. Box (Required if entered on your tax return) ?	
Apt. Number (Required if entered on your tax return)	
Country *	United States
City, Town or Post Office *	
State/U.S. Territory *	Select One
ZIP Code *	

Select the button below to exit the IRS system and return to your FAFSA.

By submitting this information, you certify that you are the person identified. Use of this system to access another person's information may result in civil and criminal penalties.

[Return to FAFSA](#)

[Submit](#)



2021 Federal Income Tax Information

Jane Austin

Based on the information you provided, the Internal Revenue Service (IRS) located your income tax return. With your permission below, the IRS will securely transfer your tax information to the U.S. Department of Education (ED) to populate any applicable FAFSA® questions.

For your protection, the IRS will not display your tax information and will further encrypt any tax information transferred using the IRS DRT; therefore, ED is unable to display your tax information on your FAFSA form.

The data retrieved from your tax return is limited to the items listed below as you reported to the IRS:

Tax Year	Type of Return Filed	Untaxed Portion of IRA Distributions & Pensions/Annuities
Name(s)	Adjusted Gross Income	Tax-exempt Interest Income
Social Security Number	Income Earned from Work	IRA Deductions and Payments
Filing Status	Income Tax	Status of Amended Returns Received
IRS Exemptions	Education Credits	

Refer to your tax records if you have a question about the values you reported.

Transfer My Tax Information into the FAFSA Form

The tax information provided to fafsa.gov will populate the answers to the appropriate FAFSA questions. After the FAFSA questions are populated, your IRS session will end, and you will return to your FAFSA form. Check this box if you are choosing to transfer your information.

☐

TRANSFER NOW



Do Not Transfer My Tax Information and Return to the FAFSA Form

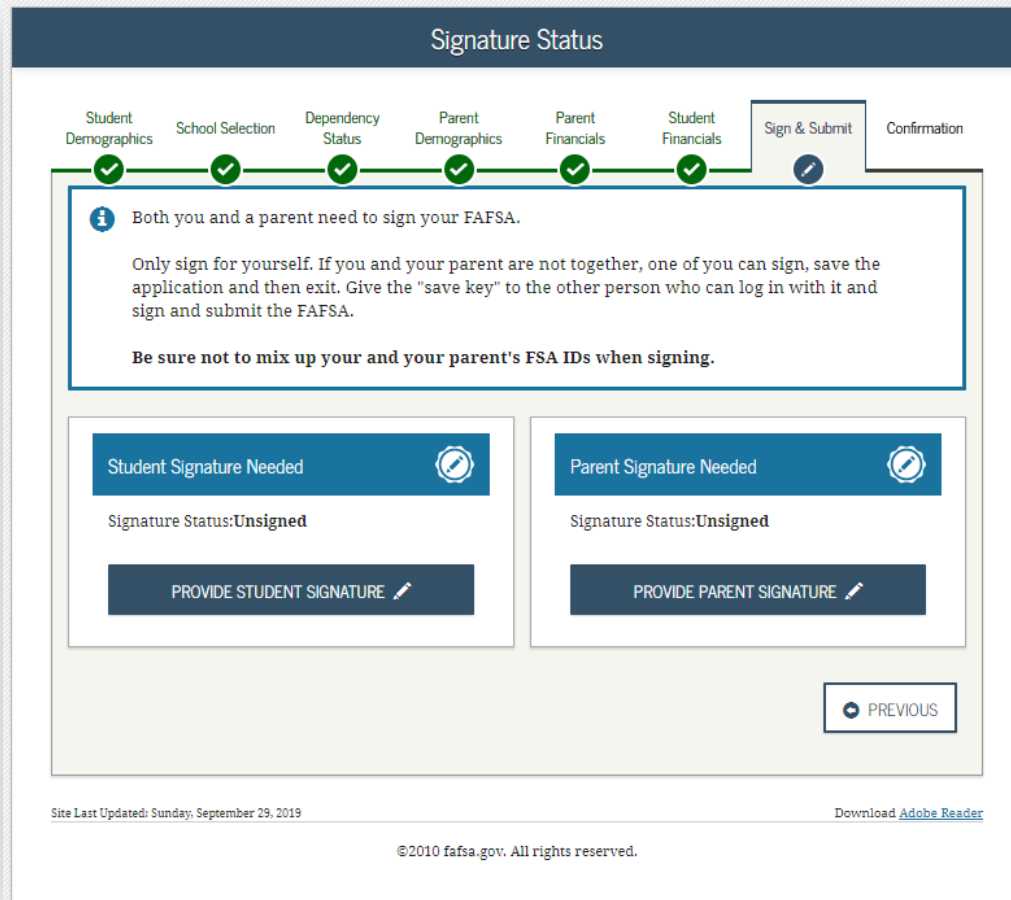
By clicking the "Do Not Transfer" button, you are choosing not to transfer your tax information electronically. Your IRS session will end, and you will return to your FAFSA form.

☐

DO NOT TRANSFER



Signing with the FSA ID

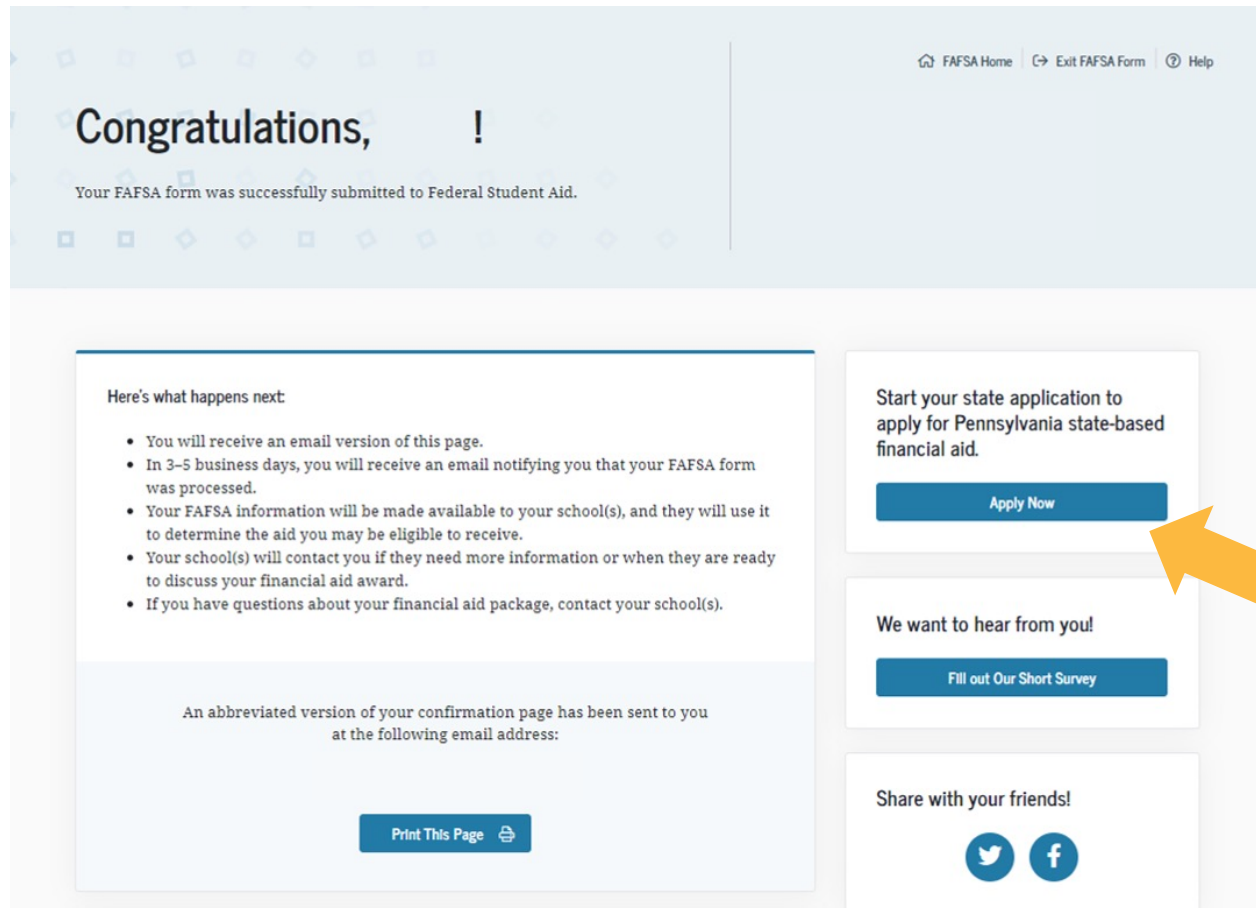


The screenshot shows the 'Signature Status' page of the FAFSA application. At the top, a progress bar indicates the completion status of various sections: Student Demographics, School Selection, Dependency Status, Parent Demographics, Parent Financials, and Student Financials are all marked with green checkmarks. The 'Sign & Submit' section is marked with a blue pencil icon, and the 'Confirmation' section is marked with a red X. Below the progress bar, a blue box contains an information icon and the text: 'Both you and a parent need to sign your FAFSA. Only sign for yourself. If you and your parent are not together, one of you can sign, save the application and then exit. Give the "save key" to the other person who can log in with it and sign and submit the FAFSA. Be sure not to mix up your and your parent's FSA IDs when signing.' Below this, there are two main sections: 'Student Signature Needed' and 'Parent Signature Needed'. Each section has a blue box with a pencil icon and the text 'Signature Status: Unsigned'. Below each box is a button labeled 'PROVIDE STUDENT SIGNATURE' and 'PROVIDE PARENT SIGNATURE' respectively. At the bottom right, there is a 'PREVIOUS' button. The footer of the page includes the text 'Site Last Updated: Sunday, September 29, 2019', 'Download Adobe Reader', and '©2010 fafsa.gov. All rights reserved.'

- **Student and one parent will sign the FAFSA using their **SEPARATE** FSA ID & password.**
- **A FAFSA is not complete until it is signed!**

Confirmation Page & Link to the PA State Grant Form

41



The image shows a confirmation page for a FAFSA submission. The page has a light blue header with navigation links: 'FAFSA Home', 'Exit FAFSA Form', and 'Help'. The main content area is white with a blue border. It features a large 'Congratulations, !' message and a sub-message stating 'Your FAFSA form was successfully submitted to Federal Student Aid.' Below this, a section titled 'Here's what happens next:' lists five bullet points: 1. You will receive an email version of this page. 2. In 3-5 business days, you will receive an email notifying you that your FAFSA form was processed. 3. Your FAFSA information will be made available to your school(s), and they will use it to determine the aid you may be eligible to receive. 4. Your school(s) will contact you if they need more information or when they are ready to discuss your financial aid award. 5. If you have questions about your financial aid package, contact your school(s). Below the list, a message states 'An abbreviated version of your confirmation page has been sent to you at the following email address:' followed by a 'Print This Page' button with a printer icon. To the right of the main content area, there are three white boxes with blue borders. The first box is titled 'Start your state application to apply for Pennsylvania state-based financial aid.' and contains an 'Apply Now' button. A large orange arrow points from this button to the 'Fill out Our Short Survey' button in the second box. The second box is titled 'We want to hear from you!' and contains the 'Fill out Our Short Survey' button. The third box is titled 'Share with your friends!' and contains two circular social media icons for Twitter and Facebook.

FAFSA Home Exit FAFSA Form Help

Congratulations, !

Your FAFSA form was successfully submitted to Federal Student Aid.

Here's what happens next:

- You will receive an email version of this page.
- In 3-5 business days, you will receive an email notifying you that your FAFSA form was processed.
- Your FAFSA information will be made available to your school(s), and they will use it to determine the aid you may be eligible to receive.
- Your school(s) will contact you if they need more information or when they are ready to discuss your financial aid award.
- If you have questions about your financial aid package, contact your school(s).

An abbreviated version of your confirmation page has been sent to you at the following email address:

Print This Page

Start your state application to apply for Pennsylvania state-based financial aid.

Apply Now

We want to hear from you!

Fill out Our Short Survey

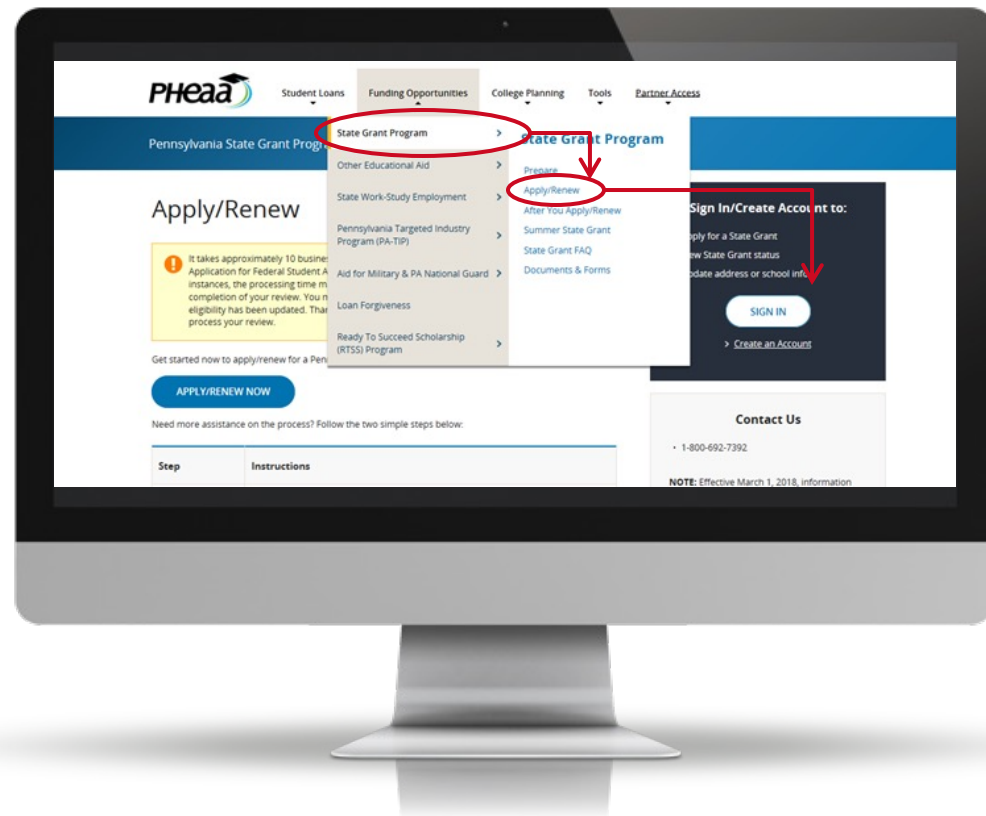
Share with your friends!

Twitter Facebook

PHEAA Account Access

Create an account to:

- Check your PA State Grant eligibility
- Update your school of choice listed on the PA State Grant Form
- Complete State Grant Form, if you missed the link at the end of the FAFSA



FAFSA is Filed... Now What?



Student
completes
the FAFSA



Schools
receive
FAFSA and
calculate
financial aid



Schools
send
Financial Aid
Notifications
to student

How is the EFC Calculated?

- **Primarily income-driven**
- **Major factors for dependent student:**
 - **Parental & student - income and assets**
 - **Family size and number of family members in college**
 - **Age of older parent**

A student's EFC remains the same no matter which school the student attends.



Expected Family Contribution (EFC)

The EFC is a number derived from a federal formula which considers a family's income, assets and other factors.

In theory, the EFC is the amount a family can reasonably be expected to pay toward college expenses each year.

In reality, it is not the amount a family is required to pay and it is rarely the amount a family actually pays.

Special Circumstances

If things change....

- **Divorced or separated parents**
- **Stepparents**
- **Adoptive parents**
- **Foster parents**
- **Legal guardians**
- **Living with others**
- **Recent death or disability**
- **Reduced income**

Step 4: Compare Schools' Financial Aid Notices Carefully

47

- There is no required standard format
- If you receive a scholarship, do you know if there are conditions for maintaining it?
- Do you understand what is free money vs money that has to be paid back?



Bottom Line: What are your out-of-pocket costs?

Reviewing the Financial Aid Notification

How much of the financial aid is free money?

Which awards are based on need, and which are based on merit?

Are there any conditions on the free money? GPA requirement?

Will awards increase as tuition increases?

Will awards change from year to year?

Will loans be needed?

Comparing Packages

Cost	\$20,000	\$30,000	\$50,000
EFC	\$ 3,000	\$ 3,000	\$ 3,000
Need	\$17,000	\$27,000	\$47,000
Free Money	\$ 6,000	\$ 8,000	\$18,000
Loans	\$ 5,500	\$ 7,000	\$ 8,000
Work-Study	\$ 0	\$ 2,000	\$ 3,000
TOTAL AID	\$11,500	\$17,000	\$29,000
Gap = (Cost – Aid)	\$ 8,500	\$13,000	\$21,000
Actual Cont. = (Cost – Free \$)	\$14,000	\$22,000	\$32,000

Step 5: Be Sure You Have The Money You Need

50

- Have you considered annual out of pocket costs **beyond the first year?**
- Do you understand your actual costs?
- Do you have a strategy for handling out of pocket costs?



Financial Aid 101



Federal Student Loans

Federal Student Loans

- Available to **ALL** students (US citizens and eligible non-citizens) **REGARDLESS** of need
- In student's name, no collateral or credit check, must sign MPN
- No payments required while attending school & six-month grace period
- Flexible Repayment options



Subsidized

Unsubsidized

No interest charged to student while enrolled or in grace

- Based on financial need
- There is a 1.057% fee deducted from loan amount at disbursement
- Interest will not be charged during the grace period, if the loan was first disbursed after June 30, 2014

Interest accrues in school and grace

- Any interest not paid during grace will be capitalized at repayment
- There is a 1.057% fee deducted from loan amount at disbursement

Student Loan Borrowing Limits

Dependent Students (excluding students whose parents cannot borrow PLUS)	Base Stafford Loan Amount Subsidized/Unsubsidized	Additional Unsubsidized Stafford Loan Amount
Freshmen	\$3,500	\$2,000
Sophomores	\$4,500	\$2,000
Juniors, Seniors	\$5,500	\$2,000
Graduate or Professional	\$8,500	\$12,000



ONLY consider PLUS loans and/or private loans after looking into all other sources of financial aid.

Federal Direct PLUS Loan

- For parents of dependent undergraduate students
- In parent's name for student costs
- Rates set every July 1st for the life of that year's loan; fees are deducted from disbursement
 - 7.54% variable/fixed interest rate; 4.228% fees
- **MUST** apply each year
- Principal can be deferred while student is in school; Interest will continue to accrue

If denied - student is eligible for an additional \$4,000 unsubsidized loan

Private/Alternative Loans

- **From private lenders or financial institutions**
 - ❖ **In student's name/co-signer usually required**
 - ❖ **Terms vary by lender – compare before making choices**
 - ❖ **Based on credit scores and debt-to-income**
 - ❖ **Repayment may be deferred until education completed**

• **READ THE FINE PRINT**

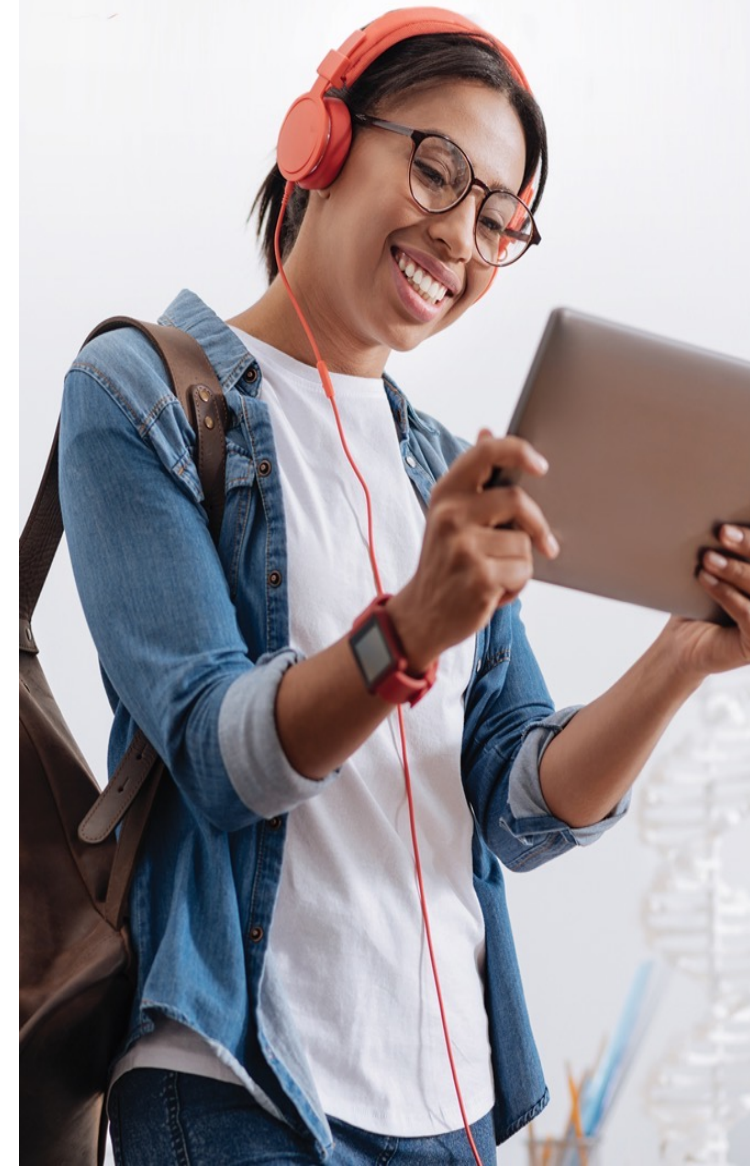


Undergraduate & Graduate

- **Low-cost, fixed interest rates**
- **Zero fees**
- **Borrow up to 100% certified cost of attendance including tuition, fees, room, board, books, etc. (Subject to aggregate loan limits)**
 - **Loans taken for a less than half-time academic period may borrow up to \$5,000**
- **Low minimum loan amount: \$1,500**
- **0.50% interest rate reduction for graduating**
- **0.25% interest rate reduction for enrolling in Direct Debit**
- **No pre-payment penalty**
- **Multiple repayment plans**
- **Co-signer release option**

Visit PHEAA.org/PAForward today!

Pennsylvania's Student Loan Program



Parent Loan Information

- **Low-cost, fixed interest rates**
- **Zero fees**
- **Borrow up to 100% certified cost of attendance including tuition, fees, room, board, books, etc. (Subject to aggregate loan limits)**
- **Low minimum loan amount: \$1,500**
- **0.25% interest rate reduction for enrolling in Direct Debit**
- **No pre-payment penalty**
- **Multiple repayment plans**

Visit PHEAA.org/PAForward today!

Pennsylvania's Student Loan Program





PA's Low-Cost Way to Pay for College!

Low, Fixed Rates
3.82-7.69%^{1,2}
APR

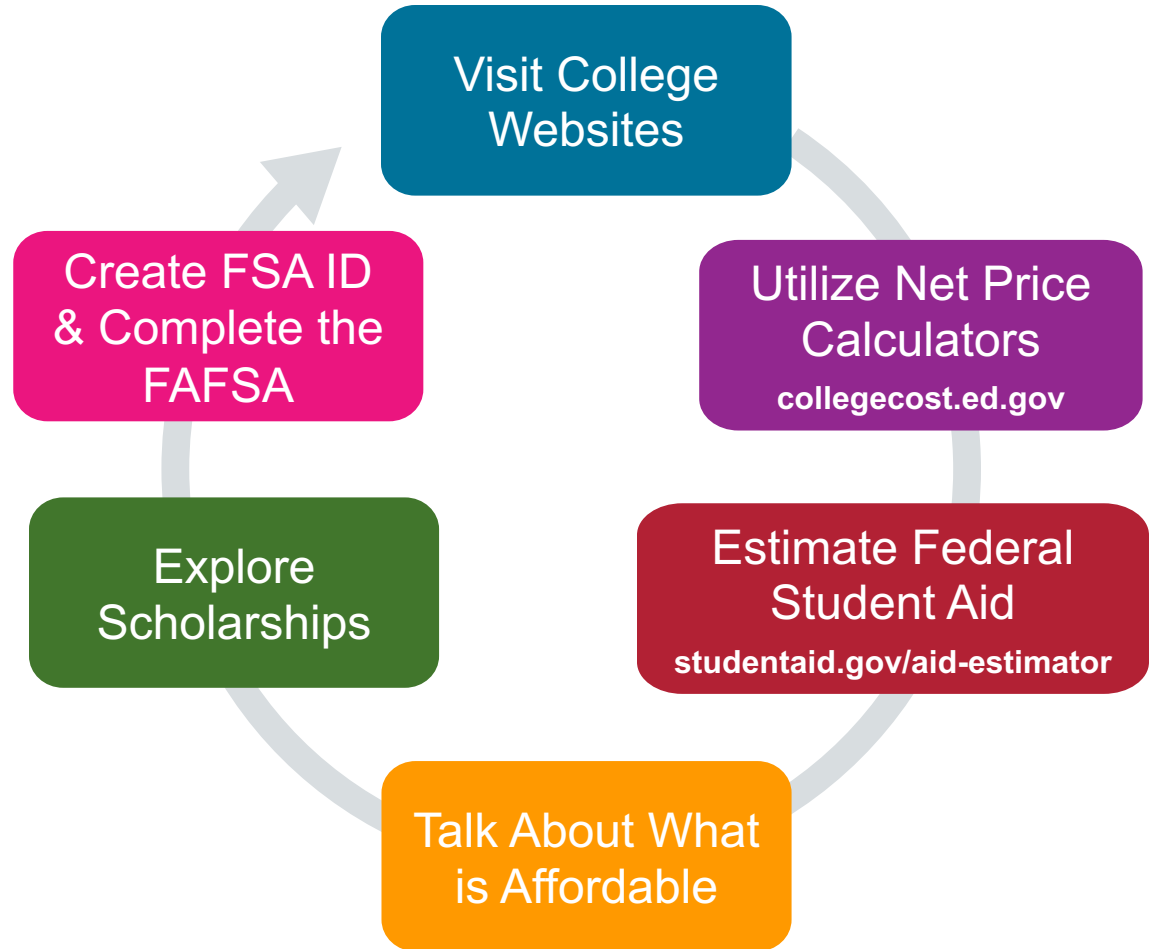
Effective as of 6/8/22

Learn more at PHEAA.org/PAForward

1) **Annual Percentage Rate (APR) Calculations** – The lowest APR is based on the following assumptions: a loan of \$10,000 made in a single disbursement, a student borrower who selected an Immediate Repayment Plan and a repayment term of 60 months, monthly payments of \$183.49 and a final payment \$175.40, a fixed periodic interest rate of 4.10%, and a total amount repaid of \$11,001.26. The student borrower in this sample qualified for a 0.25% Direct Debit benefit for the entirety of the repayment period and a 0.50% graduation benefit was applied 47 months into repayment. The highest APR is based on the following assumptions: a loan of \$10,000 made in a single disbursement, a student borrower who selected a Fully Deferred Repayment Plan and a repayment term of 180 months, monthly payments of \$131.09, a fixed periodic interest rate of 8.20%, and a total amount repaid of \$23,596.64. The student borrower received an in-school deferment of 46 months and a grace period of 6 months. The student borrower in this sample did not qualify for any interest rate discounts. These APRs are estimates and may differ from the actual rates received.

2) The provided rate range includes Undergraduate, Graduate, and Parent loans and may change based on loan type, loan term, repayment plan, and applicable discounts (not all discounts apply to all loan products). See individual loan programs for more specific information. PHEAA uses applicant credit scores to determine eligibility and interest rates. Higher credit scores may mean an applicant is offered a lower interest rate. Applicants, including co-signers, are subject to credit qualifications, completion of an application and credit agreement, and verification of application information. PHEAA reserves the right to discontinue all programs or benefits without prior notice.

What Can You Do Now?



Use Your Resources



- PHEAA.org
- MySmartBorrowing.org
- YouCanDealWithIt.com
- PHEAA toll free: 800-692-7392
- Federal Student Aid Info Center: 800-433-3243
- studentaid.gov – The one-stop shop site for all financial aid information.
- studentaid.gov/FAFSA – Direct link to the FAFSA
- studentaid.gov/FSA-ID – Direct link to the FSAID

PHEAA.org/ResourcesStudents

[Grants](#)[Loans](#)[Funding Opportunities](#)[College Planning](#)[Tools](#)[Partner Access](#)[Account Access \(AES\)](#)[Online Ordering](#)[MySmartBorrowing](#)[Student Loan Notification Tool](#)[Financial Aid Resources](#)[PA Forward Student Loan Program Toolkit](#)

Financial Aid Resources

[Counselor & Partner Resources](#)[FAFSA Toolkit](#)[Financial Aid Night Toolkit](#)[Parent & Student Resources](#)

Providing Affordable Access
to Higher Education

Social Media Outreach



PHEAA
American Education Services



@PHEAAaid
@aesSuccessorg



PHEAA

Ways to Reduce the Need for Financial Aid

65

- **Graduate on time!**
- **Earn college credits in high school**
- **2+2 or 3+2 Strategy**
- **Buy/rent textbooks**
- **Consider commuting**
- **Find cheaper meal plan**





Thank you for attending!

Amy Sloan

asloan@pheaa.org

724-977-3662

QUESTIONS?

