

FINANCIAL AID 101



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College Is Affordable

It is no secret that college can be expensive. Do not let the cost of a college education put your goals out of reach. There are many resources available to help you achieve your dreams. Financial aid is money to help pay for college. It comes from the federal and state governments, colleges and universities, banks, and organizations. Over 80% of all college students receive financial aid to help them pay for college.

Going to college is one of the best financial investments you can make. Students who earn a college degree earn hundreds of thousands of dollars more over a lifetime. Attending college in Washington State is one of the best bargains in the nation!

Over 60 higher education institutions currently participate in the Washington College Grant (WCG) program. WCG is one of the most generous financial aid programs in the country. Recent high school graduates and working-age adults from many low- and middle-income families can qualify to receive money for college or career training.

Cost does not have to be a barrier to pursuing education beyond high school. There is money available to help. Most Washington State students receive some form of financial aid. Use this guide to learn how you can begin finding and applying for money to finance your education!

Learn more: <https://wsac.wa.gov/sfa-overview>

Total Cost of Attendance

In addition to tuition and fees, there are other expenses to consider when considering how much college may cost. Each school has its own **Cost of Attendance (COA)**. COA includes:

- **Tuition and Fees** (the price you pay to attend classes and earn credit towards a degree). Additional fees pay towards student facilities like libraries and athletic centers, services like parking passes and student identification, and other administrative costs).
- **Books and Supplies.**
- **Room and Board** (food and living costs).
- **Transportation Expenses** (public transit pass, gas, parking, and travel).
- **Personal Expenses** (clothing, laundry, and hygiene).

Consider these expenses when evaluating your financial aid options and deciding which college you want to attend.

Sticker Price vs. Net Price

Know the difference between "sticker price" and "net price." A college's sticker price is the full-published cost of attendance. The published price of attending a college is not usually what students pay. This **sticker price** is the cost of attendance BEFORE your grants, scholarships, and other financial aid sources are considered. For many students, there is financial aid available to offset these costs.

A college's net price is the cost of attendance minus any grants and scholarships you receive. This difference is vital, as most students do not pay a college's sticker price. Do not let the sticker price keep you from applying to a college. A college with high tuition may offer you a generous financial aid package and be more affordable than colleges with a lower sticker price.

If you want to know how much you might have to pay if you attend a particular college before you apply, use a **"net price calculator."** Colleges are required to have these tools on their websites. When doing online research, make sure that you fill out the information on these helpful calculators to see an estimate of what your college costs would be at that particular college. To find the average **net price** for a college or university, use the U.S. Department of Education's Net Price Calculator: <https://collegecost.ed.gov/net-price>

PRO TIP: Look up unfamiliar terms in the "lingo" section.

Does it seem like everyone is speaking a different language regarding financial aid? You are not alone! The world of financial assistance is filled with financial terms and jargon. This guide provides a "lingo" section to help you understand these terms.

Paying For College

How can I fund my education? Attending college is not free, but you can afford to go. It does not matter what your family's income is. It does not matter where you live. It does not matter how much you have in the bank. There are a variety of ways and combinations to pay for it.

- **Savings:** Savings allow you to use the money you already have. The more you save, the less you will have to borrow. If you save money at a financial institution like a bank or credit union, your savings will earn interest over time. Even saving a small amount each month can help.
- **Your Family:** Your family is expected to help pay for your education out of their current income, but financial aid is designed to help families with limited resources.

Financial Aid

Financial aid is money to help pay for college. It comes from the federal and state governments, colleges and universities, banks, and organizations. To receive financial aid, you must apply.

Financial aid is money to help pay for college. It comes from the federal and state governments, colleges and universities, banks, and organizations. Applying for financial aid is separate from applying for admission to a college. You have to do both. To receive financial aid, you must apply for it using the Free Application for Federal Student Aid (FAFSA). If you are ineligible for federal aid due to immigration status, you should file the Washington Application for State Financial Aid (WASFA).

Colleges use the results of the FAFSA or WASFA to create a financial aid package specific to you. If your EFC does not cover the cost of attending a particular school, you will be offered federal and state need-based financial aid. Although your EFC will stay the same, your financial aid eligibility may increase when you apply to higher-priced colleges. There are virtual and in-person events statewide throughout the year if you need help filing financial aid.

Very few students get all their college financial aid from one source. When searching for financial aid, consider various options and apply to as many programs as possible.

- **Aid from the Federal Government:** The federal government generally awards financial aid to students from low-income families. The most extensive federal grant program is the Pell Grant program. The federal government also offers other grants and loans to help students pay for their education and subsidizes work-study jobs at various colleges and universities.
- **Aid from State Government:** The state of Washington awards financial aid to students from low- and moderate-income families.
 - Washington College Grants are awarded to qualifying Washington residents attending Washington postsecondary institutions as undergraduate students.
 - The state subsidizes work study jobs at schools across the state.
- **Aid from Colleges:** In addition to administering federal and state aid programs, many colleges and universities have their scholarship, loan, and work programs. These may include:
 - Alumni-sponsored awards.
 - Privately sponsored scholarships.
 - Athletic awards.
 - College funds that are used for financial aid.

Some awards are based on financial need. Others are based on your academic achievement, religious affiliation, race or ethnicity, community activities, artistic talents, athletic ability, the field of study, or unique hobbies, experiences, and interests.

- **Aid from Your Community:** Non-profit organizations, foundations, and businesses often provide scholarships as a community service. Talk to your counselor about these programs or check out the scholarship finder on theWashBoard.org.

PRO TIP: When in doubt, apply!

Most students in Washington qualify for and use some form of financial aid to pay for college. It is better to apply and be turned down than to miss out on money you may have received! It is free to apply for FAFSA or WASFA. What do you have to lose?

Types of Aid

- **Grants:** Grants do not have to be repaid *if you successfully complete the courses in which you were enrolled*. They are given to the students who have the highest financial need. Most grants come from the federal and state government.
- **Scholarships:** Scholarships do not have to be repaid *if you successfully complete your coursework*. They are awarded for good grades, cultural or religious background, sports, and unique talents. Most scholarships come from organizations and colleges.
- **Work Study:** Work study helps earn money to pay for your education by working a part-time job offered through college. There are federal, state, and institutional work study programs
- **Loans:** Loans for students have lower interest rates than most other types of loans. Unlike grants or scholarships, loans must be repaid with interest when you finish college, *even if you do not graduate*. Student loans are offered through banks, colleges, and other institutions.

Federal student loans can be an excellent option for college costs not covered by grants, scholarships, or work study. Federal loans often have lower interest rates and more flexible repayment options than private loans. However, students and parents should be careful not to borrow more than is necessary to cover education expenses. To learn more, visit studentloans.gov.

- Each loan has its own characteristics and features. Compare your options side-by-side and include:
 - The total cost to repay the loan (including the fees, principal, and interest).
 - How long it takes to repay the loan.
 - The amount of the monthly payments.
 - The penalty you would pay if you were late on a payment or default.
 - Whether it can be consolidated with other loans at the time of repayment.
 - Whether payments can be deferred if you re-enter college or experience financial difficulties.

Plan your loans carefully. Ask for information about interest rates and fees, repayment terms, service cancellation options, and other obligations.

Other Options

- **Military Service:** The military offers many educational benefits that service members can take advantage of during or after service. From financial aid and college funds to programs that convert

military training into college credit, there are multiple ways for service members to further their education. Learn more: <http://todaysmilitary.com/living/paying-for-college>

- **National Service through AmeriCorps:** AmeriCorps is a national service program. AmeriCorps is a real-life education and work experience wrapped into one. As an AmeriCorps member, you volunteer to help make the world a better place: help children learn, protect the environment, or bring needed services to a low-income community. Most AmeriCorps members receive student loan deferment and training and may receive a living allowance and limited health benefit options. After you complete your term of service, you will also receive a Segal AmeriCorps Education Award to help pay for college, graduate school, or vocational training or to repay student loans. Learn more: www.americorps.gov/for_individuals/benefits

Qualifying for Aid

Need-based financial aid programs are designed based on the assumption that students and parents are responsible for paying a share of educational costs. The amount you and your family are expected to pay will vary based upon factors including:

- Income.
- Assets.
- The number of children in the family.
- The number of children attending college.

Determining your eligibility for financial aid establishes what you and your family can reasonably be expected to pay. This amount, called your **Expected Family Contribution (EFC)**, is used to identify your financial need.

CALCULATING YOUR FINANCIAL NEED

Cost of Attendance (COA)

– Expected Family Contribution (EFC)

= Financial Need

Federal and state need-based financial aid is only offered if your **EFC** cannot cover the cost of attending a particular school. Although your Expected Family Contribution will stay the same, your financial aid eligibility may increase when you apply to higher-priced colleges.

DID YOU KNOW?

- The federal government provides billions in aid!
- Each year, the federal government provides more than \$150 billion in financial aid! Unfortunately, many students miss out simply because they don't complete the FAFSA.
- Submitting your FAFSA allows you to be considered for need-based grant programs such as the Federal Pell Grant — that's money you don't have to pay back provided you successfully complete your classes.

How to Apply for Financial Aid

You must apply to qualify for financial aid. All federal financial aid programs, most programs offered by the State of Washington, and many college programs require you to complete and submit the FAFSA. If you are undocumented, have DACA, or are otherwise ineligible for federal financial aid due to immigration status, you should complete the WASFA instead of the FAFSA for consideration for state aid.

You should aim to complete either the FAFSA or WASFA as close to October 1 as possible because financial aid dollars are limited and often are awarded on a first-come, first-served basis.

Important FAFSA Facts

- If you are a U.S. citizen, permanent resident, or a FAFSA-eligible non-citizen, you should complete the FAFSA for federal and state aid consideration.
- Make sure you visit the official FAFSA web page. It is FREE to file the FAFSA! Do not apply through websites that require you to pay a fee. You can complete, submit, and track your application. However, if you do not have Internet access, you can get a paper copy by calling 1-800-4-FED-AID (433-3243).
- There is an online chat function to answer any questions students or parents might have.
- You should file the FAFSA every year you attend school.

Important WASFA Facts

- If you are an undocumented student in Washington State or are not eligible for the FAFSA due to immigration status, you may qualify for some state financial aid.
- Make sure you visit the official WASFA web page. It is FREE to file the WASFA! You should file the WASFA for every year you end school.
- You and your parents will report income from two years before the current year. To qualify for financial aid, you must apply. The most important application is the FAFSA, or Free Application for Federal Student Aid. All federal financial aid programs, most programs offered by the State of Washington, and many programs offered by colleges require you to complete and submit the FAFSA.
- If you do not have a Social Security Number, you should complete the Washington Application for State Financial Aid (WASFA) instead of the FAFSA. Undocumented students who meet residency requirements can apply for and receive College Bound Scholarship aid providing they satisfy the program requirements. Undocumented students may also qualify for the Washington College Grant if they meet program requirements.

Before You Begin...
For FAFSA Filing: <ul style="list-style-type: none">• You and your parents should complete your income tax returns. While you are not required to have completed your tax returns to submit the FAFSA, much of the necessary information on the FAFSA is the same. You also can save time by using the IRS Data Retrieval Tool, which automatically takes information from your tax return and fills in the required information on the FAFSA form.• Create an FSA ID. This username and password allow you to enter certain U.S. Department of Education websites. This FSA ID also acts as your online signature, enabling you to submit your FAFSA once you have completed it online. This ID will also allow you to check the status of your FAFSA later and to file again for next year. You can create your FSA ID by going to fsaid.ed.gov.
For WASFA Filing: <ul style="list-style-type: none">• Before getting started, review the WASFA instructions at https://wsac.wa.gov/wasfa and gather any documents or other information you may need.

When To Apply

The FAFSA and WASFA become available online on October 1 of the year you plan to attend college. It is important to note that college, state, and private financial aid deadlines vary, so check with your particular college to find their FAFSA or WASFA submission deadline. Regardless of the deadline, it would be best if you aimed to complete the FAFSA or WASFA as close to October 1 because financial aid dollars are often limited and awarded on a first-come, first-served basis.

Additional forms may be required. The FAFSA or WASFA may not be the only form needed to receive an award letter from a postsecondary school. Some colleges require the College Board CSS Profile form or an institution-specific form. You must also complete the college admissions process. Check with each of the colleges and universities you listed on your FAFSA to determine their requirements and deadlines. Furthermore, individual financial aid programs — particularly scholarship programs — often require you to apply in addition to the FAFSA or WASFA.

After submitting the FAFSA...

- **Check your FAFSA status and make corrections if necessary.** You can check the status of your FAFSA immediately after submitting it online. You can check the status of a paper FAFSA after it has been processed (roughly 7–10 days from the date mailed). Visit fafsa.gov or call 1 (800) 433-3243 to check the status of your FAFSA.
- **Be on the lookout for your SAR Report.** If you filed your FAFSA electronically, you would receive an electronic Student Aid Report (SAR) within a few days of submitting your completed FAFSA (if you filed a paper FAFSA, this might take up to 3 weeks). The SAR is the result of your FAFSA. Read it immediately and follow any directions.
 - The schools that you listed on the FAFSA will also receive these results. Those schools use your FAFSA information to determine how much federal student aid you may receive. These colleges might also use your FAFSA to see if you are eligible for additional institution-specific financial aid programs.
- **Once you've received your SAR, check out your "Expected Family Contribution" or "EFC." The EFC is a calculation based on the information that you reported on your FAFSA.** Your colleges use the EFC to determine the amounts of federal grants, work-study, and loans for which you may be eligible.
 - The EFC is, in theory, a measure of a family's ability to contribute towards a student's cost of attendance (COA), calculated according to a formula established by law. Remember that the COA contains fees you would still pay regardless of attending or not attending college. For example, you would still need to pay for room and board, transportation, and personal expenses. So do not be discouraged by a higher EFC.
 - The federal government will send your information to the schools you listed. It will also send it to the Washington Student Achievement Council, the state agency in charge of state-level financial aid programs such as the College Bound Scholarship and the Washington College Grant. So, your FAFSA helps you apply for federal, state, and school-based financial aid!
- **If you filled out the FAFSA before you filed your previous year's tax return, you might need to update the information.** It's easy to make corrections on your FAFSA online at fafsa.gov by clicking "Making FAFSA Corrections." To correct a paper FAFSA, call (800) 433-3243. Revisions usually take 3-5 business days to process, and you should receive a revised SAR.
- **Respond to any requests for verification.** You are not in trouble; colleges are required to verify that the information submitted on the FAFSA is correct for students who the U.S. Department of Education randomly selects. If you are selected for verification, respond promptly so that your financial aid awards are not delayed!

- **Carefully review your financial aid award letters and make a final decision.** Each college you selected on your FAFSA will send you a financial aid award letter that details the financial aid you are eligible to receive. Make sure you review each award letter carefully. If you have any questions regarding your award letter, call the financial aid office at the college.
- **Once you decide where to attend college, you must determine what aid to accept and which to decline.** Your college will outline the process for doing this in your award letter. Be sure to accept the aid you plan to use by your college's deadline. If you are taking out loans, be sure to borrow only what you need; otherwise, you might be paying off loans for longer than expected.

Getting Your Money

The financial aid staff at your college will explain precisely how and when they will provide your aid. They will also tell you whether you need to complete any more paperwork or meet other requirements. For instance, you must sign a promissory note and attend entrance counseling if you receive a federal student loan. Respond to your college requests promptly, so there are no delays in processing your financial aid.

12th Year Campaign

12th Year Campaign events support you and your family to file either the FAFSA or the WASFA. College Goal Washington events occur annually throughout October and November at numerous locations across Washington State. Students receive step-by-step instructions for completing and submitting their FAFSA or WASFA.

ADDITIONAL RESOURCES

- **Find A FAFSA/WASFA Filing Event Near You**
 - <https://wsac.wa.gov/12th-year-campaign>
- **Information for Students and Families**
 - <https://wsac.wa.gov/apply>

Factors That Affect Eligibility

Various factors may increase or decrease your eligibility for financial aid.

- ✓ **Dependent or Independent Status:** All students are considered either dependent (on their parents) or independent (self-supporting). Dependent students must submit financial information about their parents on the FAFSA. This information is required even if the parents do not intend to help pay for the student's education.

You are automatically considered an independent student if you are 24 or older. If you are under 24, you will be regarded as an independent student if you are any one of the following:

- A graduate or professional student.
- Married.
- A student with legal dependents including children other than a spouse.
- On active duty military service.
- A veteran of U.S. Armed Forces.
- An orphan or ward of the court or in foster care at any time age 13 or older.
- In legal guardianship or emancipated minor status as of the date of application (or 18th birthday if a Washington resident).
- Determined to be an unaccompanied homeless youth.

To learn more, visit: <https://studentaid.gov/apply-for-aid/fafsa/filling-out/dependency>

Appeals: If you think you should be considered independent because of unusual circumstances, even though you do not meet any of the criteria listed above, talk to the financial aid administrator at your college about a "dependency override." Aid administrators may use their judgment to change your status to independent if they believe your situation warrants it. The decision by the institution is final.

- ✓ **Citizenship Requirements:** Most federal financial aid programs are unavailable to undocumented students. However, undocumented students in Washington may qualify for state financial aid. See the section on WASFA for more information about undocumented students and financial aid.
- ✓ **Class Load:** Increases or decreases in your number of credits or classes enrolled per term may affect how much financial aid you can receive. Before making changes to your class schedule, check with your financial aid administrator for more details.
- ✓ **School Transfer:** Financial aid does not automatically transfer with the student to a new institution. Students must contact the financial aid administrator at the new school to determine what actions should be taken to receive aid. Students must have an electronic version of the FAFSA results sent to the new institution by logging into <https://studentaid.gov/h/apply-for-aid/fafsa> and adding the school code of the new school as a FAFSA correction. Students with a Direct or PLUS Loan will need to reapply. If you transfer to a more expensive school, you may be eligible to receive more aid. See your financial aid administrator for details or if you have filed the WASFA. It is crucial to consider the types of aid at each institution and the potential loan debt of higher-cost schools.
- ✓ **Loan Repayment:** There are different repayment plans, for example, Pay as You Earn and loan consolidation. Find the right repayment plan for you, learn how to make payments, get help if you can't afford your payments, and see what circumstances might result in a loan being forgiven, canceled, or discharged. More information is available from the federal government at <https://studentaid.gov/>.

- ✓ **Tax credits:** The IRS provides two tax credits to help offset the costs of college or career school by reducing the amount of your income tax: the American Opportunity Credit and the Lifetime Learning Credit. Visit [irs.gov](https://www.irs.gov) and view Publication 970 for information.
- ✓ **Changes in Financial Status:** Students and families sometimes experience changes in their financial status due to particular circumstances, such as the loss of a job, serious illness, disability, significant medical expenses, separation or divorce, or a death in the family. If your family income changes, your financial aid eligibility also may change. If the information you submitted on the FAFSA or WASFA is vastly different from your current income and assets, contact the financial aid administrator at the institution you attend or plan to attend and explain your circumstances. In unique instances, the aid administrator may adjust the information used to calculate your expected family contribution, which may result in increased financial aid eligibility based on your revised level of financial need.

Additional Resources

Funding Your Education: The Guide to Federal Student Aid

Published by the U.S. Department of Education, this publication provides information on federal grants, loans, and work study. The English and Spanish guides may be downloaded at

<https://bookstore.gpo.gov/products/funding-your-education-guide-federal-student-aid-epub-ebook>.

The English, Spanish or Braille guide may also be ordered by calling (800) 433-3243.

12th Year Campaign

The 12th Year Campaign is a Washington State campaign that includes both the American College Application Campaign and College Goal Washington. The focus of the American College Application Campaign is to help you navigate the college admissions process. While College Goal Washington events provide support for you and your family to file either the FAFSA or the WASFA. We encourage you find out if there are events near you where you can participate or find tools to help you. For more information, please visit <https://wsac.wa.gov/12th-year-campaign>.

Aid for Adult Students

A Guide For Students Ages 25 And Older

If you think financial aid is just for recent high school graduates, think again! Adult learners can qualify for many financial aid programs. **Every program covered in this guide is open to adult learners except for the College Bound Scholarship and the Passport to Careers Program!**

The First Step

Completing a financial aid application is the first step in finding money for college. This form will provide access to federal, state, and college-level financial aid.

Laid-Off And Displaced Workers

If you were laid off from your job, you might be able to qualify for funds to go back to school to learn new skills. Visit the WorkSource website at <https://seeker.worksourcewa.com/> to learn more.

If you have recently been laid off, your last year's tax return — the information used to complete the FAFSA — may not be a good indicator of your current financial situation. If this is the case, file your FAFSA and then contact the financial aid office at the school you are planning to attend to see if they can calculate your aid using your current information. You will have to document proof of your change of income and/or employment status.

Returning Students With Previous, Defaulted Student Loans

If you attended college before and took out student loans, the status of those loans can affect your ability to apply for and receive financial aid. If your previous student loans are in default, you should contact the lender immediately and set up a payment plan to return your loans to good standing. Income-based repayment options are now available to help you set up a payment schedule you can afford. It can take six to nine months for your loans to be returned to good standing. If you want to attend college while restoring your good-standing status, contact the college you plan to attend to see if they have any options for you while you resolve this issue. However, you may have to wait until your eligibility is fully restored.

Credit History

In general, your credit history does NOT affect your ability to receive federal and state financial aid or to take out federal student loans. However, as noted above, defaulting on previous student loans can affect your eligibility. In addition, if you are returning to a college you previously attended, the college may require you to pay any outstanding fees, such as library fines or parking tickets, before processing your enrollment or financial aid.

Finding Scholarships For Adult Students

Many private and community scholarship programs are open to adults and traditional-age students. Start your search by checking out theWashboard.org. This website is a free, web-based scholarship matching service for Washington students. It is supported by the Washington Scholarship Coalition, a public/private partnership of foundations, non-profit organizations, and state agencies. This website makes it easy to find and apply for scholarships. Plus, it is spam free. Remember: You should NEVER pay to search for scholarship opportunities online.

Appendix

Financial Aid Options, Financial Terms Glossary, & Additional Resources

National Service Benefits

AmeriCorps

Joining AmeriCorps is a way to put your idealism into action. As an AmeriCorps member, you can help make the world a better place: help children learn, protect the environment, or bring needed services to a low-income community

There are opportunities in AmeriCorps for anyone willing to do something special, something unique, something exciting. AmeriCorps is a real-life education and work experience wrapped into one. As a member, you will learn teamwork, leadership, responsibility, and other essential skills that will help you for the rest of your life. And you will gain the personal satisfaction of taking on challenges and seeing results.

AmeriCorps Offers Tangible Benefits: Most AmeriCorps members receive student loan deferment and training and may receive a living allowance and limited health benefit options. After you complete your term of service, you will also receive a Segal AmeriCorps Education Award (which is equivalent to the value of a Pell grant) to help pay for college, graduate school, or vocational training or to repay student loans.

Eligibility Requirements: To be eligible for AmeriCorps positions, you must be 17 years of age or older, have a high school diploma or a GED (or are completing a GED), and be a U.S. citizen or an eligible non-citizen. Participants may enroll in college while holding a position and apply to projects in the state or nationally.

Application Process: For more information on AmeriCorps and its various programs, visit <http://www.americorps.gov/>

Financial Assistance for Military Service

Those called to active duty while enrolled in college receive certain protections regarding financial aid eligibility, enrollment status, and loan repayment. In most instances, the student will not be penalized due to their absence to perform military service. Check with the school's financial aid office for more details.

If you are currently enlisted in any military branch, check with your unit about education benefits. In addition, there are federal and state educational benefits for students who have served or are serving in the armed forces.

You may be able to use these education benefit programs for college, technical or vocational courses, correspondence courses, online courses, apprenticeships, on-the-job training, flight training licensing and certification tests, entrepreneurship training, and specific entrance examinations. For more information regarding veterans' education benefits, visit www.mymilitaryeducation.org. Please note that not all programs can be used for all types of training.

Federal - Post-9/11 GI Bill

The Post-9/11 GI Bill provides up to 36 months of educational benefits to eligible veterans. You may qualify if you have at least 90 days of aggregate service on or after September 11, 2001, or if you were discharged after September 11, 2001, with a service-connected disability after 30 days.

Application Process: Visit www.gibill.va.gov for up-to-date information on these benefits. Visit www.mymilitaryeducation.org to find a local Campus Coordinator.

Federal - Montgomery GI Bill - Selected Reserve

The Montgomery GI Bill-Selected Reserve program may be available if you are a member of the Selected Reserve. The Selected Reserve includes the Army Reserve, Navy Reserve, Air Force Reserve, Marine Corps Reserve, Coast Guard Reserve, the Army National Guard, and the Air National Guard.

This benefit pays up to 36 months, and eligibility for the program usually ends when you leave the Selected Reserve. One exception to this rule exists if you are mobilized (or recalled to active duty from your reserve status). In this case, your eligibility may be extended for the time you are mobilized plus four months. For example, if you are mobilized for 12 months, your eligibility is extended for 16 months (12 months of active duty plus four months). So even after you leave the reserves after mobilization, you may have additional eligibility for the MGIB-Selected Reserve.

Application Process: Visit www.gibill.va.gov for up-to-date information on these benefits, or contact Veterans Affairs on the campus you choose to attend. Visit www.mymilitaryeducation.org to find a local Campus Coordinator.

Federal - Reserve Educational Assistance Program

The Reserve Educational Assistance Program provides up to 36 months of education benefits to members of the Selected Reserves, Individual Ready Reserve, and National Guard. They are called or ordered to active service in response to a war or national emergency. The benefit is payable based on the days you were deployed to active duty. Your eligibility generally ends when you leave the service.

Application Process: Visit www.gibill.va.gov for up-to-date information on these benefits, or contact Veterans Affairs on the campus you choose to attend. Visit www.mymilitaryeducation.org to find a local Campus Coordinator.

Federal Tuition Assistance Program

Army National Guard and Reservists may be eligible for this program while pursuing any degree up through a master's degree. Service members should check with their unit or a Higher Education Veterans Program coordinator for eligibility and application information. An eligible member can receive benefits up to \$250 per semester or \$167 per quarter credit and \$4,500 per fiscal year. This benefit is not guaranteed. It is offered on a first-come, first-served basis. Generally, you must apply before the term begins.

Application Process: Visit www.goarmy.com or contact Veterans Affairs on the campus you choose to attend. Visit www.mymilitaryeducation.org to find a local Campus Coordinator.

Washington State Financial Aid Programs

In addition to federal financial aid, Washington State offers grants, scholarships, and loan programs. These programs are referred to as "Opportunity Pathways." Eligible students must attend a [participating institution](#) to receive financial aid. There are affordable college and career training opportunities for everyone.

Need-Based Programs

- [Washington College Grant](#): The [Washington College Grant](#) (WCG) is one of the country's most generous financial aid programs. People of all ages from low- and middle-income families may qualify to get money for college, career training, and participating apprenticeships. Funding is guaranteed to eligible students.
- [College Bound Scholarship](#): The [College Bound Scholarship](#) provides an early promise of financial aid to students from low-income families.
- [State Work Study](#): [State Work Study](#) is financial aid for low- and middle-income students. Qualifying students get an approved job, on- or off-campus, to support their education.
- [Passport to Careers](#): The [Passport to Careers](#) program helps foster and unaccompanied homeless youth attend and succeed in college, apprenticeships, and pre-apprenticeship programs.
- [Washington State Opportunity Scholarship](#): The [Washington State Opportunity Scholarship](#) (WSOS) helps low- and middle-income Washington students earn degrees, certificates, or apprenticeships in high-demand trade, health care, or STEM fields and launch careers in Washington State. The Washington Student Achievement Council does not administer this program. Learn more on the [WSOS website](#).
- [Opportunity Grant](#): The [Opportunity Grant](#) program helps low-income students complete up to one year of college and a certificate in a high-wage, high-demand career. The Washington Student Achievement Council does not administer this program. Learn more on the [SBCTC website](#).

Merit-Based Programs

- [American Indian Endowed Scholarship](#): The [American Indian Endowed Scholarship](#) benefits eligible students with close social and cultural ties to an American Indian tribe or community in Washington State.

Workforce Programs

- [Teacher Programs](#): The [Washington State Educator Workforce](#) programs provide financial aid to attract and retain teachers. Participants work in subjects or locations of high need known as shortage areas.
- [Washington Health Corps](#): [Washington Health Corps](#) programs support licensed health professionals providing primary care at approved sites in critical shortage areas.
- [National Guard Grant](#): The [National Guard Postsecondary Education Grant](#) helps members of the Washington National Guard get an undergraduate degree or certificate.
- [Aerospace Loan Program](#): The [Aerospace Loan Program](#) supports training for entry-level aerospace workers.

College Bound Scholarship

If you are a student, parent, or educator looking for College Bound Scholarship eligibility information, applications, or other resources, please visit the College Bound page, <https://wsac.wa.gov/college-bound>.

The College Bound Scholarship is an early commitment of state financial aid to eligible students who enroll in middle school and meet the pledge requirements. The College Bound Scholarship covers average tuition at public college rates, some fees, and a small book allowance at over 65 colleges, universities, and technical schools in Washington.

Students who meet one of the following requirements are automatically enrolled in College Bound:

- Students who are in public school and eligible for free-and-reduced price lunch in 7th, 8th, or newly eligible in 9th grade.
- Students who are in state foster care, or a dependent of the state between 7th grade and high school graduation.

Some students do not fit into either scenario but are interested in applying for College Bound. Students and families can contact the College Bound program to apply if they meet one of the following criteria:

- Attend a private school or homeschool program in Washington State and meet the income requirements.
- Are in another type of foster care and not eligible for free-and-reduced price lunch.

Note: Foster youth in grades 7–12 (up to age 21) who have not graduated from high school are automatically enrolled. They are considered to have a complete application for the College Bound Scholarship.

Learn more: <http://wsac.wa.gov/college-bound>

Washington College Grant

The Washington College Grant gives more money to more people for more kinds of education and training beyond high school. WVG is one of the most generous financial aid programs in the country. Recent high school graduates and working-age adults from many low- and middle-income families can qualify to receive money for college or career training.

Who is eligible? WCG is available to [eligible Washington residents](#), including undocumented students. There are no age limits. Recipients must meet program requirements and attend an [approved college](#) or program, part-time or full-time.

Amounts vary based on income, family size, and school or program cost. An eligible student from a family of four with an income of \$56,000 or less per year would get a total award. What does that mean? For example, public college tuition would likely be free for a family with three children and a single parent making \$25 per hour. For middle-income families, grant amounts are lower. But even someone from a family of four making up to \$102,000 per year can get some money to help pay for college or training.

What does it cover? The maximum WCG award amount will cover full tuition at any [approved/eligible](#) in-state public college or university, including community or technical colleges. WCG provides a comparable amount toward tuition and other education-related costs at an approved private college or career training program. Apprentices in a participating program may be eligible to receive the [Washington College Grant for Apprenticeship \(WCG-A\)](#). WCG-A provides funding for apprenticeship expenses such as tuition, fees, and materials.

Amounts vary based on income, family size, and school or program cost. Students and families can use the [financial aid calculator](#) to estimate their potential WCG award. Learn more about [WCG eligibility and awards](#).

How do people apply? There is no separate application for WCG. Students should complete a state or federal [financial aid application](#), which colleges will use to determine eligibility and make awards. Apprentices enrolled in a community, or technical college program should also complete a financial aid application. Apprentices in non-campus-based programs are encouraged to check with their program sponsor to ensure their participation in [WCG for Apprenticeship](#). Sponsors must apply and be approved to participate in WCG-A.

State Work Study

State Work Study is financial aid for low- and middle-income students. Qualifying students get an approved job, on- or off-campus, to support their education. Work study builds students' skills, increases earnings, and reduces reliance on student loans. Many employers hire work study employees permanently after graduation.

Eligibility: Recipients must meet the following criteria:

- Meet Washington state [residency](#) requirements for state financial aid.
- Complete a federal or state [financial aid application](#).
- Enroll at least half-time in an eligible program at a [participating college](#).
- Maintain satisfactory academic progress.
- Be able to work legally in the United States.
- Not be pursuing a degree in theology.
- Not be in default or owe a refund or repayment on another financial aid program.

Award Amounts: Awards are based on the availability of funds and the student's determined financial need. While awards vary, students generally earn between \$2,000 and \$5,000 per year. Students may not work more than an average of 19 hours per week while enrolled, or more than 40 hours per week during breaks, depending on their award.

How to Apply: There is no separate application for State Work Study. Students will automatically be considered for State Work Study after filing a federal (FAFSA) or state (WASFA) [financial aid application](#). Contact the student employment or financial aid office at the college attended for more information.

Information for Employers: The state contributes to the wages of work study employees, so participating employers benefit from educated, motivated workers at a lower cost. Learn more about [employing work study students](#).

Passport to Careers Program

The Passport to Careers program helps former foster youth and unaccompanied homeless youth prepare for and succeed in college, apprenticeships, or pre-apprenticeship programs. Passport to Careers includes two sub-programs:

Passport to College: Students who have been accepted into a participating college and are working toward a first bachelor's degree, associate degree, or certificate may receive:

- A scholarship that assists with college costs, including tuition, fees, room, board, books, personal expenses, and transportation.
- Potential support services provided by their college's Passport Designated Support Staff (DSS).

Passport to Apprenticeships: Students who want a job in a skilled trade, which can include many types of jobs from aerospace manufacturing to health care, have two options:

- A pre-apprenticeship is a preparation program recognized by the state Apprenticeship and Training Council. Pre-apprenticeship programs provide preparation for entry into state-approved apprenticeship programs.
- An apprenticeship is a training program approved by the Apprenticeship and Training Council or a similar federal entity. Apprentices are paid to work while a master craftsman teaches them the skills needed to be an expert in the field. An apprenticeship may also include classroom lessons. There are apprenticeships for nearly any job, from high-tech manufacturing to health care. Youth who are at least 16 years old may qualify for apprenticeships.

The [Supplemental Education Transition Program \(SETuP\)](#) also supports this student population.

How do I apply? If you are a former foster youth,

- You must enroll in an eligible college by age 21.
- You must have been in foster care at any point after age 13.
- You must have been placed in state foster care in Washington, or part of the interstate compact program, federal foster care, or the tribal foster care system.

Homeless or homelessness means no fixed, regular, and adequate nighttime residence as outlined in the federal McKinney-Vento homeless assistance act. To be considered an unaccompanied homeless youth, you must have been a youth or young adult experiencing homelessness and not be in the physical custody of a parent or guardian.

Learn more about eligibility in the [Passport to Careers Guide](#).

You can find out more about your legal foster care status by contacting your [Regional Education Liaison](#). They can provide you with a letter documenting your foster care status.

Washington State Governors' Scholarship for Foster Youth

This scholarship helps youth in foster care continue their education and earn a college degree. Scholarship amounts vary depending on the college you attend and are available for up to five years. You must be enrolled full-time and maintain satisfactory academic progress to renew the scholarship each year.

For more information, visit <https://www.collegesuccessfoundation.org/scholarship/governors-scholarship-for-foster-youth/#about>

Learn more about resources for youth in care at independence.wa.gov

American Indian Endowed Scholarship

The American Indian Endowed Scholarship (AIES) helps financially needy students with close social and cultural ties to an American Indian community in the state of Washington. Students can use the scholarships at public colleges and many independent colleges in Washington. The program prioritizes upper-division and graduate-level students, but all applicants are considered.

Award amounts range from around \$500 to \$2,000. About 15 students are selected each year to receive the awards. Students may get AIES funding for up to five years but must reapply each year.

Many past recipients have careers in law, medicine, education, business, and resource management. All have returned or plan to return to their tribal communities to work on behalf of Indian peoples.

Eligibility: Applicants must meet the following criteria:

- Demonstrate financial need based on a completed [FAFSA](#) (Free Application for Federal Student Aid).
- Meet Washington State [residency requirements](#) for financial aid.
- Intend to enroll full-time as an undergraduate or graduate student at a participating public or private college or university in Washington State by the fall term of the application year.
- Intend to use their education to benefit the American Indian community in Washington State.
- Not pursue a degree in theology.
- Have not yet received a total of five years of this scholarship.

Learn how to apply: <https://wsac.wa.gov/american-indian-endowed-scholarship>

Opportunity Grants

The Opportunity Grant is administered by the Washington State Board for Community and Technical Colleges or SBCTC. This program helps low-income students complete up to one year of college and a certificate in a high-wage, high-demand career.

Eligibility: To be eligible, you must:

- Complete the [Free Application for Federal Student Aid](#) (FAFSA) or the [Washington Application for State Financial Aid](#) (WASFA, for undocumented students); demonstrate unmet financial need.
- Be a [Washington state resident student as defined by law](#).
- Have an income at or below 200 percent of the federal poverty level (see [the U.S. Department of Health & Human Services Poverty Guidelines](#)).
- Maintain a 2.0 grade point average.

Services Provided:

- Funding for tuition and fees up to 45 credits (one year, full time).
- Funding for required books and supplies up to \$1,000.
- You may also be able to get:
 - Tutoring
 - Career advising
 - College success classes
 - Emergency child care
 - Emergency transportation

- An industry mentor, through the Workforce Training and Education Coordinating Board's [Opportunity Partnership Program](#)

Get Started: Contact the [Opportunity Grant Coordinator at your community or technical college](#). The coordinator will help you apply and tell you which programs qualify.

Washington State Opportunity Scholarship Program

The Washington State Opportunity Scholarship Program (WSOS) offers two scholarship programs for Washington state students pursuing a credential in high-demand industries. The Baccalaureate Scholarship is for Scholars pursuing a bachelor's degree in a STEM or health care field. The Career and Technical Scholarship (CTS) is for Scholars pursuing a degree or certificate in a high-demand trade, health care, or STEM fields such as nursing, welding, or information technology.

Opportunity Scholarship funds are flexible and can be used to cover tuition, fees, and other costs of attendance such as living expenses, food, and more. Please see additional details, including eligibility information for each scholarship, at <https://www.waopportunitiescholarship.org/>

Washington Conditional Loan Programs: Aerospace Loan Program

The Aerospace Loan Program (ALP) provides low-interest loans to Washington students who have been accepted into the [Washington Aerospace Training and Research Center](#) (WATRC) program in Everett. The WATRC was created to help meet the demand for skilled entry-level aerospace workers in Washington.

Students can receive up to \$2,500 for the online CORE training module. With verification of the CORE certificate, students may request and receive up to \$3,200 for the second segment training module. Students who have completed both of these modules may request and receive up to \$3,200 for completion of the additional Quality Assurance Certificate. Recipients have up to four years to repay their loans after completing their program.

Eligibility Requirements: An applicant must:

- Be a United States citizen or an eligible non-citizen.
- Be 18 years of age or older.
- Be a high school graduate or have a GED.
- Declare intent to work in the state of Washington in the aerospace industry.

Learn how to apply at <https://wsac.wa.gov/aerospace-loan-program>.

Washington Health Corps

Washington Health Corps programs support licensed health professionals providing care at approved sites in critical shortage areas. Many [types of healthcare providers](#) are eligible in a variety of clinical settings. Participants commit to serving in specific communities for a set period in exchange for loan repayment. Review the [WHC Program Reference Guide](#) for details and requirements.

For the application details and the most current information on these programs, please visit: <https://wsac.wa.gov/health-professionals>

The Washington State Educator Workforce Program (EWP)

The Washington State Educator Workforce Program (EWP) provides financial aid to attract and retain teachers to work in subjects or locations of high need, known as shortage areas. EWP includes options for current teachers, student teachers, paraprofessionals, and non-educators hoping to move into the teaching field. Most

are conditional scholarships that encourage individuals to pursue teaching in subjects or locations of high need, also known as "[Shortage Areas](#)," in return for funding received.

Conditional scholarship participants must:

- Commit to teaching at a Washington K-12 public common school for a specified time.
- Complete and submit a signed Promissory Note.
- Repay any funding received—plus interest and fees, but adjusted for any service completed—if the participant fails to fulfill the teaching service obligation.

Components that may be implemented soon could provide financial aid for:

- Current teachers with federal loan repayment help in exchange for teaching in a shortage area.
- Current students during their student teaching assignment.
- NOTE: Applicants may only apply for one conditional scholarship at a time. Applicants may apply for both a Student Teaching Grant and one of the conditional scholarships at the same time.

View the [Quick Look Chart](#) to compare basic information for each component.

Conditional Scholarships: Conditional scholarship means a loan that is forgiven in whole or in part in exchange for service as a certificated employee in an approved education program.

Educator Retooling Conditional Scholarship: The Educator Retooling Conditional Scholarship supports Washington State certified educators looking to add a shortage area endorsement to their certificate. Participants are awarded up to \$3,000 per endorsement add-on. Participants must fulfill their service obligation to avoid paying back the award. Applications may be submitted on a rolling basis (there is no deadline.)

Pipeline for Paraeducators Conditional Scholarship: The Pipeline for Paraeducators Conditional Scholarship is designed to support paraeducators and [Recruiting Washington Teachers](#) alumni who wish to become teachers by providing financial aid for completing an Associate of Arts degree. Participants are eligible to receive a Pipeline for Paraeducators Conditional Scholarship for up to four academic years. Scholarship award amounts may vary depending upon financial need and funds available. The Pipeline for Paraeducators award amounts to \$4,000 per academic year. Participants are expected to continue earning their certification and fulfilling a teaching service obligation in exchange for receiving the scholarship. Participants must currently be enrolled to receive an award. Applications may be submitted on a rolling basis (there is no deadline.)

Teacher Shortage Conditional Scholarship: The Teacher Shortage Conditional Scholarship is designed to provide financial aid to encourage persons to become teachers and to retain these teachers in shortage areas. The program provides funding of up to \$8,000 per year for up to four years toward earning a Washington Residency Teacher Certificate. Award amounts may vary depending upon financial need and funds available.

Alternative Routes Conditional Scholarship: The Alternative Routes Conditional Scholarship program is designed to provide financial aid to encourage people to become teachers through alternative route teacher certification programs and to retain these teachers in shortage areas. The program provides funding of up to \$8,000 per year for up to two years toward earning a Washington Residency Teacher Certificate. Scholarship award amounts may vary depending upon financial need and funds available.

Alternative route programs are partnerships between Washington professional educator standards board-approved preparation programs, Washington school districts, and other partners as appropriate. Currently,

scholarships are designated to alternative route providers that have been awarded block grants through the Professional Educator Standards Board (PESB).

Grant Aid: Grant means financial aid that is intended for a specific purpose that is not a loan. The intent of the grant is to provide additional funds to student teachers at Title I public common schools in Washington. This is a grant that does not require a service obligation or promissory note.

For more information, visit: <https://wsac.wa.gov/teachers>

Financial Aid Lingo

Co-Signer: A credit-worthy individual, usually a parent or spouse, who has agreed to share the responsibility for the repayment of a student loan with a student.

Cost of Attendance (COA): The total cost of attending an institution, including tuition, room and board, books, lab fees, transportation, and basic living expenses.

Credit hours: Units of value given to courses, which equate to academic credits toward your degree. Credit hours are based loosely on the number of hours you are expected to spend in a particular class each week (not counting homework or other out-of-class study time). Different courses are worth different credit hours, but the most common format is three to five credit hours per class. Most academic programs require students to complete a minimum number of credit hours for graduation. For example, most associate's degree programs require 60 credit hours. Most bachelor's degree programs require 120.

Default: Being delinquent in repaying a student loan for more than a predetermined number of days or failure to comply with any of the other terms of the promissory note.

Deferment: A deferment is an approved pause in repaying a federal student loan. Students may seek a postponement due to financial hardship; time spent continuing their education (for example, graduate school), active military service, or other reasons as determined by the lender.

Delinquency: Missing a scheduled payment on a student loan. If delinquency persists, a default will occur.

Dependent: Your "dependency status" is a term that determines whose information you must report on the FAFSA/WASFA. If you are a dependent student, you must provide your and your parents' information. If you are an independent student, you will report only your information (and your spouse's if you are married). Questions on the FAFSA/WASFA will help you determine your status.

Estimated financial aid package: An overview provided by each institution you've applied to attend of the amount of financial aid you likely will be eligible to receive. Your financial aid package may be very different from college to college. The cost of attendance varies at each school, and schools may offer different types of scholarships.

Expected Family Contribution (EFC): To be eligible for most financial aid programs, families must complete the FAFSA/WASFA and provide their financial information. The EFC is calculated based on this information and shows how much a family can be expected to contribute to the student's education. The EFC determines the student's eligibility for need-based financial aid but is not necessarily representative of the amount a family will pay for college.

FAFSA: Free Application for Federal Student Aid.

Federal Direct Plus Loan: This type of loan is available to parents of dependent undergraduate students and graduate or professional students. The student must be enrolled at least half the time. Financial need is not required. A credit check is required. If the parent is denied, the student may qualify for additional unsubsidized funds.

Federal Direct Subsidized Loan: This type of loan is for undergraduate students. The federal government pays the interest while the borrower is in school, during grace and deferment periods. The student must attend at least half time. Financial need is required. If you are a first-time borrower, there is a limit on the maximum period (measured in academic years) that you can receive Direct Subsidized Loans.

Federal Direct Unsubsidized Loan: This loan is for undergraduate and graduate students. The borrower is responsible for all interest, and the student must attend at least half time. Financial need is not required.

Federal Perkins Loan: The Federal Perkins Loan is available to undergraduate and graduate students at a low-interest rate. The principal and interest of the loan must be repaid to the school that disbursed the loan. NOTE: Not all institutions participate in the Federal Perkins loan program.

Federal Pell Grant: The Federal Pell Grant is a grant for undergraduate students who demonstrate financial need and have not yet completed a bachelor's or professional degree.

Federal Supplemental Educational Opportunity Grant (FSEOG): This type of grant provides funds to undergraduate students with exceptional financial need. Priority consideration is given to Federal Pell Grant recipients.

Federal Work-Study: The Federal Work-study program provides part-time employment for undergraduate and graduate students with financial need to assist with paying educational expenses.

Forbearance: An arrangement to postpone or reduce a borrower's monthly payment amount for a limited and specified amount of time or to extend the repayment period. The borrower is charged interest during the forbearance.

Interest: A fee charged for borrowing money. Interest charges are in addition to the principal of the loan.

Interest Subsidy: The payment of interest on subsidized loans by the U.S. Department of Education for student borrowers while in school.

Iraq and Afghanistan Service Grant: This type of aid is for students who are not eligible for a Pell Grant due to not meeting the program's need requirement and whose parent or guardian died as a result of military service in Iraq or Afghanistan after September 11, 2001. The award is equal to the maximum Federal Pell Grant for the award year.

Merit-based: Financial aid programs that require students to meet a certain level of achievement, usually academic.

Need-based: Financial aid programs that award funds based on the level of financial need of a particular student.

Origination Fee: An amount of funds deducted from the proceeds of student and parent loans to compensate student lenders, including the U.S. Department of Education, for the cost of processing and lending loan funds.

Principal: The amount borrowed by the student before interest is charged.

Private Loan: Loans can also be obtained from private sources such as banks or financial institutions. Note that loans made by the federal government usually offer borrowers lower interest rates and have more flexible repayment options than loans from banks or other private sources. See www.studentaid.ed.gov for more information.

Promissory note: A written promise to do something. Students are often required to sign promissory notes to accept student loans. For example, students must sign promissory notes promising to pay back student loans. Additionally, students may be required to fulfill specific terms to receive some scholarships.

Room and board: Refer to charges applied to a student's account for living on campus or eating in the dining halls. "Room" applies to the cost of housing (living in the dorms), and "board" refers to the cost of the meal or dining plans. It also refers to standard costs for students living off campus for the same components.

Satisfactory Academic Progress: A set of minimum expectations established by your institution's financial aid office and by the Federal Government indicates a student is making sufficient progress towards earning a degree on time. Students who do not meet this minimum level of progress may lose eligibility to receive financial aid.

Servicer: A loan servicer sends borrowers bills for payment, collects payment for the lender, and maintains the borrower's loan accounts. Lenders pay servicers to provide this function.

Student Aid Report (SAR): This report summarizes information reported on the FAFSA. The SAR outlines the student's EFC and is sent to students by the Federal Government after they have submitted the FAFSA.

Teacher Education Assistance for College and Higher Education (TEACH) Grant differs from other federal student grants because it requires you to take certain classes to get the grant. Then, you must do a particular job to keep the grant from turning into a loan. It is for undergraduates completing or planning to complete coursework needed to begin a career in teaching at an elementary school, secondary school, or educational service agency that serves students from low-income families. Students must work in the field; otherwise, the grant becomes a loan.

Verification: The postsecondary school's process to confirm that your FAFSA is accurate. If you are selected for verification, you will have to provide supporting documentation as requested by your college. Being asked to verify this information DOES NOT mean that you have done anything wrong. Students are often selected randomly for verification by the school or U.S. Department of Education.

Washington Application for State Financial Aid (WASFA): If you are undocumented, have DACA, or are otherwise ineligible for federal financial aid due to immigration status, you should complete the WASFA instead of the FAFSA for consideration for state aid.

Financial Aid Resources

www.nces.ed.gov/collegenavigator: This is a federal website that provides a consistent set of consumer information on colleges and universities across the U.S., such as graduation and cohort default rates, retention rates, costs, accreditation, average student loan debt, etc.

www.collegesavings.org: This website provides information about the available state-sponsored 529 college savings and prepaid tuition plans, including Washington's Guaranteed Education Tuition plan (GET).

<https://studentaid.gov/h/apply-for-aid/fafsa>: This is the site for completing the Free Application for Federal Student Aid.

<https://studentaid.gov/>: This is the U.S. Department of Education's website for information on most federal student aid programs, including:

- Federal Pell Grant (for undergraduate studies only)
- Federal Supplemental Education Opportunity Grant (for undergraduate studies only)
- Federal Work Study
- Federal Perkins Loan
- Federal Direct Student Loans
- Federal Direct Parent PLUS Loans (available to parents of dependent students only)
- Federal Direct Grad PLUS Loans (available to graduate students only)
- Federal Teacher Education Assistance for College and Higher Education (TEACH) Grants

Application for the above programs is made by completing the FAFSA. Notice of award eligibility and award amounts are made by the schools.

<https://studentloans.gov/myDirectLoan/index.action>: This is the federal website for information on and making application for the Federal Direct Student Loans, as well as the Federal Parent PLUS and Grad PLUS Loans.

<http://www.wsac.wa.gov>: This is the state website for information on most state-funded student aid programs, and a comprehensive list of colleges, universities, and other postsecondary schools operating in Washington State.

www.gibill.va.gov/post-911/: This is the website for the U.S. Department of Veterans Affairs. Veterans should go to this website to find out about and apply for available education benefits.

www.thewashboard.org: A scholarship search engine for Washington residents.

www.icwashington.org: This is the website for the Independent Colleges of Washington. The ICW offers scholarships for students enrolling in their member schools.

www.sbctc.ctc.edu: This is the website for the community and technical community colleges in the state of Washington.

www.finaid.org: This site has information on financial aid programs, application procedures, borrowing patterns and loan debt, and calculators that will help you calculate an EFC, monthly payments on a student or parent loan, and the total cost of borrowing.

www.independence.wa.gov: This website is administered by the Washington State Department of Social and Health Services. The website provides resources and information regarding programs and scholarships for current and former foster youth.

Source: *Washington Financial Aid Association* at http://www.wfaa.org/docs/students/finaid_resources.html

About Washington State GEAR UP

GEAR UP's vision is that all students are academically, socially, and financially prepared to enter and complete their chosen postsecondary program or institution. We believe that young people who start planning in middle school have a better chance of entering college and completing their degrees.

gearup.wa.gov offers free college- and career-planning resources. The Washington Student Achievement Council coordinates Washington State GEAR UP. The Council provides strategic planning, oversight, advocacy, and programs to support increased student success and higher levels of educational attainment in Washington.

Sources

College Foundation of West Virginia

Federal Student Aid

Michigan Department of Treasury: Student Financial Services Bureau

Minnesota Office of Higher Education

Washington Student Achievement Council

Washington Financial Aid Association

