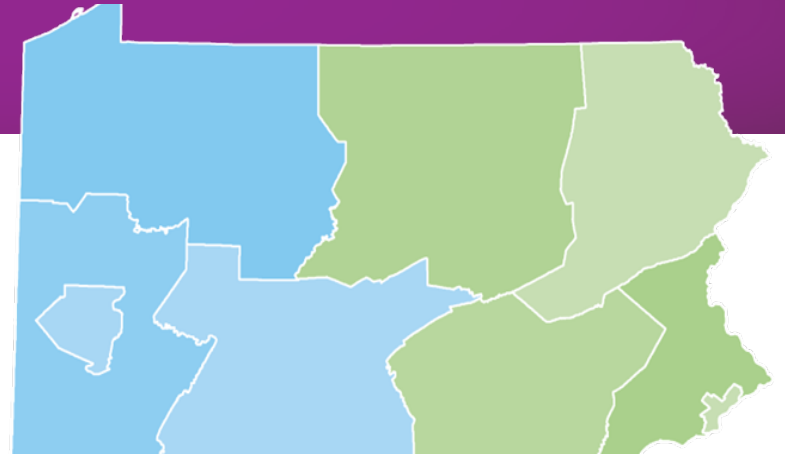


Take your
EDUCATION to the **NEXT LEVEL**



Financial Aid 101

Your Presenter



Diona Brown

Higher Education Access Partner

PA Higher Education Assistance Agency (PHEAA)

dbrown1@pheaa.org

Counties: Adams, Cumberland, Franklin, Fulton
and York

Topics of Discussion



Financial Aid 101

- » Financial Aid Basics
- » Types & Sources of Aid
- Federal & State Aid
- Five Steps to Financial Aid
- Applying for Aid
- What Happens Next?
- Final Thoughts
- Questions

PHEAA Publications

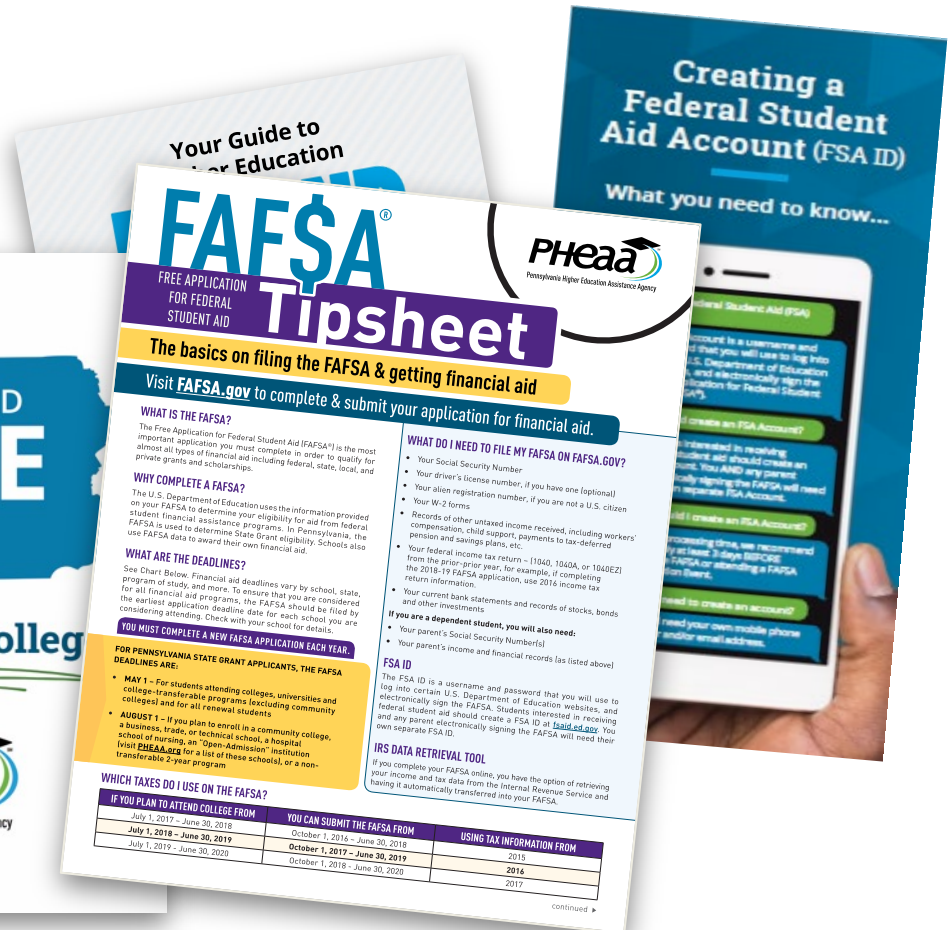
Order our FAN Kit at
PHEAA.org/order-online



PA STUDENT AID GUIDE 2020-21

How to pay for college

PHEAA
Pennsylvania Higher Education Assistance Agency





Financial Aid 101



Financial Aid Basics

Financial Aid Basics



Financial Aid: financial assistance to help students pay the cost of an education at a post-secondary school.

- **Paying is the joint responsibility of the student and parent(s), to the extent possible**
- **Eligibility criteria may apply in order to receive/maintain financial aid, such as:**
 - » Males 18-25 yrs. of age, must register with Selective Service
 - » Students must maintain satisfactory academic progress
 - » Additional criteria may be required based on the type and source of aid
- **Students should play an active role in the process**
 - » Talk with children about goals/plans (revieweducationplanner.org & mysmartborrowing.org)
 - » Take advantage of college fairs & school visits (ask about cost and available aid)
- **Some students may not qualify for all forms of aid**
- **Must apply every year to be considered**

Financial Aid Basics



Cost of Attendance(COA):

Costs that the student can expect to incur during the school year (direct + indirect costs)

- **Direct costs:** billed by the school
- **Indirect costs:** not included in bill but may be incurred

School costs include:

- **Tuition and fees**
- **Room and board**
- **Books and supplies**
- **Transportation**
- **Miscellaneous living expenses**

Expected Family Contribution (EFC)

A measure of how much the student & family are expected to contribute to the cost of the student's education.

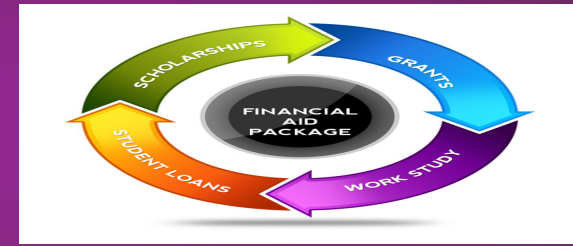
The EFC is calculated from a federal formula using info collected from the Free Application for Federal Student Aid (FAFSA)

Financial Need = COA - EFC

- Schools will determine need after reviewing financial aid applications
- Schools will create an award package based on need and available funding at their schools

Types of Financial Aid

Gift Aid (Free Money)



- **Grants:** aid, based on financial need and generally does not have to be repaid
 - Student must complete financial aid paperwork to determine eligibility
 - Looks at COA & EFC

- **Scholarships:** aid, usually based on merit, that generally does not have to be repaid. Most students must meet certain qualifications to receive and maintain scholarships.
 - Academic & athletic
 - Talent (music, art, etc.)
 - Grades, religious, ethnic or cultural background
 - Select criteria determined by scholarship organization(s)

Types of Financial Aid

Self-Help Aid



- **Work Study:** Student obtains job, often coordinated through the campus and/or State.
 - Wages earned help cover the cost of attendance
 - Not offered at all schools
- **Student Loans:** Borrowed money that must be repaid (with interest)
 - **Federal Direct Loans -Student's Name**
 - **Federal PLUS Loans -Parent's Name**
 - **Private/Alternative Student Loans – Varies amongst lender**



Financial Aid 101



Federal & State Aid

Federal Programs

- Pell Grant: 2020-21 max award \$6,345*
 - » Max EFC is \$5,711
 - » Max amount reviewed every year
- Campus-based aid: amounts determined by Financial Aid Office (FAO)
 - » FSEOG.....up to \$4,000
 - » Federal Work-Study...FAO determines

For most programs, student must be enrolled at least half-time.

- » Must complete the FAFSA
- » Additional details: PA Student Aid Guide, p.30

*** Goes to most financially needy students**



Pennsylvania State Grant

PA State Grant: 2020-21 max award \$4,525

- Awarded to eligible PA residents who demonstrate financial need
- Required: approved school/ approved program of study
- Out of State schools in DE, MA, OH, WV, VT & DC: max \$578
 - Veterans: up to \$770

Cost Tier	Minimum Award	Maximum Award
\$0 - \$12,000	\$500	\$2,407
\$12,001 - \$19,000	\$500	\$3,851
\$19,001 - \$29,000	\$500	\$4,140
\$29,001 - \$32,000	\$500	\$4,525

PA State Administered Programs

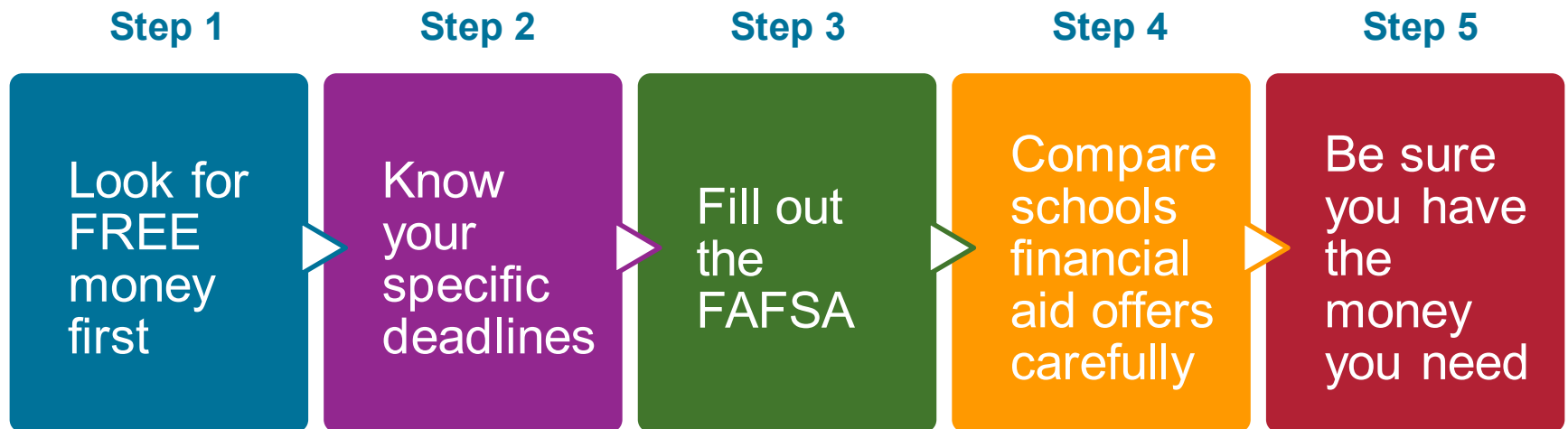


- State Work-Study - job related to major
- Blind or Deaf Beneficiary Grant
- Educational Assistance Grant (EAP) – National Guard
- PA Military Family Education Program (MFEP)
- Chafee Education and Training Grant – co-administered with the PA Department of Human Services
- Foster Ed Tuition Waiver
- Postsecondary Educational Gratuity 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, page 26 or visit [**PHEAA.org**](https://PHEAA.org).

Financial Aid Made Simple

5 Steps to Financial Aid



Step 1: Look For Free Money



➤ National

- Most found on corporate websites, scholarship databases & HS guidance offices/webpages
- Lots of competition

➤ Local & Regional

- Check with HS Guidance office/webpage
- Businesses, churches, local foundations, etc. (stay on the lookout)
- Less competition

➤ Post-Secondary:

- Check the school's financial aid & admissions pages on website
- Inquire with financial aid office about scholarships from alumni and endowment funds

Scholarship Search

Don't miss out on FREE money!

- Start Early and Search Often
 - Create an Academic Resume:
 - Academic success
 - Extra Curricular Activities
 - Community Involvement/Volunteerism
 - Create an Essay(s)- Write an essay, free from errors, that can be tweaked based on individual scholarships (be creative)
 - Secure Letter of Recommendations early
 - **Pay attention to deadlines and understand the terms**
- ✓ FastWeb.com
 - ✓ EducationPlanner.org
 - ✓ Chegg.com
 - ✓ FinAid.org
 - ✓ ScholarshipExperts.com
 - ✓ Scholarships.com
 - ✓ Scholarship-Page.com
 - ✓ DoSomething.org/Scholarships
 - ✓ Colleges.Niche.com
 - ✓ StudentScholarships.org
 - ✓ BigFuture.Collegeboard.org
 - ✓ CollegeAnswer.com
 - ✓ CollegeNet.com
 - ✓ MeritAid.com
 - ✓ MORE....

Step 2: Know Your Deadlines



- Applications for Admission
- Deadlines for Scholarships
 - » Institutions, Outside Sources
- Free Application for Federal Student Aid (FAFSA)
 - » Available October 1 of Senior Year
 - » Schools have Priority Deadlines
 - Don't have to have applied or been accepted to list schools on FAFSA

DON'T MISS THE DEADLINE!

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!



Financial Aid 101



Applying

Free Application for Federal Student Aid: FAFSA

All students who wish to be considered for financial aid must complete the form.

- Complete the correct FAFSA (2021-2022 AY)
- Can start FAFSA and save to complete at a later time
- File as early as October 1 of student's senior year in high school

Plan to Attend College From	Submit the FAFSA From	Using Tax Information From
Jul 1, 2020 - Jun 30, 2021	Oct 1, 2019 - Jun 30, 2021	2018
Jul 1, 2021 - Jun 30, 2022	Oct 1, 2020 - Jun 30, 2022	2019
Jul 1, 2022 - Jun 30, 2023	Oct 1, 2021 - Jun 30, 2023	2020

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.
- Create prior to completing the FAFSA.
- Legal signature for student and parent.
- Provides access to FAFSA and Federal Student Aid online systems.

After verifying, the mobile phone number can be used as the username to login.

Username

Password

Email Address

Mobile Phone

Security Questions

Social Security
Number

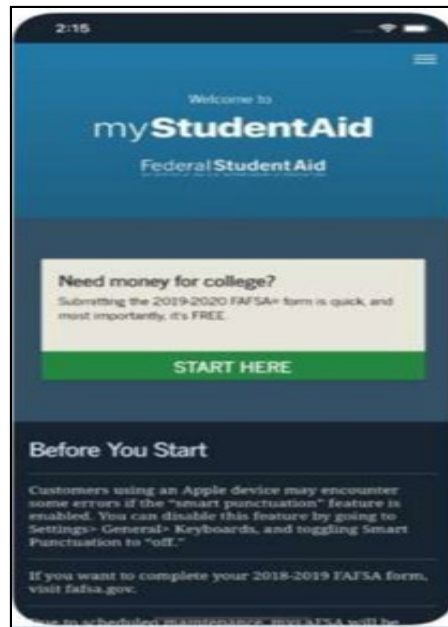
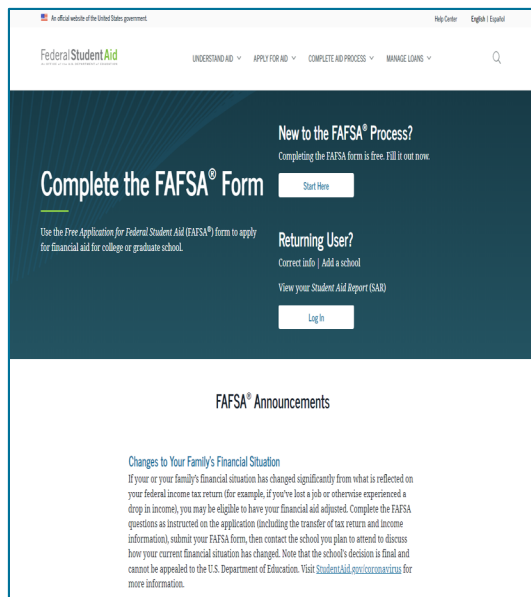
Free Application for Federal Student Aid (FAFSA)

22

Studentaid.gov

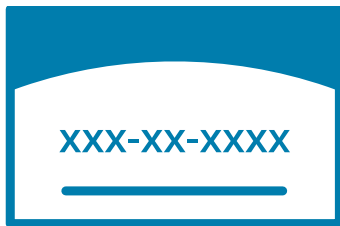
MyStudentAid Mobile App

PDF at studentaid.gov or 1-800-433-3243.



2021-2022 FAFSA Prep

Information Needed for FAFSA



**Social Security
Numbers**



**Federal Tax Returns and
W-2's (2019)**



2019 Untaxed Income



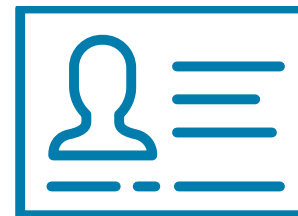
**Checking and Savings
Account Statement
Balances as of FAFSA
Filing Date**



Investment Records



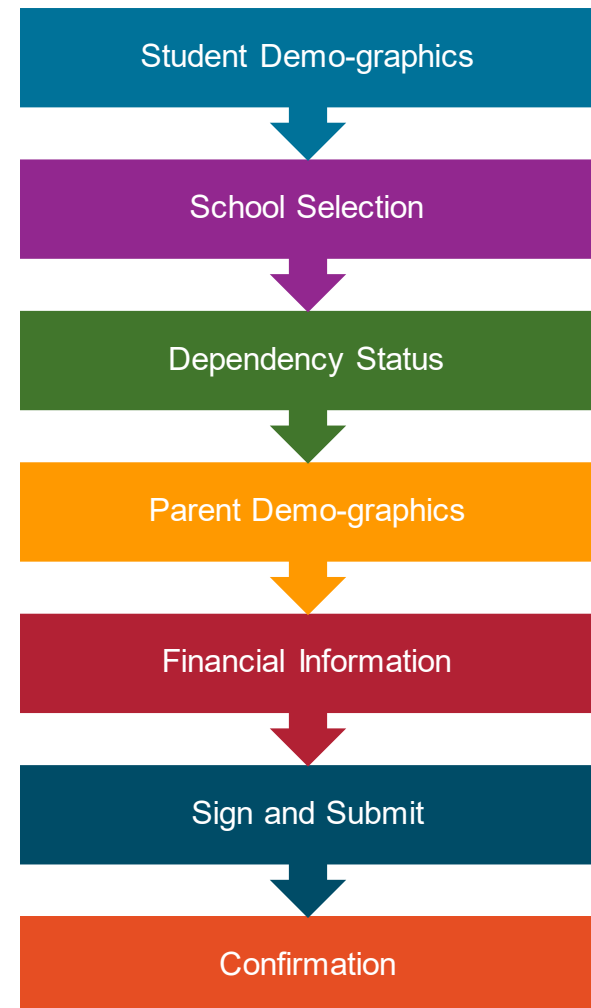
Email Addresses



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

FAFSA Steps

- Login – student or parent
- Disclaimer – select accept
- Application Year
- Save Key
- Introduction



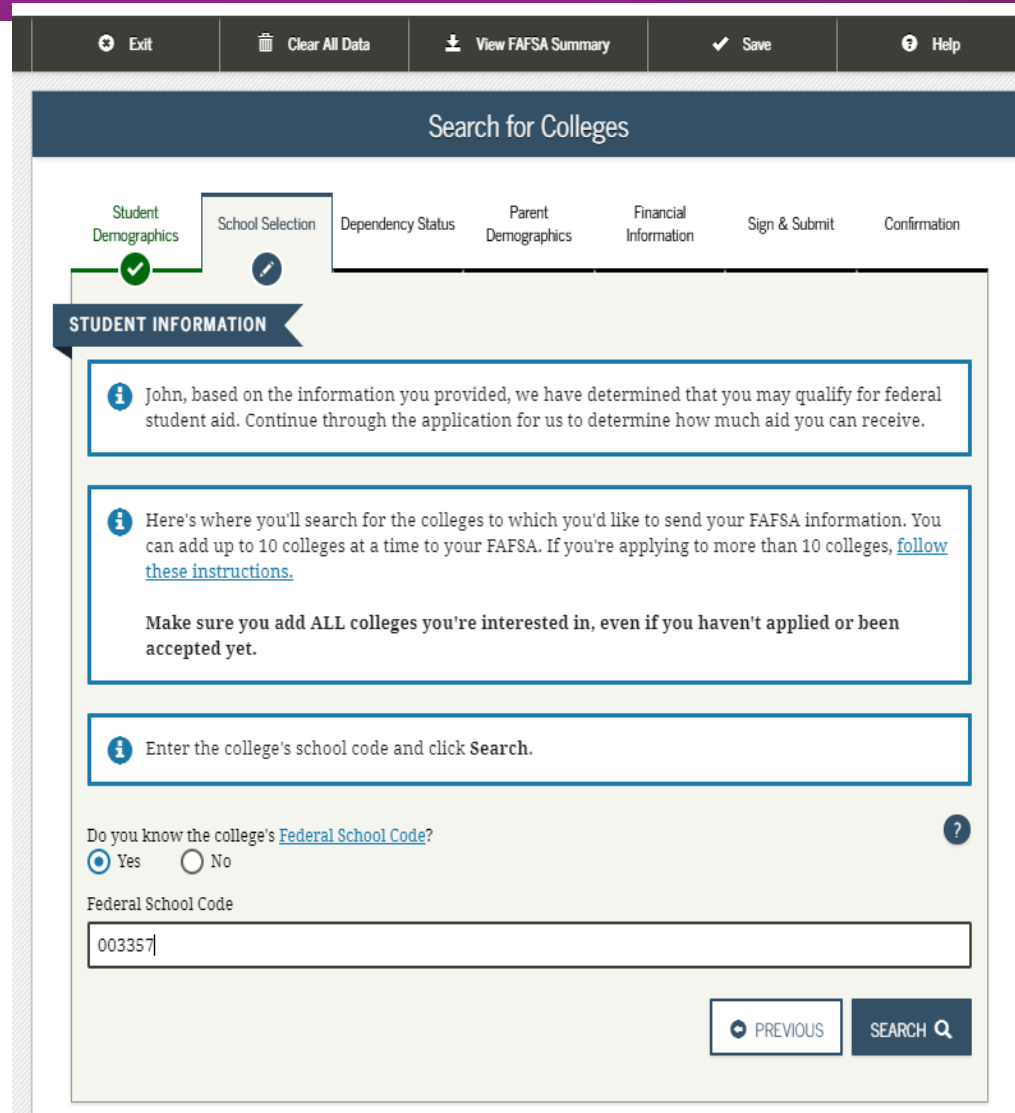
FAFSA - School Selection

School Selection:

- Must list at least 1 school
- Only schools listed will receive results of FAFSA
- Don't have to have applied/been accepted to list school
- May go back and add schools at a later time

Can add up to 10 colleges at a time

NOTE: Once your Final Decision is made, Update your PA Grant Information with the school you WILL attend.



The screenshot shows the FAFSA application interface. At the top, there is a navigation bar with buttons: Exit, Clear All Data, View FAFSA Summary, Save, and Help. Below this is a header for "Search for Colleges". A progress bar indicates the current step is "School Selection", with other steps like "Student Demographics", "Dependency Status", "Parent Demographics", "Financial Information", "Sign & Submit", and "Confirmation" shown as completed or available. The main content area is titled "STUDENT INFORMATION" and contains three informational boxes. The first box states that the user may qualify for federal student aid based on provided information. The second box explains that up to 10 colleges can be added at a time and provides a link to "follow these instructions". The third box prompts the user to enter the college's school code and click "Search". Below these boxes, there is a question: "Do you know the college's Federal School Code?" with radio button options for "Yes" (selected) and "No". A text input field for the "Federal School Code" contains the value "003357". At the bottom right, there are two buttons: "PREVIOUS" and "SEARCH".

Exit Clear All Data View FAFSA Summary Save Help

Search for Colleges

Student Demographics School Selection Dependency Status Parent Demographics Financial Information Sign & Submit Confirmation

STUDENT INFORMATION

John, based on the information you provided, we have determined that you may qualify for federal student aid. Continue through the application for us to determine how much aid you can receive.

Here's where you'll search for the colleges to which you'd like to send your FAFSA information. You can add up to 10 colleges at a time to your FAFSA. If you're applying to more than 10 colleges, [follow these instructions](#).

Make sure you add ALL colleges you're interested in, even if you haven't applied or been accepted yet.

Enter the college's school code and click Search.

Do you know the college's [Federal School Code](#)?
☒ Yes ☐ No

Federal School Code
003357

PREVIOUS SEARCH

Whose information goes on the FAFSA?

YES

- **Student**
- Biological parents living in the same household
- Adoptive parents
- 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

NO

- Foster Parents
- Legal Guardians
 - » By Court Order
- Anyone else the student is living with

When Is A Student Considered an “Independent” student?

- 24 or older on Jan 1st of 2021
- Married
- Veteran (includes active duty personnel)
- Working on graduate level degree
- **Emancipated minor**
- **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)



**Parent's
information is
not required**

Special Circumstances

If things change...

- Recent death or disability
- Reduced income/Unemployment
- Unusual Circumstances
- **Financial hardship due to COVID-19**



- **Contact schools listed on FAFSA: Only a school can change a FAFSA based on your circumstances**
- **Contact PHEAA for the PA State grant**

IRS Data Retrieval Tool (DRT)

IRS.gov [Return to FAFSA](#) | [Log Out](#) | [Help](#) [Español](#)

Get My Federal Income Tax Information

Enter the following information from your 2019 Federal Income Tax Return

First Name *	Dependent
Last Name *	Data
Social Security Number *	*** - ** - ****
Date of Birth *	01 / 01 / 1994
Filing Status * ?	Single
Address - Must match your 2015 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
ZIP Code *	

Select the button below to exit the IRS system and return to your FAFSA. [Return to FAFSA](#)

By submitting this information, you agree that the information may be used for FAFSA processing.

The IRS DRT allows students and parents to transfer IRS tax return income into the FAFSA.

- Unable to use DRT if :
 - Married filing separate or Married filing Head of Household
 - Filed a Puerto Rican or foreign return
 - Marital status is different than status on tax return
 - Identity Theft flag is on account

All Information must match tax return!

P.O. Box addresses should use P.O. Box number only.

Financial Information:

See page 16 of the PA Student Aid Guide for more details



Assets:

- Some families qualify for a Simplified EFC Formula and do not need to report assets
- If total asset amounts are higher than the Asset Protection Allowance, then the net value of the assets must be reported
 - “As of today, does the total amount of your (parent’s) current assets exceed (a specific amount unique to the applicant)”
 - Assets are reported as of the date the application is filed
 - 529 plans owned by the student or the custodial parent are reported as Parental Investments on the FAFSA
- Do not report the value of:
 - Qualified retirement funds
 - Life insurance policies
 - Primary home
 - Family business, if it employs less than 100 full-time employees
 - Family farm, if the family lives on the farm

Do not include: GI Bill, Dependents Education Assistance Program, VA Vocational Rehabilitation Program, VEAP Benefits, etc.

Federal Student Aid Account: Don't forget to sign!

Signature Options:

- **Federal Student Aid Account:**
 - allows the student and parent to electronically sign the FAFSA (student & 1 parent must sign)
 - Signature is accepted for PA State Grant
- **Signature Page:**
 - Option if unable to sign electronically
 - Follow instructions on FAFSA to print, sign and mail
 - FAFSA is not considered received until the signature page has been received



Signature Status

Student Demographics School Selection Dependency Status Parent Demographics Financial Information Sign & Submit Confirmation

✓ ✓ ✓ ✓ ✓

i You have provided all necessary signatures. Click **Submit My FAFSA Now** to submit your FAFSA.

Student Signed With FSA ID ✓

Social Security Number: XXX-XX-3020
Last Name: Lastname
Date of Birth: 04/19/1994
Signature Status: Signed Electronically

PREVIOUS SUBMIT MY FAFSA NOW

Confirmation Page & Link to the PA State Grant Form

2020-2021 Confirmation Page

Congratulations, first!

Your FAFSA was successfully submitted to Federal Student Aid.

Confirmation Number: F 14500020309 08/01/2019 13:00:17

Data Release Number [\(DRN\):4440](#)

What Happens Next

- You will receive an e-mail version of this page.
- In 3-5 business days, you will receive an e-mail notifying you that your FAFSA 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 e-mail address: test@gmail.com

[PRINT THIS PAGE](#)

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

Does your brother or sister need to complete a FAFSA?

If so, you can transfer your parents' information into a new FAFSA for your brother or sister to save time. Your parents will have to provide a signature again, but that's all.

[Expand All](#)

> **Estimated Expected Family Contribution (EFC)** = 000000

> **School(s) on your FAFSA:**

School Name	Graduation Rate	Retention Rate	Transfer Rate	Additional Information from College Scorecard
UNIVERSITY OF IOWA	73%	87%	21%	NA

? If you have questions, visit [Studentaid.ed.gov/fafsa/help](https://studentaid.ed.gov/fafsa/help)

[TAKE A SURVEY](#)

32K [Share](#) [Tweet](#)

[Show Application Data](#)

Site Last Updated: Sunday, September 29, 2019 [Download Adobe Reader](#)

©2010 fafsa.gov. All rights reserved.

Online State Grant Application

- Link off the FAFSA Application Confirmation Page

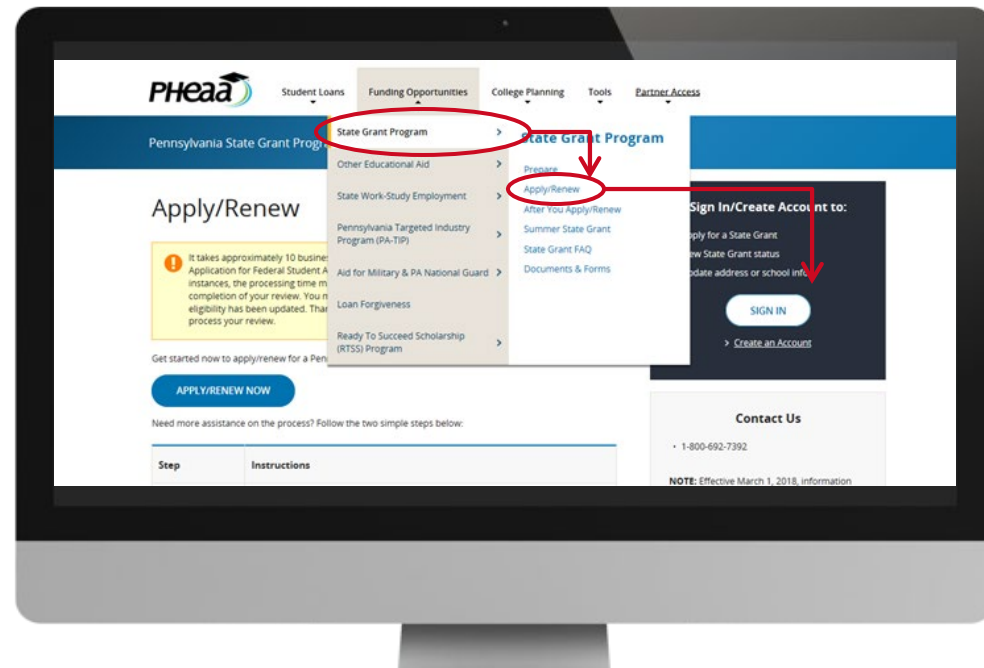
- » Missed the link or it wasn't available?

- Link in an email sent to student/parent from PHEAA,

OR

- Go to PHEAA.org; State Grant Program; and complete the form.

- Additional information needed to determine PA State Grant eligibility:
 - » Enrollment status (full-time/part-time)
 - » Value of PA 529 College Savings Program
 - » Program of study for students in vocational programs
 - » Employment status



? Help screens are available for all questions

Financial Aid Forms

Know which financial aid forms each school requires

Additional form that may need to be completed:

- **State Grant Form** (SGF) through PHEAA
 - Required for first -year students (addl. information may be required in subsequent years)
 - Can link to the State Grant application from FOTWs confirmation page or may access at www.pheaa.org

Some Schools Require:

- **CSS Profile** (College Scholarship Service) required by some postsecondary schools and scholarship organizations
 - <https://student.collegeboard.org/css-financial-aid-profile>
- **Institutional Financial Aid Forms**
 - Internal forms specific to each school
 - Required by some schools



Financial Aid 101



Forms are Filed – Now What?

After Filing

Information will be shared with PHEAA and all college choices.

In a few days an email will be sent to the student regarding the processing of their FAFSA and their Student Aid Report.

Students should monitor the email account provided on the FAFSA and respond to requests from Federal Student Aid, PHEAA and the colleges.

Step 4: Compare Schools' Financial Aid Notices Carefully

- No standard format for Financial Aid Notices from schools.
- Generally include type and amount of aid
- Generally describes what needs to be done to accept the aid
- Some notices include parent loans, some do not.
- Scholarships:
 - » Are there conditions for maintaining it?
 - » Is the scholarship for the first year only or renewable?

Bottom Line: What are your out of pocket costs?

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

What happens if there is a gap and all costs are not covered?



Financial Aid 101



Student Loans

Be a Smart Borrower



A free tool for calculating an affordable future

- Exhaust all free financial aid options before borrowing student loans
- Seek federal student loans before private student loans
- Only borrow the amount needed (loans must be repaid)
- Do your research!
- **MySmartBorrowing.org:** An interactive, online tool created by PHEAA that helps students and families:
 - » Estimate career, salaries & college tuition
 - » View the impact of savings on overall cost
 - » Calculate loan repayment
 - » Avoid borrowing too much money



1 **Select a Career**



3 **Factor in Savings**



2 **Select a School**



4 **Get Results**

Types of Federal Student Loans

- Undergraduate Students
 - » Subsidized
 - » Unsubsidized
- Graduate Students
 - » Unsubsidized
 - » GradPLUS Loan
- Parents
 - » PLUS Loan

Federal Direct Stafford Loan Borrowing Limits

42

Undergraduate Students			Graduate Students
Annual Limits	Dependent Students	Independent or dependent students whose parents are unable to borrow a PLUS Loan	Graduate or Professional Studies
1st Year	\$5,500 Total No more than \$3,500 may be subsidized	\$9,500 Total No more than \$3,500 may be subsidized	\$20,500 each academic year Graduate / Professional students are no longer eligible for subsidized loans
2nd Year	\$6,500 Total No more than \$4,500 may be subsidized	\$10,500 Total No more than \$4,500 may be subsidized	
3rd Year and beyond	\$7,500 Total No more than \$5,500 may be subsidized	\$12,500 Total No more than \$5,500 may be subsidized	
Aggregate Limits	\$31,000 Total No more than \$23,000 may be subsidized	\$57,500 Total No more than \$23,000 may be subsidized	\$138,500 Total No more than \$65,000 may be subsidized

Student Loans



Federal Direct Loans

- Loan is in the student's name
- Max. borrowing limits
- May receive a Direct Subsidized and/or Direct Unsubsidized loan
- Fixed rate: 2.75%
- Origination fee of 1.057% of the amount requested
- Deferred payments
- Must complete the FAFSA
- Must complete entrance exam & MPN

Federal PLUS Loans

- Loan is in the parent's name
- Must meet credit requirements
 - May apply with a credit worthy cosigner
 - If denied, student may borrow additional unsubsidized amount
- May borrow up to the COA minus any other aid
- Fixed interest rate: 5.30%
- Origination fee of 4.228%
- Payments may be deferred
- Student must complete the FAFSA

Private Loans

- Loan is in the student's name (cosigner is generally required)
- Student or Cosigner must meet income & credit requirements
- May borrow up to the COA minus any other aid
- Variable or fixed interest rate
- May have cosigner release clauses
- **Terms vary by lender**
 - Do your research
 - Read the fine print

Student Loans



PHEAA's new PA Forward Student Loan Program is designed specifically for PA students and families.

Because student loans must be paid back, we always encourage students and families to borrow only what is needed to cover costs. If you need additional funds after obtaining financial aid through grants, scholarships, and federal loan programs, consider a PA Forward Student Loan.

- Undergraduate
- Parent
- Graduate
- Refinance

A promotional graphic for the PA FORWARD Student Loans by PHEAA. The graphic is divided into several sections. On the left, a dark blue section contains the text 'PHEAA is invested in you!' followed by a paragraph about PHEAA's mission since 1963. Below this is a yellow box with the text 'Learn more at PHEAA.org/PAForward.' To the right of this is a light blue section with the text 'Everything you're looking for in a private student loan, including great benefits!' followed by a list of benefits: 'Low Interest Rates (5.01-7.43% APR)*', 'Competitive, fixed interest rates mean you never need to worry about your interest rate going up!', 'Visit PHEAA.org/PAForward to see our current rates.', 'Zero Fees' (No application, origination, or late fees!), and 'Multiple Repayment Plans' (Choose which repayment plan works best for you!). To the right of these sections is a dark blue section with the text 'For more information, visit PHEAA.org/PAForward.' and 'For loan specific questions, call 1-844-PAFORWARD (1-844-723-6793)'. Below this is a white section with a photograph of a young woman with curly hair, wearing a blue shirt, sitting at a desk and writing in a notebook. To the right of the photograph is a blue box with the text 'A New, Low-Cost Way to Pay for College!' and 'LOW, FIXED RATES 5.01-7.43%* (Effective as of 8/1/2019)'. At the bottom right, the PHEAA logo is displayed with the text 'PHEAA Pennsylvania Higher Education Assistance Agency'.

For more information visit
PHEAA.org/PAForward

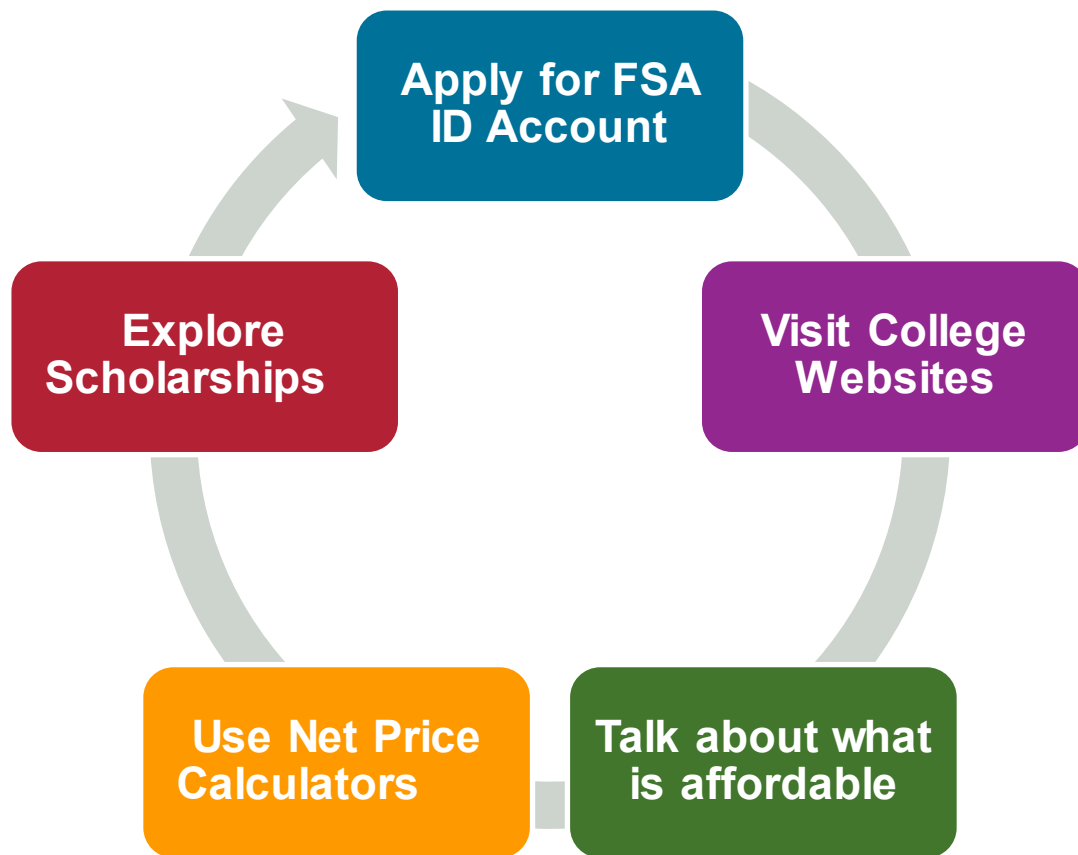


Financial Aid 101



Final Thoughts & Wrap-Up

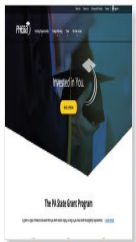
What Can You Do Now?



Resources — PA Student Aid Guide, p.40

College & Career Planning Websites

RESOURCES



PHEAA.org

Get info on the PA State Grant Program and other state-administered financial aid programs.



MySmartBorrowing.org

An interactive tool that helps you calculate and compare the cost of your college choices.



EducationPlanner.org

Provides practical and easy-to-understand advice helping you prepare for college and your career.



PHEAA.org/order-online

Order FREE resources covering every aspect of paying for college and preparing for your future.



YouCanDealWithIt.com

Learn to manage money, student loans, a budget, and credit cards.



StudentAid.ed.gov

The U.S. Dept. of Education's official site for info on preparing for and funding your education.



FAFSA.ed.gov

Official site for completing the FAFSA online, checking its status, and making corrections.



FSAD.ed.gov

Official site to create your FSA ID and electronically sign the FAFSA and loan documents.



NSLDS.ed.gov

A central database containing info about your federal loans and grants.



FastWeb.com

A FREE search tool for scholarships, internships, and part-time jobs.



PACareerZone.com

Explore, plan, and choose careers that match your interests.

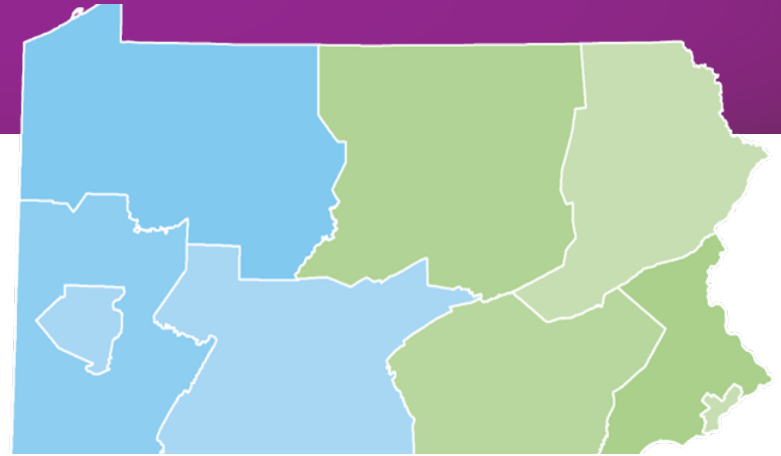


InternationalScholarships.com

Info on financial aid, college scholarships, and international scholarships.

- **PHEAA.org**
- **EducationPlanner.org**
- **MySmartBorrowing.org**
- **YouCanDealWithIt.com**
- **MyFedLoan.org**
- PHEAA toll free: 800-692-7392
- Federal Student Aid Info Center: 800-433-3243
- **StudentAid.gov** – general financial aid info

Your Presenter



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and York