



To be courteous to others, we  
ask that you silence or shut off  
your phones.

Your consideration is  
appreciated.

# Financial Aid 101

## Paying for Postsecondary Education

# Your Presenter

- Dan Wray
- Higher Education Access Partner
- South Central Region
- PA Higher Ed Assistance Agency
- [dwray@pheaa.org](mailto:dwray@pheaa.org)

# Objectives.....

- Know what types and sources of financial aid are available
- Know how you could qualify
- Know what steps you need to take to apply
- Know what other help is out there
- Know how the process works, where to find help, and what decisions you may have to make
- Increase your comfort level with the financial aid process

# Did you know?

- College grads are moving back in with mom and dad in historic numbers
- According to the consulting and marketing firm Twentysomething Inc., of the 2 million students graduating in 2011, an estimated 85 percent of them will end up spending some time back home.
- A U.S. Census report from May concluded that the percentage of young adults residing with their parents has jumped to 34 percent, largely because of bleak economic prospects

# What is Financial Aid?

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

# Where does the money come from?

- Federal Government
- State Government
- School/Colleges
  
- Private Scholarship Sources:
  - » HS Counselors
  - » Clubs and organizations
  - » Employers
  - » Internet scholarship searches

# Basis for awarding aid...

- Merit – scholarships usually based on:
  - » Academic or athletic ability
  - » Special talent or achievement
  - » Program of study
- Need-based grants, loans, and employment usually based on:
  - » Income
  - » Assets
  - » Other factors

Did you know?

For the first time, student loan debt is approaching \$1 trillion. In 2000, that number was around \$200 billion.

# Basic Principles

- Joint responsibility of the student and parent(s) to pay, to the extent possible, unless student is independent per federal determination
- Need-based financial aid subjected to federal formula to determine financial need
- Not all families qualify for need-based aid. There is no guarantee that you will get any need-based financial aid to pay for higher education.

# Purpose of the Free Application for Federal Student Aid (FAFSA)

- The FAFSA (Free Application for Federal Student Aid) is a federal form used to determine student eligibility for the following:
  - » Federal programs, such as Pell Grants, work-study, and student loans
  - » State programs, such as Pennsylvania State Grant, state work-study, and other special programs
  - » School programs, such as need-based grants and scholarships.

# When to Apply

- The FAFSA may be filed beginning on January 1 of the upcoming award year. For the 2012-13 award year this would be January 1, 2012.
- Note that if a paper FAFSA is submitted prior to January 1 for an award year it will not be accepted.

## Did You Know?

The average 2011 graduate entered the job market carrying around \$27,200 of debt, according to Mark Kantrowitz of the financial aid websites [Fastweb.com](http://Fastweb.com) and [Finaid.org](http://Finaid.org).

# Ways to apply

- Complete the FAFSA as soon as possible after January 1 of the year for which the student is seeking financial aid
- Two ways to complete the FAFSA:
  1. Online at [www.fafsa.gov](http://www.fafsa.gov) (highly recommended)
    - safe, secure, fast, skip logic, built in edits
    - complete FAFSA on the Web Worksheet
    - print the confirmation page when complete
  2. Paper FAFSA
    - call 1-800-433-3243
    - Download PDF at [www.fafsa.gov](http://www.fafsa.gov)

# www.fafsa.gov

The screenshot shows the FAFSA website in a Windows Internet Explorer browser window. The address bar shows <http://www.fafsa.ed.gov/>. The browser's menu bar includes File, Edit, View, Favorites, Tools, and Help. The website's navigation bar contains icons for Home, About Us, Student Aid on the Web, PIN Site, Contact Us, and Browse Help, along with a search box and language options for English and Español. The main banner features a collage of diverse college students and the text "Get help paying for college" and "Submit a Free Application for Federal Student Aid (FAFSA)". A prominent orange "Start Here" button is present, accompanied by a list of actions: "Start or continue your FAFSA", "Correct your FAFSA", and "Check the status of your FAFSA, and more...". Below the banner, there are sections for "Deadlines" (Information about your deadlines), "School Code Search" (Find your college's school code), "FAFSA Filing Options" (Learn about the other options for filing), "Announcements" (The new 2011-2012 FAFSA is here!), and "Thinking About College?". The browser's status bar at the bottom shows "Internet" and "100%" zoom.

Home - FAFSA on the Web - Federal Student Aid - Windows Internet Explorer

http://www.fafsa.ed.gov/

File Edit View Favorites Tools Help

Home - FAFSA on the Web - Federal Student Aid

Home About Us Student Aid on the Web PIN Site Contact Us Browse Help

SEARCH

English Español

**Get help paying for college**

Submit a Free Application for Federal Student Aid (FAFSA)

**Start Here**

- Start or continue your FAFSA
- Correct your FAFSA
- Check the status of your FAFSA, and more...

**Deadlines**  
Information about your deadlines.

**School Code Search**  
Find your college's school code. Also find detailed information about your college.

**FAFSA Filing Options**  
Learn about the other options for filing

**Announcements**

- The new 2011-2012 FAFSA is here! To begin your application, click Start Here above.

**Thinking About College?**

Internet 100%

# Documents Needed to Complete the FAFSA:

- Applicants may need the following items:
  - » Social security numbers
  - » Drivers license (student only; this information is optional)
  - » Federal income tax returns (1040, 1040A or 1040EZ)
  - » W-2 forms from all employers
  - » Current bank statements (checking and savings)
  - » Current business and farm records
  - » Records of any stocks, bonds and other investments, including 529 accounts
  - » Additional untaxed income tax records may be needed such as: Veteran's non educational benefits, child support paid/received and workers compensation.
  - » Alien registration or permanent resident card (if not a US citizen)

# IRS Data Retrieval Tool

- While completing FOTW, applicant may submit real-time request to IRS for tax data
- IRS will authenticate taxpayer's identity
- If match found, IRS sends real-time results to applicant in new window
- Applicant chooses whether or not to transfer data to FOTW
- IRS Data Retrieval Tool will be available early February, 2012 for 2012-2013 award year

# IRS Data Retrieval Tool

- 2012-2013 FAFSA on the Web will include logic to determine if the student and/or parent(s) is eligible to use the IRS Data Retrieval Tool
- Students and parents who were eligible to use the IRS Data Retrieval Tool but didn't, will receive an e-mail notification encouraging them to return to FAFSA on the Web and use the tool
- If estimated income used, can go back once taxes are filed and use IRS Data Retrieval Tool

# Who is independent?

- 24 or older on Jan 1st of award year (1/1/89)
- Veteran (includes active duty personnel)
- Working on graduate level degree
- Emancipated minor in legal guardianship
- Orphan, in foster care, or ward of the court at anytime when student was age 13 or older
- Have legal dependents other than spouse
- Student deemed homeless by proper authority

## Did You Know?

In the 1990s, less than half of those graduating with a bachelor's degree did so with debt. Now it's two-thirds.

# Personal Identification Number (PIN)

- Website: [www.pin.ed.gov](http://www.pin.ed.gov)
- Sign FAFSA electronically
  - » Not required, but speeds processing
- Student and parent sign electronically with PIN
- Do NOT lose it. Write it down and store in a safe place.
- Do NOT share it with anyone

# Applying for Financial Aid

- Know what financial aid forms each school requires:
  - » FAFSA required by all schools, PHEAA, and some scholarship organizations
  - » SGF (State Grant Form) required for first year students (and may be requested for subsequent years)
  - » CSS Profile required by some postsecondary schools and scholarship organizations
  - » Institutional financial aid forms
- Know deadlines – this is critical!

# Online State Grant Application

- Additional questions needed to determine PA State Grant eligibility
  - » enrollment status
  - » value of PA 529 College Savings Program
  - » program of study for students in vocational programs
  - » employment status
- Link off the FAFSA Application CONFIRMATION Page!
- Link in an email sent to student/parent from PHEAA
- Help screens are available for all questions

# Know your Deadlines!

- The federal deadline is the end of the award year for 2012-2013, this would be June 30, 2013
- PA State Grant deadlines –
  - » May 1, 2012
    - First Time and Renewal Applicants that plan to enroll in a degree program or a college transferable program at a junior college or other college or university
  - » August 1, 2012
    - First Time applicants that 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

Have a Purpose

“Todo por no  
estudiar”

Have a Purpose

“Nunca es demasiado tarde”

## Have a Purpose

“Work is only work if there’s something else you would rather be doing”

# Financial Aid 101

Federal, state, and school/college  
financial aid programs

(See PA Guide to Student Aid for more details)

# Federal Programs

- Pell Grant (2011-12 award \$5550) \* ....must have high need
  - Campus-based aid – amounts determined by FAO
    - FSEOG..... up to \$4000
    - Perkins loan..... up to \$5500
    - Federal work-study..... FAO determines
  - For most programs, student must be enrolled at least half-time.
- \* Goes to most financially needy students

# Federal Programs

- TEACH (must meet teaching commitment)
- Iraq and Afghanistan Service Grant
- Americorps (for details, go to [www.americorps.gov](http://www.americorps.gov))

# PA State Grant Program

- PA State Grant\*
  - » Full-time, in PA.....up to \$4,348
  - » Part time, in PA.....up to \$2,174
- Out of state..... Up to \$600 in CT, DE, MA, ME, OH, RI, VT, WV, and DC
- All other states....up to \$400 (NJ, NY, and MD = \$0)
- Amount determined in part by the cost of the school

\* Must be at least half-time to be eligible



# Other State Programs

- State Work-Study - job related to major
- Educational Assistance Grant (EAP) – National Guard
- Chafee Education and Training Grant – administered by the Department of Public Welfare
- Blind and Deaf Beneficiary Grant
- Postsecondary Educational Gratuities Program (PEGP)
- Partnerships for Access to Higher Education (PATH):

For details, see the PA Guide to Student Aid, or visit [www.pheaa.org](http://www.pheaa.org)



# Federal Student Loans

- On March 30, 2010, President Obama signed the Health Care and Education Reconciliation Act of 2010, which mandates all schools process loans through the Federal Direct Loan Program (FDLP).
- Effective July 1, 2010, all federal student loans are made directly through the U.S. Department of Education.
- Students and parents may apply for Direct Stafford and Direct PLUS loans through their post-secondary school's website or at [www.studentloans.gov](http://www.studentloans.gov)

## Did You Know?

The unemployment rate for recent college graduates is approximately 13%, according to Mark Kantrowitz of the financial aid websites [Fastweb.com](http://Fastweb.com) and [Finaid.org](http://Finaid.org).

# Did You Know?

## Majors and their unemployment rates

1. Actuarial Science --- 0 percent
2. Astronomy and Astrophysics — 0 percent
3. Educational Administration and Supervision — 0 percent
4. Geological and Geophysical Engineering — 0 percent
5. Pharmacology — 0 percent
6. School Student Counseling — 0 percent
7. Agricultural Economics — 1.3 percent
8. Medical Technologies Technicians — 1.4 percent
9. Atmospheric Sciences and Meteorology — 1.6 percent
10. Environmental Engineering, Nursing, and Nuclear Industrial Radiology and Biological Technologies — 2.2 percent

# Southern Alleghenies Career Education Partnership (SACEP)

## *Overview for Financial Aid Night Attendees*



# RCEP



Regional Career Education Partnerships Network

Making connections for Pennsylvania's future workforce

## Intermediary Network

- ❑ PA Career Education and Work Standards
- ❑ PA WIB *Council for the Workforce of Tomorrow* Goals
- ❑ Partnerships with similar goals (Career Development (B&E Groups), Economic Development, Workforce Development)



# RCEP Network – Serving PA Youth



**HR Societies, Young Professionals**

**Local Youth Agencies, Programs (i.e., GICV)**

**School Districts, IUs, Alternative Schools**

**Businesses, Hospitals, Manufacturing Facilities**

**Workforce Agencies, Youth Councils, CareerLinks**

**Business & Education Consortia, BASICS**

**PA STEM Initiative**

**Career & Technology Centers, Vo-Techs, Postsecondary Sites**



# Youth Career/Postsecondary Avenues for Discovery

- Career Announcements – School Websites, TV, Loudspeaker
- Job Shadows, Industry Tours, Summer Career Camps
- Career Fairs, Campus Tours
- Classroom Speakers, Product Demonstrations
- Science, Technology, Engineering & Math (STEM) Initiatives

Aimee Garay, Program Manager  
Southern Alleghenies Career Education Partnership (SACEP)  
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540–542 Central Avenue  
Johnstown, PA 15902  
[agaray@goodwilljohnstown.org](mailto:agaray@goodwilljohnstown.org)  
814-536-3536, Ext. 288  
814-536-2675 (Fax)



# Federal Direct Loan Program

- Stafford student loan:
  - » Subsidized = gov't pays interest in school or grace period
  - » Unsubsidized = student responsible for all interest
    - Interest rate 7/1/11 – 6/30/12 = 3.4%
    - 6.8% fixed rate beginning 7/1/12 if this rate provision expires
- Unsubsidized = interest accrues in school and grace
  - » Interest rate = 6.8%
- Parent PLUS loan
  - » Principal payment may be deferred
  - » Interest rate = 7.9%
- Graduate PLUS loan
  - » Interest rate = 7.9%

# Federal Direct Stafford Loan Program Borrowing Limits

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

# Additional eligibility

Independent Students AND students whose parents cannot borrow PLUS.	Base Stafford Loan Amount Subsidized/ Unsubsidized	Additional Unsubsidized Stafford Loan Amount
Freshmen	\$3,500	\$6,000
Sophomores	\$4,500	\$6,000
Juniors, Seniors	\$5,500	\$7000
Graduate or Professional	\$8,500	\$12,000

# Federal Direct PLUS Loan

- For parents or graduate level students
- There is no borrowing limit on the Parent PLUS Loan
- Education Cost minus Financial Aid equals the amount of which you can borrow
- Credit check is required on this loan, but no debt-to-income test
- Fees will be deducted from disbursements
- Principal payment can be deferred while student is in school (interest will continue to accrue).
- All loans must be repaid within 10 years

# Alternative/Private Education Loans

- Student borrows in his or her own name
- Based on credit scoring and debt-to-income ratio
- Repayment may be deferred until education completed
- Fees, interest rates, loan amounts, and repayment provisions vary by lender and are generally higher than federal student loans.
- Co-signers usually required. Some loan products have a co-signer release option
- Compare loans before making choice and read the fine print!

# Financial Aid 101

Financial Aid Forms are  
Filed - What's Next?

# After the FAFSA

- Student Aid Report or Acknowledgment (review and make necessary corrections)
- Information is sent to schools/colleges listed on the FAFSA, and to PHEAA
- Complete the PA State Grant Form (SGF)
- Family undergoes need analysis
- Expected Family Contribution (EFC) is determined
- Schools listed on FAFSA will send financial aid award letters upon acceptance
- Compare award letters
- Determine true cost of school

## Did You Know?

As stated earlier, the average 2011 graduate entered the job market carrying around \$27,200 of debt.

The monthly payment for this amount (10-year repay) is:

\$313.02

# What is Need Analysis?

- A student's financial need is determined through a process called "need analysis". Need analysis has two components – the student's cost of attendance at the institution attended and the student's Expected Family Contribution (EFC).

# Cost of Attendance or Student Budget

- The Financial Aid Office will include the following in determining the student's annual cost of attendance at that school:
  - » Tuition and Fees (this includes all institutional fees)
  - » Room and Board (whether on-campus, off-campus, or living with parents)
  - » Books and Supplies (typically an average allowance for the entire student body)
  - » Transportation Expenses (even if the student is living on-campus)
  - » Miscellaneous Personal Expenses (clothing, entertainment, toiletries, etc.)

# Expected Family Contribution (EFC)

- The EFC is a number derived from a federal formula which considers a family's income, assets, and other factors
- In theory, the EFC is the amount a family can reasonably be expected to pay toward college expenses each year
- In reality, it is not the amount a student is required to pay and it rarely is the amount a family actually pays.

# How is the EFC calculated?

- Parent contribution + student contribution = EFC
- Bulk of EFC comes from income
- Home, personal property, qualified retirement funds, and value of life insurance excluded from assets
- Asset protection allowance (based on age of older parent, or the parent if single parent household)
- Parent asset contribution usually = roughly 6%
- Student income contribution = 50% of amount over \$6,000
- Student asset contribution = 20% of assets
- Parent contribution divided by number of children in college at the same time

# Calculating Financial Need

Schools/colleges receive financial aid information and calculate financial need.

School cost.....	\$26,000
EFC.....	- 3,000
Financial need.....	\$23,000

FAO “packages” student based on financial need and available funding (varies from school to school).

Financial aid award letter sent to student.



# Financial Aid Award Letter

- Is official notification from school about financial aid, terms, and conditions.
- Lists the type and amount of each award to be received
- Describes what must be done to accept or reject any award.
- Discloses students rights, responsibilities, and academic requirements.

# Packaging Example

	Low	Medium	High
Cost	\$15,000	\$25,000	\$45,000
EFC	\$ 3,000	\$ 3,000	\$ 3,000
Need	\$12,000	\$22,000	\$42,000
Free Money	\$ 6,000	\$ 8,000	\$18,000
Loans	\$ 5,500	\$ 7,000	\$ 8,000
Work	\$ 0	\$ 2,000	\$ 3,000
Total Aid	\$11,500	\$17,000	\$29,000
Gap (Cost – Aid)	\$ 3,500	\$ 8,000	\$16,000
Actual Contr. (Cost – free \$)	\$ 9,000	\$17,000	\$27,000

# A Simplified Aid Package

	School A	School B	School C
Cost	\$15,000	\$30,000	\$45,000
Free Money	\$ 6,000	\$12,000	\$18,000
AFC	\$ 9,000	\$18,000	\$27,000

Families then cover their Actual Family Contribution using:

- student and parent savings
- student and parent income
- student and parent loans

# Reviewing the Financial Aid Package

- After reviewing their packages, students should be sure they know and understand the following:
  - » How much of their financial aid is gift aid, and how much is not?
  - » Which awards are based on need, and which are based on merit?
  - » Are there any conditions on the gift aid; in particular, is there a GPA requirement?
  - » Will their awards change from year to year?
  - » Will institutional awards increase as tuition increases?

# Reviewing the Financial Aid Package

- » Will free money convert to borrowed money as borrowing capacity increases?
- » For how many years can the funds be received?
- » What happens if they change their major?
- » How many hours per week must they work to earn their Work Study award?
- » How much is the family expected to borrow?
- » How are outside scholarships handled?

# How to Cover the Actual Family Contribution

- Savings – Family
- 529 Plans – Family
- Scholarships – Various Sources
- Grants – Federal and State
- Tuition Payment Plans – School
- Federal Student Loans – Department of Education
- Institutional Loans – School
- Private Education Loans – Bank
- Home Equity Loans – Bank

# Tuition Payment Plans – An Option to Avoid or Limit Borrowing

- Great Option to Avoid or Reduce Borrowing
- Allows Payments to School to Be Made Over a 10 – 12 month period
- Usually Interest Free
- Enrollment Fee between \$30-\$60 depending on the plan.
- Check the school's financial aid website for more information.
- <http://www.finaid.org/otheraid/tuition.phtml>

## Did You Know?

Continuing our earlier example...

A monthly student loan payment of \$313.02 is nearly 17% of net income, when earning \$30,000/year.

(\$2500/month, less 25% taxes/deductions)

## Did You Know?

To keep your loan payment within MappingYourFuture.org's recommended 8% of gross earnings, your salary would need to be: \$46,953, or \$22.57/hour.

# Borrowing for Higher Education

- Always consider **federal** loans first. They have the best interest rates and repayment provisions.
- Borrow in the following order:
  - » Perkins Loan (5% fixed) – student
  - » Stafford Loan (max of 6.8% fixed) – student
  - » PLUS Loan (7.9% fixed) – parent and graduate student
  - » Alternative Loan – ( variable rates – last resort)

# Compare & Contrast: Federal/Non-Federal

- Non-federal education loans and other options should be explored only after students have utilized their maximum federal education loan eligibility.
- Federal educational loans which include Stafford and PLUS Loans may have more favorable terms and conditions than non-federal private educational loans.
- Must file the FAFSA to gain access to federal loans.

# Explore Federal before Private Loans

- According to recent data from the Department of Education, the majority of undergraduates who borrowed private loans in the academic year 2007-08 did so even though they hadn't taken out all of the federal loan debt for which they were qualified.
- In fact, nearly one quarter of these private loan borrowers did not take out any federal loans at all!
- This is a major public policy problem because private loans are far more risky than federal loans and almost always much more expensive.

(\* From: The \$64 Million Dollar Question on Private Student Loans, Author: Stephen Burd, July 20, 2011)



# Special Circumstances

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

# Financial Aid 101

## Final Thoughts

# What you can be doing now...prior to completing the FAFSA

- Student and parent apply for a PIN at [www.pin.ed.gov](http://www.pin.ed.gov)
- Visit websites with free information about college, financial aid and careers
- Explore scholarship opportunities – locally, regionally and nationally
- Use the FAFSA4caster – to estimate EFC and eligibility for federal financial aid
  - » Free online tool, available at [www.fafsa.gov](http://www.fafsa.gov)

Did you know?

For the first time, last year  
student loan debt  
outpaced credit card debt.

# Monthly Loan Payments

## Stafford borrowing (est. based on sub./unsub. loans & 10 year repay)

- \$20,000 @ 5.0% = \$212.13/mo
- \$50,000 @ 5.0% = \$530.32/mo
- \$80,000 @ 5.0% = \$848.52/mo
- \$140,000 @ 5.0% = \$1,484.91/mo
- \$200,000 @ 5.0% = \$2,121.13/mo

## Parent PLUS (assuming no cap. Int., 10 year repay)

- \$20,000 @ 7.9% = \$327.48/mo
- \$50,000 @ 7.9% = 818.72/mo
- \$80,000 @ 7.9% = \$1,309.95/mo
- \$140,000 @ 7.9% = \$2,292.41/mo
- \$200,000 @ 7.9% = \$3,274.88/mo

## Did You Know?

According to MappingYourFuture.org, these are the salaries needed in order to manage education loan debt (<8% of gross):

Student Loans	Salary Needed
\$ 10,000	\$ 17,262
\$ 20,000	\$ 34,524
\$ 30,000	\$ 51,786
\$ 50,000	\$ 86,310
\$ 75,000	\$ 129,465
\$ 100,000	\$ 172,620

# Things to Talk About

- Keep borrowing in line with future earning power (estimate loan payments at [pheaa.org](http://pheaa.org) or [youcandealwithit.com](http://youcandealwithit.com))
- Clearly determine who will pay for what
- How much debt can the family take on?
- Are there options for cutting costs?
- Give yourself a low-cost alternative
- How much will the student work?
- How many years will college take?

# Students – what you do now does affect you later

- **Student loans**
- **Credit cards**
- **Credit reputation**
- **Budgeting**
- **Be a wise money manager**
- **Control your debt**

## Think About the Future

“If you live like a doctor when you’re a student, you will probably have to live like a student when you are a doctor.”

# Students, will you be living with your parents after graduation?

- According to Forbes Magazine, the average starting salaries for 2010 college graduates are:
  - » Liberal arts: \$32,000 – \$36,000 (approx. \$2,125/mo net)
  - » Teachers: \$29,000 – \$33,000 (approx. \$1,950/mo net)
  - » Engineers: \$60,000 - \$75,000 (approx. \$4,200/mo net)
  - » Avg. all grads: \$45,000 - \$48,000 (approx. \$2,900/mo net)
- After paying your student loans (and possible credit cards), will you have enough to live on? What life style?

# Resources

- [pheaa.org](http://pheaa.org)
- [EducationPlanner.org](http://EducationPlanner.org)
- [Youcandealwithit.com](http://Youcandealwithit.com)
- [Myfedloan.org](http://Myfedloan.org)
- Toll Free: 1-800-692-7392
- Federal Student Aid Info Center – 1-800-433-3243
- [www.fafsa.gov](http://www.fafsa.gov)
- [www.federalstudentaid.ed.gov](http://www.federalstudentaid.ed.gov) – general financial aid info
- [www.direct.ed.gov](http://www.direct.ed.gov) – information on federal loans

# Contact Information

- Dan Wray
- Higher Education Access Partner
- [dwray@pheaa.org](mailto:dwray@pheaa.org)

QUESTIONS?

**PHead** 