helping students fund their college education

financial aid & FAFSA workshop
unemployment decreases and earnings increase

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Doctoral degree</td>
<td>2.5%</td>
<td>$1,624</td>
</tr>
<tr>
<td>Professional degree</td>
<td>2.1%</td>
<td>$1,736</td>
</tr>
<tr>
<td>Master's degree</td>
<td>3.5%</td>
<td>$1,300</td>
</tr>
<tr>
<td>Bachelor's degree</td>
<td>4.5%</td>
<td>$1,066</td>
</tr>
<tr>
<td>Associate degree</td>
<td>6.2%</td>
<td>$785</td>
</tr>
<tr>
<td>Some college, no degree</td>
<td>7.7%</td>
<td>$727</td>
</tr>
<tr>
<td>High school diploma</td>
<td>8.3%</td>
<td>$682</td>
</tr>
<tr>
<td>Less than a high school diploma</td>
<td>12.4%</td>
<td>$471</td>
</tr>
</tbody>
</table>

All workers average: 6.8%

Arizona University System 2013-2014

Financial Aid Distribution

Financial aid dollars provided to students

<table>
<thead>
<tr>
<th>Institution</th>
<th>Dollars Provided</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>ASU</td>
<td>$1,064,270,919</td>
<td>53%</td>
</tr>
<tr>
<td>NAU</td>
<td>$309,386,171</td>
<td>15%</td>
</tr>
<tr>
<td>UA</td>
<td>$636,013,783</td>
<td>32%</td>
</tr>
</tbody>
</table>

Total financial aid awarded: $2 billion
what is **financial aid**: any **money** from outside of the family that helps cover college costs

examples: scholarships, grants, outside sources, loans, and federal work- study
categories of aid

need-based

non need-based
Types of aid:

- Gift aid
  - Federal grants
  - Institutional grants
  - Scholarships

- Self-help aid
  - Student employment
  - Federal student loans
  - Private loans
gift aid: scholarships
gift aid: grants

federal or institutional

usually awarded based on financial need

may vary by institution
gift aid: federal pell grant

amount of grant awarded is determined by:
expected family contribution (EFC)
enrollment status (full or part-time)
attendance status (full academic year or less)

maximum award per academic year
2014-2015 = $5,730
gift aid: FSEOG & university grants

Federal supplemental education opportunity grant (FSEOG) & university grants (UG) are need-based awards.

Campus-based – apply early, limited funds (not all colleges participate).

Current amounts range from $100 - $4,000.
gift aid: teach grant

available for students who intend to teach in a public or private school that serves students from low-income families

not all institutions participate

agreement to serve – if not met, grant converts to unsubsidized loan

maximum award amount = $4,000
## self-help aid: student employment

<table>
<thead>
<tr>
<th></th>
<th>student employment</th>
<th>federal work-study</th>
</tr>
</thead>
<tbody>
<tr>
<td>earn money to pay educational costs</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>pay check</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>non-monetary compensation (room &amp; board)</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>does not count as income on the FAFSA</td>
<td>✓</td>
<td>✓</td>
</tr>
</tbody>
</table>
loans

- federal or private
- available for students and parents
- pay back with interest
### Federal Student Loans

<table>
<thead>
<tr>
<th></th>
<th>Subsidized (sub)</th>
<th>Unsubsidized (unsub)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Interest Rate</strong></td>
<td>4.66%</td>
<td>4.66%</td>
</tr>
<tr>
<td><strong>Interest Accrual</strong></td>
<td><em>does not</em> accrue interest awhile in school</td>
<td><em>does accrue interest awhile in school</em></td>
</tr>
<tr>
<td><strong>Need Based</strong></td>
<td>yes</td>
<td>no</td>
</tr>
<tr>
<td><strong>Repayment</strong></td>
<td>6 months after graduation</td>
<td>6 months after graduation</td>
</tr>
</tbody>
</table>
loan repayment

- Graduated: gradual increases in loan payments
- Fixed: fixed loan payment
- Income driven: payments based on income

studentaid.gov
# Federal Loan Limits

<table>
<thead>
<tr>
<th>Years</th>
<th>Dependent Undergraduate Student</th>
<th>Independent Undergraduate Student*</th>
</tr>
</thead>
<tbody>
<tr>
<td>1st Year/Freshman (0 - 24 credits)</td>
<td>$5,500</td>
<td>$9,500</td>
</tr>
<tr>
<td>2nd Year/Sophomore (25 - 55 credits)</td>
<td>$6,500</td>
<td>$10,500</td>
</tr>
<tr>
<td>3rd Year/Junior 4th Year/Senior (56+ credits)</td>
<td>$7,500</td>
<td>$12,500</td>
</tr>
<tr>
<td>Maximum Total Debt from Stafford Loans When You Graduate (i.e., your aggregate loan limits)</td>
<td>$31,000</td>
<td>$57,500</td>
</tr>
</tbody>
</table>
perkins loans

the college is the lender
not all colleges participate
financial need required
funds are limited
5% interest
repayment begins nine months after leaving school
Parent Plus Loan

Subject to credit approval

Current interest rate is 7.21%

Payments begin 60 days after the loan is fully disbursed
Private student loans offered by private financial institutions likely require co-signer, if student is applying. Interest rates vary, repayment options differ, and may have additional penalties.
how financial aid is awarded
cost of attendance

every college or university has an estimated cost of attendance (COA)

tuition & fees
room & board
books & supplies
transportation
personal expenses

} direct cost

} indirect cost
expected family contribution

\{ 
  \text{index score not actual dollar amount} \\
  \text{federal formula} \\
  \text{financial aid eligibility} \\
  \text{same at any institution} 
\}
how aid is calculated

COA – EFC = need

{ how much need based aid a student can be awarded

grants federal work study subsidized loans

a student can’t receive more need-based aid than the amount of financial need
gift aid

scholarships

grants

subsidized loans

work-study

self-help aid

unsubsidized loan

parent plus loan
let’s look at an example
estimated cost of attendance
2014-2015 example

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>tuition and fees (in-state)</td>
<td>$10,000</td>
</tr>
<tr>
<td>room and board (on-campus)</td>
<td>$10,000</td>
</tr>
<tr>
<td>books and supplies</td>
<td>$1,000</td>
</tr>
<tr>
<td>personal</td>
<td>$1,000</td>
</tr>
<tr>
<td>transportation</td>
<td>$1,000</td>
</tr>
<tr>
<td>cost of attendance:</td>
<td>$23,000*</td>
</tr>
</tbody>
</table>

*not actual dollar amounts
calculation of financial need

cost of attendance $23,000*
(-) expected family contribution $ 5,000

financial need $18,000

*not actual dollar amounts
### financial aid awarding

<table>
<thead>
<tr>
<th>Financial Aid Type</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cost of Attendance</td>
<td>$23,000*</td>
</tr>
<tr>
<td>Financial Need</td>
<td>$18,000</td>
</tr>
</tbody>
</table>

**Sample Awards (Gift & Need Based):**

<table>
<thead>
<tr>
<th>Type</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Scholarship</td>
<td>$6,000</td>
</tr>
<tr>
<td>Pell Grant</td>
<td>$1,000</td>
</tr>
<tr>
<td>University Grant</td>
<td>$2,000</td>
</tr>
<tr>
<td>Federal Work-Study</td>
<td>$2,500</td>
</tr>
<tr>
<td>Subsidized Loan</td>
<td>$3,500</td>
</tr>
<tr>
<td></td>
<td><strong>$15,000</strong></td>
</tr>
</tbody>
</table>

*remaining need $3,000
financial aid awarding

remaining financial need: $3,000

sample awards:
- unsubsidized loan: -$2,000
- parent plus loans: -$6,000

total aid offered: $23,000 (cost of attendance)

*not actual dollar amounts
<table>
<thead>
<tr>
<th>financial aid awarding</th>
</tr>
</thead>
<tbody>
<tr>
<td>cost of attendance</td>
</tr>
<tr>
<td>financial need</td>
</tr>
</tbody>
</table>

**sample awards (gift aid)**

<table>
<thead>
<tr>
<th>Type</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>scholarship</td>
<td>$6,000</td>
</tr>
<tr>
<td>pell grant</td>
<td>$1,000</td>
</tr>
<tr>
<td>university grant</td>
<td>$2,000</td>
</tr>
<tr>
<td>federal work-study</td>
<td>$2,500</td>
</tr>
<tr>
<td>subsidized loan</td>
<td>$3,500</td>
</tr>
<tr>
<td>unsubsidized loan</td>
<td>$2,000</td>
</tr>
<tr>
<td>parent plus loan</td>
<td>$6,000</td>
</tr>
</tbody>
</table>

$23,000
questions?
let’s take a quick break
completing the FAFSA
FAFSA

application to apply for federal financial aid
collects family’s personal and financial information
available in English and Spanish
three formats: online, PDF, paper
FAFSA online
faster, easier, smarter
built in edits to help prevent errors
skip-logic = skip unnecessary questions
immediate submission
more detailed instructions and live chat help
Get help paying for college
Submit a Free Application for Federal Student Aid (FAFSA)

New to the FAFSA?
Start A New FAFSA

Returning User?
- Make a correction
- Add a school
- View your Student Aid Report (SAR), and more
Login

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 your FAFSA.

Announcements
- The new 2014-2015 FAFSA is here! To begin your application, click Start A New FAFSA.
- In keeping with the Supreme Court decision ruling Section 3 of the Defense of Marriage Act (DOMA) unconstitutional

Thinking About College?
Use FAFSA4caster to see how federal student aid can help you pay for college!
easy help options with the online FAFSA
helpful hints and tips throughout the FAFSA
federal aid eligibility

- u.s. citizen or eligible non-citizen
- register with selective service (male applicants only, if required)
- attend a participating college
- enroll in a degree or certificate program
- maintain satisfactory academic progress
### who is eligible?

<table>
<thead>
<tr>
<th>U.S. Citizen</th>
<th>Eligible Non-Citizen</th>
<th>Not Eligible</th>
</tr>
</thead>
<tbody>
<tr>
<td>U.S. birth certificate</td>
<td>U.S. permanent resident with an alien registration number</td>
<td>Student visas</td>
</tr>
<tr>
<td>Certificate of naturalization</td>
<td>Refugee</td>
<td>DACA students</td>
</tr>
</tbody>
</table>

All student applicants have data checked by the Department of Homeland Security database.
Information needed:

- Social security number
- Prior year federal tax information
- Taxable income
- Untaxed income
- Bank account info
- Asset and investment info

Taxes do not have to be completed to file the FAFSA, families can estimate and make changes online once taxes have been filed.
getting started

select the correct FAFSA

choose the academic year the student will be attending school
select a password
FAFSA sections

- student demographics
- dependency status
- financial information
- school selection
- sign & submit
part I: student demographics
**Student Demographics**

**Use correct student social security number.**

**Include applicant's full legal name:** no nicknames.

**Selective service registration:** males, register through FAFSA.
**Student Eligibility**

- Select citizenship status
- Selective service registration option
- High school diploma – you will receive a h.s. diploma before the first date of enrollment in college
- 2015-2016 grade level: attended college before / 1st year degree or certificate

*New - foster youth question*
new foster youth question

a student who answers “yes” to the new foster care question will receive additional info on their confirmation page related to benefits they may be eligible for.

You reported that you are or were in Foster Care. You may be eligible for assistance through federal programs for foster youth, such as the John H. Chafee Foster Care Independence Program and/or the Education and Training Voucher (ETV) Program.

For more information contact your state ETV coordinator.
The student eligibility section of the FAFSA application is shown. It includes a drop-down list of high schools based on locations. Students can manually enter the name of a high school if it is not found in the list. This feature enhances the user experience by allowing flexibility in choosing schools even if they are not pre-mentioned in the database.
section II: school selection
students can list up to 10 institutions.
school selection summary

You may change the positioning of any school in this list. To do so, click on the school name and then use the buttons on the right to change the position of the selected school. The FIRST and LAST buttons will move the school to either the top or bottom of your list, respectively, and the UP and DOWN buttons will move the school one position up, or one position down, respectively.

For federal student aid purposes, it does not matter in what order you list your selected schools. However, placing a school that participates in your state’s student grant programs first may help you obtain state grant aid. Check with your state grant agency for more information.

*new – student may change the positioning of any school on the list for federal student aid purposes it does not matter what order schools are listed

housing plans
section III:
dependency status
FAFSA dependency questions are the key!

students who cannot answer “yes” are dependent and must provide parent and student income

If a student has unusual circumstances, the student can contact the financial aid office at their institution
The student will be asked if they are able to provide parent information.
Unable to provide parent information when a student is unable to provide parental information, select “I am unable to provide parental information.” Not all situations are considered special circumstances.
special circumstances

Examples of special circumstances as determined by the federal government:

- Your parents are incarcerated;
- You have left home due to an abusive family environment;
- You do not know where your parents are and are unable to contact them (and you have not been adopted).

But not all situations are considered a special circumstance. The following are situations that would not be considered a special circumstance:

- Your parents do not want to provide their information on your FAFSA;
- Your parents refuse to contribute to your college expenses;
- Your parents do not claim you as a dependent on their income tax returns;
- You do not live with your parents.

Now that you have reviewed the information above, select one of the following options and click Next to continue.

- I will provide parental information
- I have a special circumstance and I am unable to provide parental information
- I do not have a special circumstance but I am unable to provide parental information

CHECK FOR ERRORS PREVIOUS NEXT
unable to provide parent information

if a **parent refuses** to provide their information on the FAFSA and refuses to provide any financial support:

student can submit FAFSA, but is eligible to receive an unsubsidized Stafford loan only

**Unsubsidized Loan Only**

Students that do not have a special circumstance and are unable to provide parental information normally do not qualify for federal student aid.

However, in situations where your parent refuses to provide their information on the FAFSA and refuses to provide you with any financial support, there is an exception that allows a student to submit the FAFSA without parental information and receive an Unsubsidized Stafford Loan only.

If you would like to contact the financial aid administrator at your college about receiving only the Unsubsidized Stafford loan, select "I am submitting my FAFSA to apply for an unsubsidized loan only" and click Next to get additional information.

If you will be providing parental information, select "I will provide parental information" and click Next to continue.

- I will provide parental information
- I am submitting my FAFSA to apply for an unsubsidized loan only
dependency
case studies
part IV: parent demographics
parent demographics: parent of record

if parents are married
  • include both parent's information

if parent is single, never married but living with other legal parent
  • include both parents information

if divorced and re-married
  • include parent and step-parent information

if parent is single/divorced, not re-married and not living with the other legal parent
  • include single/divorced parent information
parent demographics:

parent of record

the following people are *not* considered parents unless they have adopted the student:

- grandparents
- foster parents
- legal guardians
- older brothers or sisters
- uncles or aunts
table to help students determine which parent’s info they need to provide

*new - “who is my parent” infographic available
Parent demographics

To list correct SSN, parents without a SSN must list 000-00-0000.

Reporting household size includes all people who are supported more than 50%.

Reporting number in college includes all students who are attending college at least ½ time from the household size.

Do not include parents in the number in college.
section V: student & parent income information
parents tax information

For 2014, have your parents completed their IRS income tax return or another tax return?

- Not going to file

Application was successfully saved.

Parents who meet IRS tax filing standards are required to file taxes.
parent tax information

federal tax filing status include correct filing status
married filing jointly
married filing separately
head of household
single

Internal Revenue Service (IRS) Data Retrieval Tool (DRT) available in early Feb
available to those who have already filed tax returns
Parent tax information

You are now leaving FAFSA on the Web and will be transferred to the IRS website to access your IRS tax information. Your information will be saved and your FAFSA on the Web session will end.

Your saved FAFSA will automatically open either when you transfer your information from the IRS or choose to return to FAFSA on the Web from the IRS website. If you do not transfer your information or choose not to return to FAFSA on the Web from the IRS website, you will have to log in to open your saved FAFSA.

Click OK to continue. Otherwise, click Cancel.

If you have any questions or problems using this tool, view available Help options for assistance.

Transferred to the IRS website to access tax information.
these fields are pre-filled based on FAFSA responses
confirm correct type of filed return

dislocated worker

skip remaining questions about parent income?
Student tax information

For 2014, have your parents completed their IRS income tax return or another tax return?
Will file

For 2014, what will be your tax filing status according to your tax return?
Single

Student tax / income information

Similar to parent

Students who meet IRS filing standards are required to file taxes
Student tax information

"will file" estimate
section VI: sign and submit
sign and submit

student and parent must sign FAFSA

electronic pin:
request and receive immediately at completion of FAFSA (only one parent needs a pin)

or

print and mail signature page

parents without a SSN
will be required to use signature page
sign and submit

option of signing with a pin

apply for & receive pin

agree to terms and submit
Submit

ability to check status
processed
rejected

view student aid report (SAR)

request a duplicate pin
common errors
common errors

- student & parent signatures
- blank fields
- no college code
- divorced / remarried parental info
- incorrect SSN or driver’s license number
- household size
- number of household in college
- real estate & investment net worth
what to do if a family’s situation has changed
reviews

{ parent loss of income
  student loss of income
  cost of attendance increase
  unusual circumstance }
after the FAFSA
financial aid steps

1. **student submits FAFSA**
2. **student receives SAR**
3. **institutions receives EFC**
4. **verification process**
5. **school calculates financial need**
6. **student receives award letter**

**student submits FAFSA**
by email or mail depending on info student provides

summary of info entered on FAFSA

review carefully to make sure it’s correct and complete

estimated EFC and aid eligibility
what is verification?
Your Financial Aid Awards

Arizona State University is pleased to offer you the following financial aid awards for the 2013-2014 academic year.

Your Financial Aid Awards (as of 3/20/2013)

<table>
<thead>
<tr>
<th>Aid Type</th>
<th>Fall 2013</th>
<th>Spring 2014</th>
<th>Total Award</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal Pell Grant</td>
<td>$1,846</td>
<td>$1,947</td>
<td>$3,793</td>
</tr>
<tr>
<td>University Grant</td>
<td>$3,000</td>
<td>$3,000</td>
<td>$6,000</td>
</tr>
<tr>
<td>Direct Subsidized Loan</td>
<td>$4,728</td>
<td>$4,730</td>
<td>$9,458</td>
</tr>
<tr>
<td>Direct Unsubsidized Loan</td>
<td>$5,630</td>
<td>$5,630</td>
<td>$11,260</td>
</tr>
<tr>
<td>Subtract</td>
<td>$5,600</td>
<td>$5,597</td>
<td>$11,197</td>
</tr>
</tbody>
</table>

Total aid is also eligible to apply for a Parent PLUS loan valued up to $11,197.

In order to receive this type of loan, you must fill out a credit application. Please contact us if you have questions about eligibility requirements or need assistance.

Major: Mathematics BS

Your awards were based on the following:

- Assumed Enrollment Status: Full time
- Projected Academic Level: Freshman
- Dependency Status: Dependent
- Residency Status: Resident
- Housing Plan: On Campus
- Estimated Cost of Attendance: $24,756
- Expected Family Contribution: $1,930
- Financial Need: $22,826

See definitions below for an explanation of the terms above.

Next Steps

Please take action on your awards in My ASU at myasu.asu.edu/financialaid to receive any awarded federal and ASU grants. Take these actions as soon as possible so we can prepay for your enrollment at ASU and ensure your aid is applied to your ASU charges on time.

Your aid may adjust if any of your student statuses, as listed on this page, change, or if you receive additional aid and/or scholarships, employee benefits, etc. Any changes to your awards will result in an email notification sent to your ASU email address.

Please feel free to call or visit one of our locations if you have questions (contact information on back). Best wishes for a successful year!

Melanie Pinto, Executive Director
Student Financial Assistance
Arizona State University
### Financial Aid Shopping Sheet

**Tool designed to simplify information**

**Standardized form**

**Easily compare institutions to make informed decisions**

---

**University of the United States (UUS)**

**Student Name, Identifier**

**Costs in the 2014-15 year**

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount ($XXX)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition and fees</td>
<td>XXXX</td>
</tr>
<tr>
<td>Housing and meals</td>
<td>XXXX</td>
</tr>
<tr>
<td>Books and supplies</td>
<td>XXXX</td>
</tr>
<tr>
<td>Transportation</td>
<td>XXXX</td>
</tr>
<tr>
<td>Other education costs</td>
<td>XXXX</td>
</tr>
</tbody>
</table>

**Grants and scholarships to pay for college**

- Total Grants and Scholarships (not all as need-based)
  - Grants and scholarships from your school: XXXX
  - Federal Pell Grant: XXXX
  - Grants from your state: XXXX
  - Other scholarships you can use: XXXX

**What will you pay for college**

**Net Costs**

($XXX/yr)

**Options to pay net costs**

- Work Study (Federal, state, or institutional)
  - $XXX

**Loan Options**

- Federal Perkins Loan
  - $XXX
- Federal Direct Unsubsidized Loan
  - XXXX

**Repaying your loans**

To learn about loan repayment choices and work out your Federal Loans monthly payment, go to:


**Other options**

- Family Contribute
- Military and/or National Service benefits
- Parent or Graduate PLUS Loans
- Non-Federal/private education loan

**Customized information from UUS**

---

**Graduation Rates**

Percentage of all students who graduate within 5 years

- Low
- Medium
- High

**Loan Default Rate**

Percentage of borrowers who default on their loans:

- This institution
- National

---

**Written borrowing**

Students who borrow at UUS, will have to pay 5% of their Federal loan balance for each 1% they exceed the 10-year payment period. This amount is approximately $XXX per month. The borrowing may be different.
compare costs & financial aid

compare costs
resident vs non-resident tuition
pay per credit hour or flat amount

compare financial aid
1 year vs 4 years
renewal and eligibility criteria

net price
sticker price – gift aid
accept financial aid awards
AWARD LETTER COMPARISON WORKSHEET

Different schools have different resources, so financial aid offers can vary greatly from school to school. There are several components of an aid offer you should consider:

- **Direct Costs**, which are billed to you by the school (e.g., tuition and fees), and are not always finalized figures at the time you receive your award letter.
- **Indirect Costs**, which are estimated expenses over which you may have some control (e.g., books and supplies).
- Scholarships and grant awards, referred to as gift aid. Be sure you understand how additional outside scholarships you receive may impact the aid offered by the school.
- Loans and work, also referred to as self-help aid, which you accept, accept in part, or decline. Always remember: loans must be repaid! Never borrow more than you need.
- Out-of-pocket costs remaining after subtracting offered aid from the total cost of attendance that you or your parents may have to find other resources to cover, such as parent loans, or additional part-time employment.
- Student consumer information and disclosures (such as graduation and transfer-out rates) that the school must provide, either with the award letter, by reference, or by link to other materials—be sure to review carefully.

Award letters usually only cover one academic year, and amounts awarded may change from year to year. Check the school's website or publications or contact the school's financial aid office for more information on the terms and conditions of gift aid (such as renewability in future years) and self-help aid.

<table>
<thead>
<tr>
<th>Award Letter from School</th>
<th>1.</th>
<th>2.</th>
<th>3.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cost of Attendance (COA)</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Direct Costs:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tuition and Fees:</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Other:</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Other:</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Other:</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Indirect Costs:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Transportation:</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Miscellaneous:</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Other:</td>
<td>$</td>
<td>$</td>
<td>$</td>
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<td>Other:</td>
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<td>Other:</td>
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</tr>
<tr>
<td>Other:</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Total Costs:</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Expected Family Contribution (EFC):</td>
<td>$ -</td>
<td>$ -</td>
<td>$ -</td>
</tr>
<tr>
<td>Total Need (COA – EFC):</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
</tbody>
</table>
### Compare Your Aid Awards

#### State You Live In
- No selection

#### College or University Name

#### Cost of Attendance

<table>
<thead>
<tr>
<th></th>
<th>School 1</th>
<th>School 2</th>
<th>School 3</th>
<th>School 4</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition and Fees</td>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Room and Board</td>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Books and Supplies</td>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Travel</td>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Personal Expenses</td>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
</tbody>
</table>

#### Financial Aid

**Gift Aid**
- Grants and Scholarships
  - School 1
  - School 2
  - School 3
  - School 4

**Other Gift Aid**
- School 1
- School 2
- School 3
- School 4

**Self-Help Aid**

**Student Loans**
- Federal Direct Loans
  - School 1
  - School 2
  - School 3
  - School 4

**Federal Perkins Loan**
- School 1
- School 2
- School 3
- School 4

**Other Student Loans**
- School 1
- School 2
- School 3
- School 4

**Work**
- Work Study/Job Offer
  - School 1
  - School 2
  - School 3
  - School 4

[Reset Calculator]  [Save Info]  [Calculate]
student accepts their financial aid awards!
questions?
arizona state university: financial aid & scholarships
87% of ASU grads looking for a job received an offer within 90 days of graduation in 2013.
asu direct costs 2014-2015

tuition and fees (in-state) $ 10,157
room and board (on-campus) $ 10,394
books and supplies $ 1,300

total direct costs $21,851
More than 80% of all ASU students receive some form of financial assistance every year.
new american university scholarships

- academic merit awards
- amounts range from $1,500 - $9,500 / year
- no separate application required
- awarded based on G.P.A., class rank, test score
- scholarship estimator
ASU Scholarship Estimator

Student Type
Select a value

Test Scores
Use sliders to enter numerical values.

- ACT Score
- SAT score

GPA & Class Rank
Use sliders to enter numerical values.

- Core GPA (4.0 scale, 4.0 = A)
- Your Rank
- Number of students in graduating class

Where do you live?
Select a value

Other factors
- I am a National Scholar

ASU named “best buy” among public colleges in the United States, Canada and the United Kingdom — Fiske Guide to Colleges 2015

ASU awards scholarships to incoming freshmen with outstanding academic ability upon admission to ASU in the fall semester. This scholarship estimator can help determine the amount of scholarship money that you may be eligible to receive. The actual scholarship award will be based upon your official academic credentials after your admission to ASU. Read more about ASU’s New American University Scholarship and Financial Assistance Program.
additional asu scholarships
<table>
<thead>
<tr>
<th>Scholarship</th>
<th>Need-based*</th>
<th>Deadline</th>
</tr>
</thead>
<tbody>
<tr>
<td>Colt Secure Your Security Deposit</td>
<td>No</td>
<td>01/15/2015</td>
</tr>
<tr>
<td>A Paul Moran Memorial Scholarship</td>
<td>No</td>
<td>01/19/2015</td>
</tr>
<tr>
<td>Dolman Law Group College Scholarship Video Essay Contest</td>
<td>No</td>
<td>01/15/2015</td>
</tr>
</tbody>
</table>
asu institutional scholarship renewal

asu scholarship maintenance plan

criteria:
3.0 ASU GPA and 30+ ASU credit hours
   = 100% award value

2.5-2.99 ASU GPA and/or 24-29 ASU credits hours
   = 80% award value (after 1\textsuperscript{st} year)
   = 70% award value (after 2\textsuperscript{nd} year)
   = 60% award value (after 3\textsuperscript{rd} year)

if student meets the full renewal requirements after one academic year,
100% award value will be renewed
special programs
for eligible arizona residents
barack obama scholars program

complete application & FAFSA by march 1
meet assured admissions
total family income less than $42,400

direct cost
tuition and fees
room and board
books
college attainment grant

complete application & FAFSA by may 1
total family income less than $42,400

tuition and fees
asu financial aid timeline

oct – aug
Incoming freshman merit awards

january 1 FAFSA available

february 1 scholarship portal deadline

march 1 financial aid (FAFSA) priority date

march 1 Incoming freshman awarding begins

may 1 enrollment deposit
tools & resources
financial aid toolkit
financialaidtoolkit.ed.gov
The Financial Aid Toolkit provides federal student aid information and outreach tools for counselors, college access professionals, nonprofit mentors, and others. You can access tools and resources such as handouts, videos, infographics, a link to FAFSA demo site, and FAFSA4caster. Learn about financial aid, conduct outreach, get training, and search tools and resources. The website for the toolkit is financialaidtoolkit.ed.gov.
Find FAFSA completion data about your high school. Help ensure that all of your students complete FAFSAs.

Federal Student Aid is providing high schools with current data about their FAFSA submissions and completions so that high schools can track their progress and help to ensure that their students complete a FAFSA. A completed FAFSA allows the U.S. Department of Education to determine a potential student’s eligibility for federal student aid.

Learn about and view FAFSA completion data by high school.
The data included in the attached charts reflect the number of submitted and completed FAFSAs among first-time filing applicants no older than 18 who will have received their high school diploma by the start of the school year to which they are applying for aid. For each high school, the number of submitted and completed applications is reported for the current application cycle (2014-2015) and the same time period last year for the previous application cycle (2013-2014).

The data is displayed in spreadsheets broken down by state or territory that include the school name and city of the high school.

Below, you can select a state or territory from the drop-down menu to view its data, get more information about the data assumptions, or find answers to the most frequently asked questions.

For high schools to track their progress, FSA regularly updates estimates for the first twelve months of an application cycle. From January through June, data releases are biweekly starting on the last Monday in January. For the remainder of the calendar year, data releases are monthly occurring on the last Monday of the month starting on the last Monday of July.

Data currently posted covers applications processed through December 5. Our next data release is scheduled for January of 2015 when we begin reporting data for the 2015/16 application cycle.

IMPORTANT ANNOUNCEMENT: Do you have concerns related to your high school within the data or on the FAFSA? We’ve recently updated our FAQ and Data Details pages reflecting recent changes and trending questions, including why we recently changed the definition of a senior, why some schools are not listed on the FAFSA, and common errors or misconceptions when analyzing the data.

IMPORTANT ANNOUNCEMENT: Do you need help increasing your FAFSA completion numbers in your area or at your high school? Federal Student Aid recently launched the Financial Aid Toolkit to help counselors understand the basics of federal student aid, provide tips on hosting events (along with sample PowerPoint presentations), provide suggested messages for social media and email outreach, and help find other training opportunities. Visit the site to learn more.
## Students in Unique Situations: Tips for Completing the Free Application for Federal Student Aid (FAFSA)

Questions on the 2014–15 FAFSA that may cause difficulty for students in unique situations, such as wards of the court or foster youth, are listed below. Question numbers refer to the paper FAFSA. Sections refer to the FAFSA on the Web (FOTW) Worksheet. Please note that some questions on the paper FAFSA do not appear on the FOTW Worksheet. Answering yes to any question in Step Three on the FAFSA and/or checking the corresponding box in Section Two on the FOTW Worksheet means that you will be treated as an independent student and will not need to provide parental information on the FAFSA.

### Question #44
**Section 4**
**Free childcare**

**Q:** I am a single mom with one child and will get free day care for my child (from a grandmother, aunt, or free day care center) while I go to college. Does the value of this free childcare have to be reported on the FAFSA?

**A:** No, this service is not income and the information is not collected on the FAFSA. However, note that you need to let the financial aid administrator at your college know that you are receiving free dependent care; an allowance for dependent care may not be added to your cost of attendance.

### Question #51
**Section 2**

“Do you now have or will you have children who will receive more than half of their support from you between July 1, 2014 and June 30, 2015?”

**Q:** I have a child who will be living with me and I will receive assistance from the Temporary Assistance for Needy Families (TANF) program. Do I answer “Yes” to Question #51? Are TANF or welfare benefits considered to be like earned income?

**A:** TANF benefits count as support that you provide to your child. You should answer “Yes” to this question, as long as you provide more than half of the child’s support.

### Question #53
**Section 2**

“At any time since you turned age 13, were both of your parents deceased, were you in foster care or were you a dependent or ward of the court?”

**Q:** I am a ward of the court who graduated from high school and then went to live with my mother for two months. Did I lose my independent status?

**A:** A student is considered independent if he or she is a ward of the court, or was a ward of the court, at any time when the individual was age 13 or older. If your ward of the court status changed before you reached age 13, you may be considered dependent on your parent. You should talk about your situation with the financial aid administrator at your college who will help you determine your correct dependency status.

**Q:** I am a dependent child of the court of my county. Is this the same as a “ward” of the court?

**A:** The term “ward” is used to mean “dependent” of the court. You are a ward of the court (regardless of whether this status is determined by the county or state) if the court has assumed custody of you. You should have court ordered documents that designate you a ward of the court.
# Tip Sheet for Undocumented Students

Undocumented students face unique challenges in their quest to obtain postsecondary education. This tip sheet is designed to help this population with some of the pressing questions they have while contemplating whether or not they can enroll in school.

<table>
<thead>
<tr>
<th>Question</th>
<th>Answer</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. I just finished high school and want to go to college. Will the fact that I am an undocumented student prevent me from continuing my education?</td>
<td>Generally speaking, your status will not prevent you from being admitted to college or a vocational program, or from enrolling in classes. Your status as an undocumented student limits the type of financial aid you receive and could impact your tuition charges. See Questions 2, 3, 4, 7 and 8 below.</td>
</tr>
<tr>
<td>2. I am an undocumented student, but I have lived in the U.S. since I was three years old. Am I eligible for financial aid to help pay for college?</td>
<td>As an undocumented student, you are not eligible for federal financial aid such as Federal Pell Grants, Federal Work-Study, and Federal Direct Student Loans (Direct Loans). However, you may be eligible for financial aid from other sources, including your college and private organizations.</td>
</tr>
<tr>
<td>3. I was born in the U.S. but my parents are undocumented. How does my parents’ status affect my eligibility for federal financial aid?</td>
<td>As a U.S. citizen, you are eligible to receive federal financial aid, regardless of your parents’ status. However, their status will prevent them from borrowing a parent PLUS to help pay your college expenses. For more information about how this affects your eligibility for federal student aid, contact the financial aid office at your school.</td>
</tr>
<tr>
<td>4. I am an undocumented student but I have lived in Kansas since my family came to the U.S. when I was six. I will graduate from high school soon. If I attend a public college in Kansas, am I eligible for in-state tuition?</td>
<td>Yes. 11 states have enacted legislation which allows undocumented students who meet certain qualifications to be charged lower in-state tuition at some or all public postsecondary institutions in the state. The states which have enacted such legislation are: California, Colorado, Illinois, Kansas, Nebraska, New Mexico, New York, Oklahoma, Texas, Utah, Washington, and Maryland.</td>
</tr>
<tr>
<td>5. If I live in a state which allows undocumented students to pay in-state tuition, do I have to do anything to be eligible to receive this benefit?</td>
<td>Common criteria for undocumented students to receive in-state tuition in certain states include: attending a state high school for two to four years, earning a high school diploma or General Education Diploma (GED) in the state, enrolling in a public postsecondary institution in the state, and filing an affidavit stating intent to legalize status and become a permanent resident. Check with the college you plan to attend about the criteria in your state.</td>
</tr>
<tr>
<td>6. I know that a few states allow undocumented students to be charged lower in-state tuition. Are there any states which have laws prohibiting undocumented students from receiving in-state tuition?</td>
<td>Yes. Three states—Arizona, Georgia and Indiana—have enacted legislation which prohibits undocumented students from receiving in-state tuition at public postsecondary institutions in those states.</td>
</tr>
</tbody>
</table>

**NASFAAA tip sheet for undocumented students**

[ASU Logo]
Tip Sheet for Undocumented Students

Undocumented students face unique challenges in their quest to obtain postsecondary education. This tip sheet is designed to help this population with some of the pressing questions they have while contemplating whether or not they can enroll in school.

<table>
<thead>
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</tr>
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</tr>
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<tr>
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</tr>
</tbody>
</table>

NASFAA tip sheet for undocumented students
Questions and Answers

Financial Aid and Undocumented Students

The questions and answers that follow provide information about student financial aid for undocumented students (sometimes referred to as "Dreamers") as well as guidance for a specific subgroup of undocumented students who have received Deferred Action for Childhood Arrivals (DACA). We have grouped the questions and answers into three categories: General Information, Eligibility for Financial Aid, and Completing the FAFSA.

A. General Information

1. Who are undocumented students?

Undocumented students are students who are not U.S. citizens, U.S. nationals, or "eligible noncitizens." Undocumented students are sometimes referred to as "Dreamers." This term generally refers to undocumented youths who have lived in the United States from a very young age. The term "Dreamers" is derived from the legislation introduced in Congress, known as the "DREAM Act." You can read more about the proposed "DREAM Act" at www.ed.gov/news/speeches/dream-act-testimony.

Within the larger group of undocumented students, there is a subgroup of students who have received Deferred Action for Childhood Arrivals.

2. What is Deferred Action for Childhood Arrivals (DACA)?

DACA is the name used of a process announced by the Secretary of Homeland Security on June 15, 2012. Under this process, if you came to the United States as a child and meet several key guidelines, you may apply for U.S. Citizenship and Immigration Services (USCIS), a component of the Department of Homeland Security, to request consideration of deferred action. "Deferred action" refers to a decision to defer (delay or put off) removal action of an individual. DACA may be granted by USCIS for a period of two years and may be renewed under certain circumstances. Deferred action does not provide an individual with lawful status, however, recipients of deferred action may obtain work authorization.

General information about DACA: www.uscis.gov/childhoodarrivals

Answers to a series of frequently asked questions related to DACA, filing requirements, evidence, decisions, and renewals: www.uscis.gov/humanitarian/consideration-deferred-action-childhood-arrivals-process/frequently-asked-questions

3. Who is a DACA student?

A DACA student has received deferred action under the Deferred Action for Childhood Arrivals process. Most DACA students are also granted work authorization, and if a student has work authorization, the student may be eligible to obtain a Social Security number. (More information about obtaining a Social Security number is in Question 4.)

Thus, if a DACA student is granted deferred action and employment authorization, the student may be eligible for a Social Security number. For more information about obtaining a Social Security number, visit www.socialsecurity.gov/pubs/002050020.pdf

B. Eligibility for Financial Aid

1. As an undocumented student or DACA student, am I eligible for federal student aid?

No. Undocumented students, including DACA students and Dreamers, are not eligible for federal student aid. However, you may be eligible for state or college financial aid. Most states and colleges use information collected on the Free Application for Federal Student Aid (FAFSA)® to determine whether you are eligible for aid. If you have a Social Security number, you may complete the FAFSA, and we encourage you to do so at www.fafsa.gov. However, we strongly recommend that you check with your high school counselor or your college or career school financial aid office to see what types of financial aid you may be eligible to receive and whether completing the FAFSA is the way to apply for that aid.
# Award Package Comparison Worksheet

It can be tricky to compare different schools' financial aid offers because costs and aid vary greatly from school to school. This worksheet helps you compare aid offers from several schools. As you review financial aid offers, keep in mind:

- Grant aid is like a grant or scholarship is the best type of aid. Make sure you are aware of any requirements (like maintaining a certain grade point average) to maintain eligibility for this aid.
- Some institutions offer more grant money to new students. Check if any grant aid is restricted to first-year students or if it can be renewed.
- Consider each school's student aid policies to determine if future aid packages will be similar or less generous.
- The difference between the gift aid you’ve offered and the cost of attendance will give you a good idea of your out-of-pocket costs for school.
- "Self-help" aid like work-study and student loans are also available, but aren’t considered aid grants.
- Student loans have to be repaid with interest and can’t be discharged in bankruptcy, so don’t take the decision to borrow lightly.

You can usually find this information on schools' websites or in materials they send you. If you can’t find it, contact the school's financial aid office.

## Award Package from School

<table>
<thead>
<tr>
<th>School</th>
<th>1</th>
<th>2</th>
<th>3</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gift Aid (Sources):</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>1.</td>
<td>Renewable?</td>
<td>Renewable?</td>
<td>Renewable?</td>
</tr>
<tr>
<td>2.</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>4.</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Total Gift Aid:</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Self-Help Work (Sources):</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>1.</td>
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<tr>
<td>2.</td>
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</tr>
<tr>
<td>Total Work:</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Loans (Sources and Interest Rates):</td>
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<td>$</td>
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</tr>
<tr>
<td>1.</td>
<td>( %)</td>
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<td>2.</td>
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</tr>
<tr>
<td>3.</td>
<td>( %)</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Total Loans:</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>TOTAL aid:</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Cost of Attendance (COA or Budget):</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Less Expected Family Contribution (EFC):</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Less Total Aid:</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Federal Unsubsidized Loan (PLUS - EFC - Aid):</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Your Estimated COA/Budget (if different from school's estimate):</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Revised Unsubsidized Loan (based on your estimated COA/Budget):</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
</tbody>
</table>
DO NOT MAIL THIS WORKSHEET.

The FAFSA on the Web Worksheet provides a preview of the questions that you may be asked while completing the Free Application for Federal Student Aid (FAFSA) online at www.fafsa.gov.

You must complete and submit a FAFSA to apply for federal student aid and for most state and college aid. Write down steps to help you easily complete your FAFSA anytime after January 1, 2015.

See the table to the right for state deadlines. Your application must be submitted by midnight Central time. Also, pay attention to the symbols that may be listed after your state deadline. Check with your high school counselor or your college’s financial aid administrator about other deadlines. The federal deadline is June 30, 2015.

This Worksheet is optional and should only be completed if you plan to use FAFSA on the Web.

Sections in purple are for parent information.

This Worksheet does not include all the questions from the FAFSA. The questions that are included are ordered as they appear on FAFSA on the Web. When you are online, you may be able to skip some questions based on your answers to earlier questions.

Applying is easier with the IRS Data Retrieval Tool!

Beginning in early February 2015, students and parents who have completed their 2014 IRS tax return may be able to use FAFSA on the Web to electronically view their tax information. With just a few simple steps, the tax information can also be securely transferred into FAFSA on the Web.

Sign your FAFSA with a Federal Student Aid PIN!

If you do not have one, you can apply for one at www.pin.ed.gov. Your PIN allows you to electronically sign when you submit your FAFSA. If you are providing parent information, one parent must also sign your FAFSA to sign electronically, your parents should also apply for a PIN.

Free help is available!

You do not have to pay to get help or submit your FAFSA. Submit your FAFSA online at www.fafsa.gov or you can call 1-800-4-FED-AID (1-800-433-3243). TTY users (hearing impaired) can call 1-800-738-8239.

NOTES:

www.fafsa.gov 2015-2016 FAFSA on the web WORKSHEET PAGE 1
college goal FAFSA

Saturday, Feb 7th
Sunday, Feb 8th
www.Pay4CollegeArizona.gov
asu financial aid & scholarship services

visit us at any campus location

or

contact us 24/7

live chat   www.asu.edu/financialaid

480-965-3355