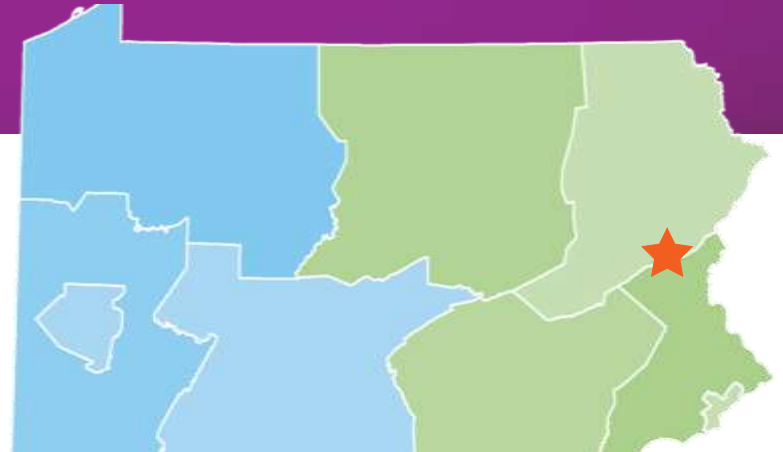


Take your  
**EDUCATION** to the **NEXT LEVEL**

# Financial Aid 101

# Your Presenter



## Michael F. Burke

Higher Education Access Partner

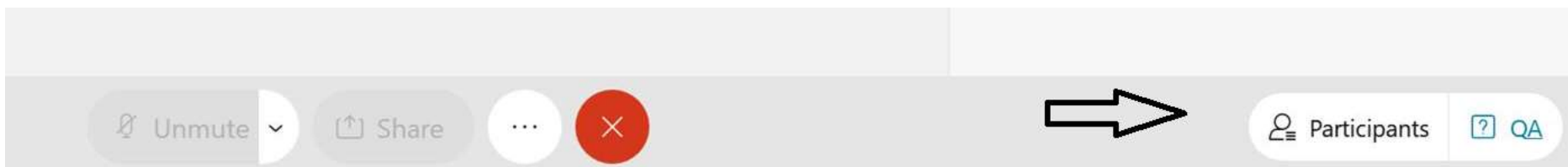
PA Higher Education Assistance Agency (PHEAA)

215-205-5451

[mburke@pheaa.org](mailto:mburke@pheaa.org)

# Q & A

- We will be taking questions using the Q&A feature at the end of the presentation.



- Click the ? symbol to see the feature box on the right of your screen.

# Topics



- What is Financial Aid
- Aid sources available
- How do I apply
- What happens next
- Options to fund the gap

# What Is Financial Aid?



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

## **Types of Aid:**

- Merit Scholarships (Free Money)
- Grants/Scholarships (Need-Based-Free Money)
- Self-Help (Loans, Work, Savings, etc.)

# Funding Sources



**Federal Government**



**State Government**



**School or College**



**Scholarships**

# Financial Aid Made Simple

## 5 Steps to Financial Aid





# Financial Aid 101

*APPLYING*



# Start with the **FORMS**

## **FAFSA** – Free Application for Federal Student Aid

- Required by **ALL Schools, PHEAA** and some scholarship organizations
- Required every year attending

## **STATE GRANT FORM** through PHEAA

- Required first year for all students

## Some schools require additional forms:

**CSS Profile** – through the College Board; additional fees

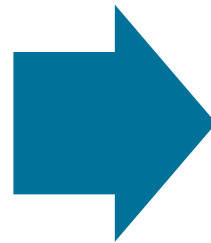
**Institutional Financial Aid Forms** - through a specific school

**KNOW WHAT FORMS EACH SCHOOL *REQUIRES***

# Other Forms You May Need to Complete



✓ Check with your school





- **C**ollege **S**cholarship **S**ervice Profile
- Created/Maintained by the College Board
- Required at **Some** Institutions & Scholarship Organizations – 400 Across the US
- Used in Addition to the FAFSA, not a Replacement
- Used to Award Need Based & Institutional Aid
- **Also** Complete the FAFSA for Federal Aid options
- CSS Profile Costs \$25.00 + \$16.00 for Additional Schools – A Waiver May be Available for Domestic Students

<https://www.collegeboard.org/>

# Know Your Deadlines

DON'T MISS THE DEADLINE!

**Federal Deadlines** - Apply anytime after October 1 in the year prior to when you will attend school  
(AY 2021-22: 10/1/20 to 6/30/22)

**School Deadlines** - vary, check websites!



## PA State Grant Deadlines for FAFSA

**May 1, 2021** - First-time and renewal students attending colleges, universities & college transferrable programs (excluding community colleges)

**August 1, 2021** – First-time students attending community college; a business, trade or technical schools, hospital school of nursing; Open Admissions Institutions or a 2-year non-transferrable degree program at a Jr or 4-year college

# Whose Info Goes on the FAFSA?

## YES

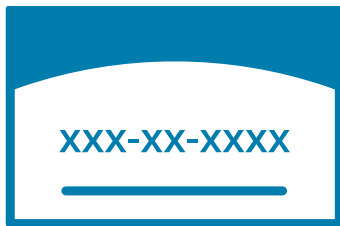
- Married parents living together
- Biological parents living together
- Divorced or separated parents
  - The parent the student lived with the most over the past 12 months. If equal, then the parent who provided more than 50% of student's support
- Stepparents – If part of student's household
- Adoptive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

## NO

- Foster Parents
- Legal Guardians
- Anyone else the student lives with

# 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)**

# Who Is Independent?



- Born before January 1, 1998
- Married
- Veteran (includes active duty personnel)
- Working on graduate level degree
- Emancipated minor in legal guardianship
- Orphan, in foster care or ward of the court at anytime when student was age 13 or older
- Have legal dependents other than spouse
- Student deemed homeless by proper authority
- (PA State Grant status can be different)

# 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 [fsaid.ed.gov](https://fsaid.ed.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

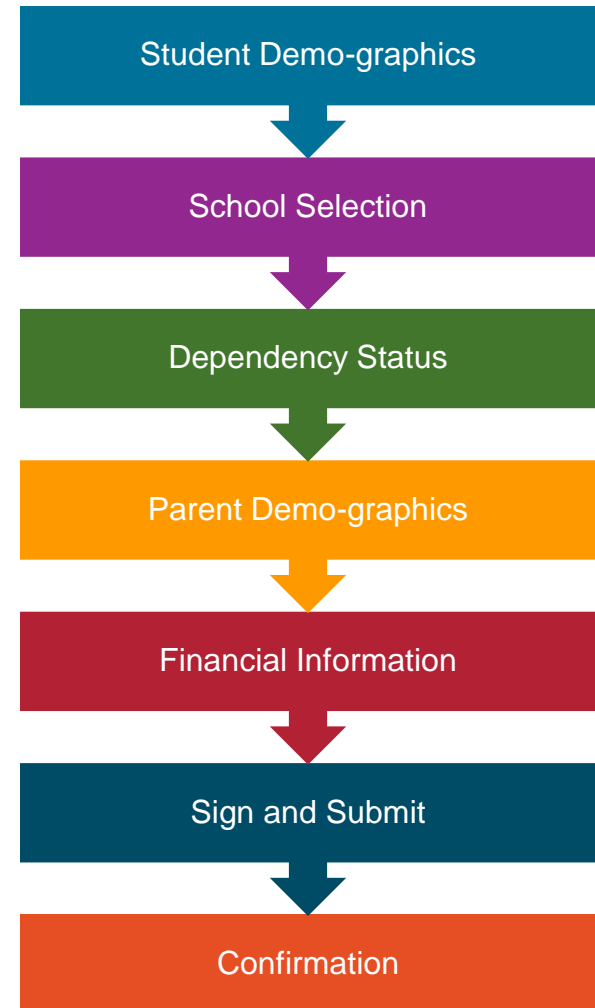
Security Questions

Social Security  
Number



# FAFSA Steps

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



# FAFSA (Free Application for Federal Student Aid) – FAFSA.gov

- The FAFSA is the primary federal form for financial assistance to attend postsecondary school.
- Must file a FAFSA each year a student attends school to be eligible.
- File online – Fast, Secure, SKIP LOGIC and Built-in Edits.

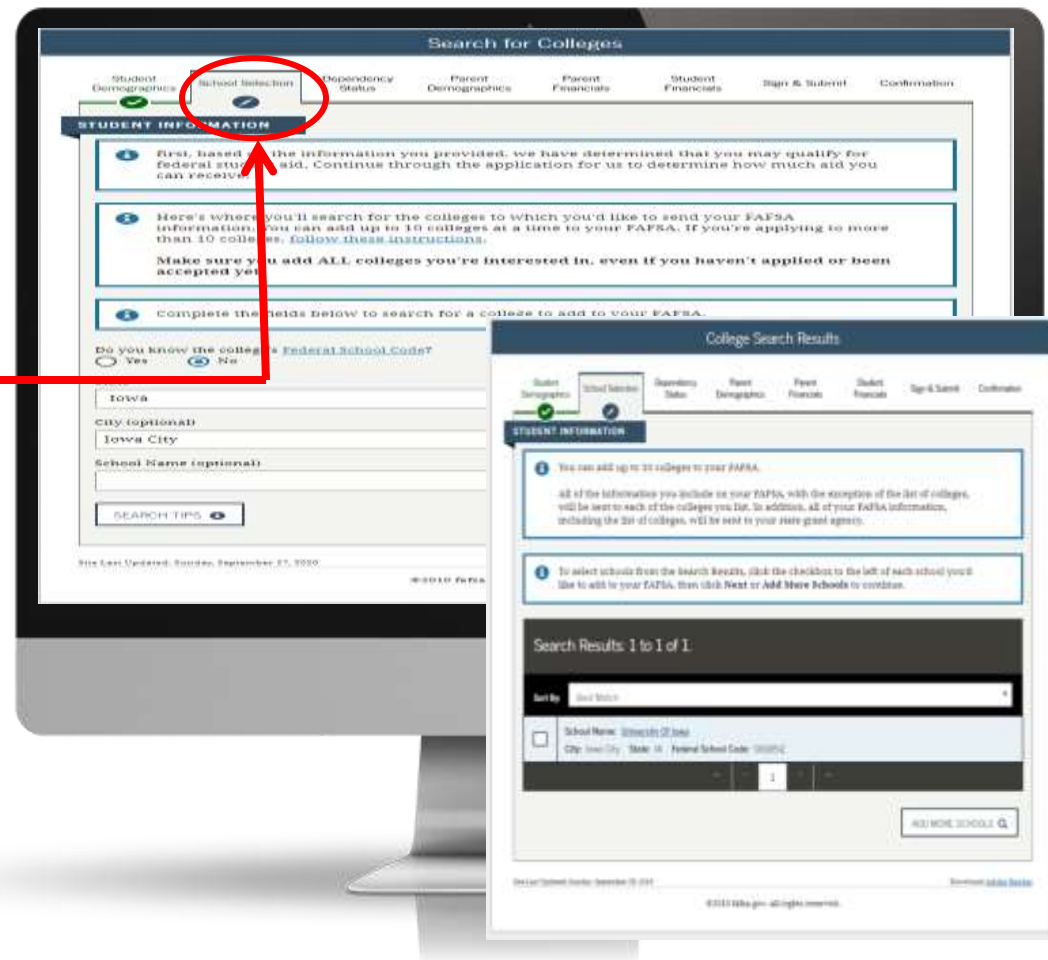


# On the FAFSA, Students: Answer “YES”

- Interested in Work Study?
  - » Gaining an on campus WS job is not guaranteed
  - » WS income is not reported on the FAFSA
  - » Understand the process on your campus of being hired
- Interested in Federal Student Loans?
  - » No obligation, all aid can be rejected by student

# FAFSA – School Selection

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



# IRS Data Retrieval Tool

## After taxes are filed:

- Is a component of the FAFSA
- Automatically pulls in 2019 IRS Tax info for parents and students and places data into the FAFSA
- There are some exceptions – not everyone can use the IRS DRT
- Not everyone is required to file taxes, filing is not required to complete the FAFSA
- If estimated income is used to complete the FAFSA, go back later and use IRS Data Retrieval Tool



## Get My Federal Income Tax Information

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

Enter the following information from your 2019 Federal Income Tax Return. [?](#)

All fields are required unless marked otherwise.

### First Name

First

### Last Name

Last

### Social Security Number

No input required

\*\*-\*\*-\*\*\*\*

### Date of Birth

MM/DD/YYYY

01/01/1999

### Filing Status

Single

### Street Address

Must match your 2019 Federal Income Tax Return

123 Oakdale Dr.

### P.O. Box

Required if entered on your tax return

### Apartment Number

Required if entered on your tax return

### Country

United States

### City, Town or Post Office

Coralville

### State / U.S. Territory

Iowa

### ZIP Code

52317

By submitting this information, you certify that you are the person identified. Use of false information may result in civil and criminal penalties.

**SUBMIT**

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

**CANCEL**

Enter address information exactly as it appears on the IRS tax return



## 2019 Federal Income Tax Information

Got Data

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

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

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

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

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

### Transfer My Tax information into the FAFSA Form

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



**TRANSFER NOW**

### Do Not Transfer My Tax information and Return to the FAFSA Form

By clicking the "Do Not Transfer" button, you are choosing not to transfer your tax information to the FAFSA form. You will return to your FAFSA form.

**DO NOT TRANSFER**

### Student IRS Info



**STUDENT INFORMATION**

What was your adjusted gross income for 2019? Transferred from the IRS

**PREVIOUS** **NEXT**



# Sign & Submit

## Signature Status

Student Demographics ✓ School Selection ✓ Dependency Status ✓ Parent Demographics ✓ Parent Financials ✓ Student Financials ✓ Sign & Submit ✎ Confirmation

**i** Both you and a parent need to sign your FAFSA.

Only sign for yourself. If you and your parent are not together, one of you must sign, save the application and then exit. Give the "save key" to the other person who can then sign and submit the FAFSA.

**Be sure not to mix up your and your parent's FSA IDs when signing.**

**Student Signature Needed** ✎

Signature Status: **Unsigned**

**PROVIDE STUDENT SIGNATURE** ✎

**Parent Signature Needed** ✎

Signature Status: **Unsigned**

**PROVIDE PARENT SIGNATURE** ✎

[PREVIOUS](#)

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

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# Confirmation Page & Link to the PA State Grant Form & Sibling Application

## 2021-2022 Confirmation Page



### Congratulations, First!

Your FAFSA was successfully submitted to Federal Student Aid.

Confirmation Number: F 00600669903 07/13/2020 16:32:10

Data Release Number ([DRN](#)):2866

#### What Happens Next

- In 7-10 business days, we will mail you a Student Aid Report (SAR) 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).

PRINT THIS PAGE

Start your state application to apply for 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) = 002592

> IRS Information

> School(s) on your FAFSA:

School Name	Graduation Rate	Retention Rate	Transfer Rate	Additional Information from <a href="#">College Scorecard</a>
MID-ATLANTIC CHRISTIAN UNIVERSITY	31%	62%	0%	NA



If you have questions, visit [StudentAid.gov/fafsa/help](https://StudentAid.gov/fafsa/help).

TAKE A SURVEY

10K

Share

Tweet

Site Last Updated: Sunday, September 27, 2020

Download [Adobe Reader](#)

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# Online State Grant Application

- Link off the FAFSA Application Confirmation Page

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

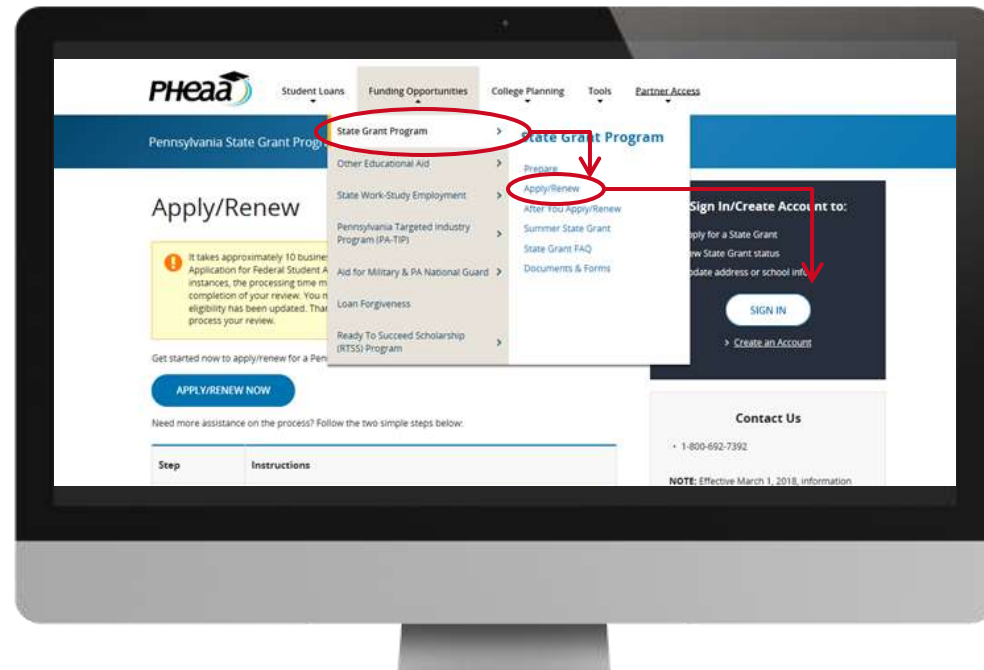
- Link in an email sent to student/parent from PHEAA,

**OR**

- Go to [PHEAA.org](https://www.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**

# Special Circumstances

## If things change....

- Divorced or separated parents
- Recent death or disability
- Reduced income
- Unemployment
- Medical or dental expenses not covered by insurance

- ✓ Only a school can change a FAFSA related to circumstances
- ✓ Decisions are final and cannot be appealed to U.S. Department of Education
- ✓ Contact PHEAA for PA State Grant re-consideration

# Forms Are Filed – Now What?



**What's NEXT?**

# What Happens Next?

## The process.....

Department of Education's Central Processing System uses the FAFSA calculations to create your **NEED ANALYSIS**

EFC is calculated – number used to determine need

SAR/ISIR – reports information to you and your school choices

Schools and State receive your results

Grant eligibility is calculated

You Apply/Applied to your school choices

Once Accepted – schools produce Award Offer  
(Aid Notification) based on Need and any Internal Aid  
(Cost – EFC = Need)

You compare Award Offers

Determine true costs of school and make affordable choices



# Need Analysis is Calculated by Your School



Schools use SAR calculations to determine a student's financial need based on –

## Two Components:

- The student's Cost Of Attendance at the chosen institution.
- The student's Expected Family Contribution (EFC).

EFC figure includes parent(s) & student's contribution.

# What School Costs Are Considered?

## School costs include:

- Tuition and fees
- Room and board
- Books and supplies
- Transportation
- Miscellaneous living expenses
- Child care, if necessary



**You can receive financial aid up to the total of the school regardless of your EFC!**

# Net Price Calculators



- Enables current and prospective students, families and consumers to determine an estimate of an individual net price at a particular institution.
- **ESTIMATED** data must be provided by each institution:
  - » Total price of attendance
  - » Tuition, Fees, Room and Board
  - » Expenses (i.e., personal, transportation)
  - » Estimated total merit and need-based grant aid
  - » Estimated net price (attendance minus grant aid)

**May not include scholarships**

# How is EFC Calculated?

In theory, the EFC is a number calculated to measure and compare the general financial strength of all families applying for aid - it is **NOT** the amount you are expected to pay. The EFC remains the same no matter which school the student attends.

- **Expected Family Contribution (EFC) is determined based on:**
  - ✓ Parent income and assets
  - ✓ Student income and assets
  - ✓ Family size
  - ✓ Number in college
  - ✓ Age of the older parent



This is NOT necessarily the amount you will pay each year!



# Parent Income & Assets

- Allowances are made for federal, state, local and social security taxes; working parent households and a standard living allowance based on family size
- An **ASSET PROTECTION ALLOWANCE** is applied against a Parent's assets, based on the information provided on the FAFSA application

The screenshot shows the FAFSA application progress bar with steps: Student Demographics, School Selection, Dependency Status, Parent Demographics, Financial Information, Sign & Submit, and Confirmation. The 'Financial Information' step is currently active. Below the progress bar, a blue banner reads 'PARENT INFORMATION'. The question asks: 'As of today, does the total amount of your parents' current assets exceed \$33,600.00?' with radio buttons for 'Yes' and 'No'. A red circle highlights the word 'assets' and the amount '\$33,600.00'. A red arrow points from this circle to a callout box containing the text: 'Each family's number is unique to them'.

**NOT AN ASSET: Home, Personal Property, Qualified Retirement Funds; Value of Life Insurance**

Report **NET ASSETS** (Current Value – Current Debt = Net Asset)

529 college savings accounts are reported as Parent Investments.

# Student Income & Assets



- Income protection allowance of \$6,970 is applied and the remaining amount is assessed at 50%
- Dependent students must report assets in their name
- Student assets are assessed at 20%

# Calculating Financial **NEED**



## 1. Using FAFSA calculations:

School Cost .....	\$32,000
<b>-EFC</b> .....	<u>-\$ 5,000</u>
<b>FINANCIAL NEED</b> .....	\$27,000

2. FAO “**Packages**” students based on Financial Need and available funding (varies by school)

3. Financial **Award Offer** is sent to the Student

**NOTE: EFC Stays the same, Costs Vary**

# Financial Aid Notification

- Official notification from school about financial aid, terms and conditions
- Lists the type and amount of each offer to be received
- Describes what must be done to accept or reject any aid offered
- Discloses students rights, responsibilities and academic requirements
- There is no required standard format for Aid Notices

# Reviewing the Financial Aid Notification

After reviewing their notifications, students should be sure they know and understand the following:

How much of the financial aid is free money?

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

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

Will offers increase as tuition increases?

Will offers change from year to year?

Will loans be needed?



# Financial Aid 101



## Federal & State Aid

# Federal Programs

- Pell Grant - max award \$6,345\* (for 2020-21)
- Max EFC is 5711
- Campus-based aid (amounts determined by Financial Aid Office at each potential school)
  - » FSEOG.....up to \$4,000
  - » Federal Work-Study...FAO determines

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

\* **Goes to most financially needy students**

# Other Federal Programs

(Based on specific situations & criteria)

- Teach Grant
- Iraq & Afghanistan Service Grant
- Dependents Education Assistance (DEA) Grant -  
Veteran Affairs
- Vocational Rehabilitation Program (students with  
disabilities)
- Americorps - [www.americorps.gov](http://www.americorps.gov)

***StudentAid.gov***



# Pennsylvania State Grant\*) (2020-21)



- In-state (PA) - Full-time: up to \$4,525
- In-state (PA) – Part-time: 1/2 of the FT award
- Out-of-state - Up to \$578 in DC, DE, MA, OH, VT, WV. \$770 for veterans.
- 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
- 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, or visit [PHEAA.org](https://www.pheaa.org)



# Financial Aid 101



## Federal Loans

# Federal Direct Loan Program

- Available to **ALL** students **REGARDLESS** of need
- Additional unsubsidized funds available for Independent & Parent PLUS denials
  - » 2.75% interest rate (AY 20-21), 1.057% fee
  - » Rates set every July 1st for the life of that year's loan; fees are deducted from disbursement
- In student's name, no collateral or credit check, must sign MPN
- Available loan amounts increase in subsequent years
- No payments required while attending school & six-month grace period
- Flexible Repayment options
- 150% RULE applies – New borrowers as of 7/1/13

**Studentaid.gov &  
school's website!**

## **Based on FAFSA, students have a combination of:**

- Subsidized:  
Federal government pays interest in school and grace status
- Unsubsidized: interest accrues in school and grace

# Federal Direct Stafford Loan Borrowing Limits

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
<b>1<sup>st</sup> Year</b>	<b>\$5,500</b> Total No more than \$3,500 may be subsidized	<b>\$9,500</b> Total No more than \$3,500 may be subsidized	<b>\$20,500</b> each academic year Graduate / Professional students are no longer eligible for subsidized loans
<b>2<sup>nd</sup> Year</b>	<b>\$6,500</b> Total No more than \$4,500 may be subsidized	<b>\$10,500</b> Total No more than \$4,500 may be subsidized	
<b>3<sup>rd</sup> Year and beyond</b>	<b>\$7,500</b> Total No more than \$5,500 may be subsidized	<b>\$12,500</b> Total No more than \$5,500 may be subsidized	
<b>Aggregate Limits</b>	<b>\$31,000</b> Total No more than \$23,000 may be subsidized	<b>\$57,500</b> Total No more than \$23,000 may be subsidized	<b>\$138,500</b> Total No more than \$65,000 may be subsidized

# Federal Direct PLUS Loan

- For parents of dependent undergraduate or graduate level students
- In parent's name for student costs
- Rates set every July 1st for the life of that year's loan; fees are deducted from disbursement
  - » 5.30 % variable/fixed interest rate; 4.228% fees (AY 20-21)
- Can borrow up to the Cost of Attendance
- MUST apply each year
- No Debt-to-Income test, only lenient credit check
- Can have an endorser (co-signer)
- Principal can be deferred while student is in school; Interest will continue to accrue
- IF denied - student is eligible for an additional \$4,000 unsubsidized loan
- Must file a FAFSA



# Financial Aid 101



## Private/Alternative Loans



**ONLY consider private or  
alternative loans after looking into  
all other sources of financial aid**



# Private/Alternative Loans

- From private lenders or financial institutions
  - In student's name/co-signers usually required
  - Can borrow up to the Cost of Attendance
  - Based on credit scores and debt-to-income
  - Fees, interest rates, loan amounts, and repayment provisions vary by lender
  - Repayment may be deferred until education completed
  - Students must sign a "Self Certification Form"

***READ THE FINE PRINT***

A document titled "Private Education Loan Applicant Self-Certification" is shown. It contains several sections with checkboxes and text. The visible sections include "I am applying for a private education loan", "I am applying for a private education loan for my dependent child", and "I am applying for a private education loan for my dependent child who is a dependent on my federal income tax return". There are also fields for "Name of the lender", "Loan amount", "Interest rate", and "Repayment terms".

# PA Forward Education Loans

## Pennsylvania's Student Loan Program



- Low cost affordable student loan products, originated and serviced through PHEAA, available to **help Pennsylvania Students & families.**
- Variety of repayment options.

### Who can use PA Forward?

- Undergraduate Students
- Graduate Students
- Parents, Stepparents, Guardians
- Refinancing Option
- PA Residents attending any Title IV eligible school
- OH, NY, NJ, DE, MD, VA residents attending a PA school



Apply and find more details on PA Forward at [PHEAA.org/PAForward](https://PHEAA.org/PAForward)

**It's worth a look to find what works for you!**

# Scholarships



# Types of Scholarships



- Postsecondary scholarships
  - » Merit, Major, Characteristics
  - » Admissions & Financial Aid
- Local and regional scholarships
  - » School Counselor
  - » Local Foundations
- National scholarships
  - » Websites

# Scholarship Search

## Don't miss out on FREE money!

- Start early – and KEEP LOOKING
- Don't forget to continue studies!
- GOOGLE your interests
- Don't PAY for information
- Criteria varies by school
  - If you're asked to pay, it's not free money (SCAM)
- Don't disqualify yourself until IT disqualifies YOU
- Don't fear ESSAYS
- Provide what is asked
- Small scholarships ADD UP
- Activities, Athletics, Family, Hobbies, Participation, Attributes – DO YOUR RESEARCH
- **Don't miss DEADLINES**
- Write it down!



- ✓ [FastWeb.com](http://FastWeb.com)
- ✓ [EducationPlanner.org](http://EducationPlanner.org)
- ✓ [Scholarshipamerica.org/](http://Scholarshipamerica.org/)
- ✓ [Chegg.com](http://Chegg.com)
- ✓ [FinAid.org](http://FinAid.org)
- ✓ [Peerlift.org](http://Peerlift.org)
- ✓ [Scholarships.com](http://Scholarships.com)
- ✓ [Scholarship-Page.com](http://Scholarship-Page.com)
- ✓ [DoSomething.org/Scholarships](http://DoSomething.org/Scholarships)
- ✓ [Colleges.Niche.com](http://Colleges.Niche.com)
- ✓ [StudentScholarships.org](http://StudentScholarships.org)
- ✓ [BigFuture.Collegeboard.org](http://BigFuture.Collegeboard.org)
- ✓ [CollegeAnswer.com](http://CollegeAnswer.com)
- ✓ [CollegeNet.com](http://CollegeNet.com)
- ✓ [Cappex.com/scholarships](http://Cappex.com/scholarships)
- ✓ [Unigo.com](http://Unigo.com)
- ✓ [Careeronestop.org/toolkit/training/find-scholarships.aspx](http://Careeronestop.org/toolkit/training/find-scholarships.aspx)
- ✓ **MORE....**

# Options for Funding the Gap

# Meeting the Gap

- Research School Options
  - Additional institutional money
  - Tuition payment plan
  - Income Share Agreement (ISA)
  - Institutional Loan
- Consider options for cutting costs
  - Commute or alternative housing options
  - Resident assistant (RA) option
  - Alternative meal plan options
  - Take summer classes
  - Buy used books, rent, research online for cheaper costs, check with the library
- Research private outside scholarships
- Employer reimbursement programs
- Alternative schools (affordable school, community college, 2 + 2 strategy (2 years at a community college then transfer credits to a 4 year school) Check out **Patrac.org**
- Federal parent PLUS loan
- Home equity loan/Line of credit
- Private/Alternative loans
- 529 college saving plan
- AmeriCorps/Peace Corps
- Military (JROTC, ROTC, National Guard)
- Current Wages





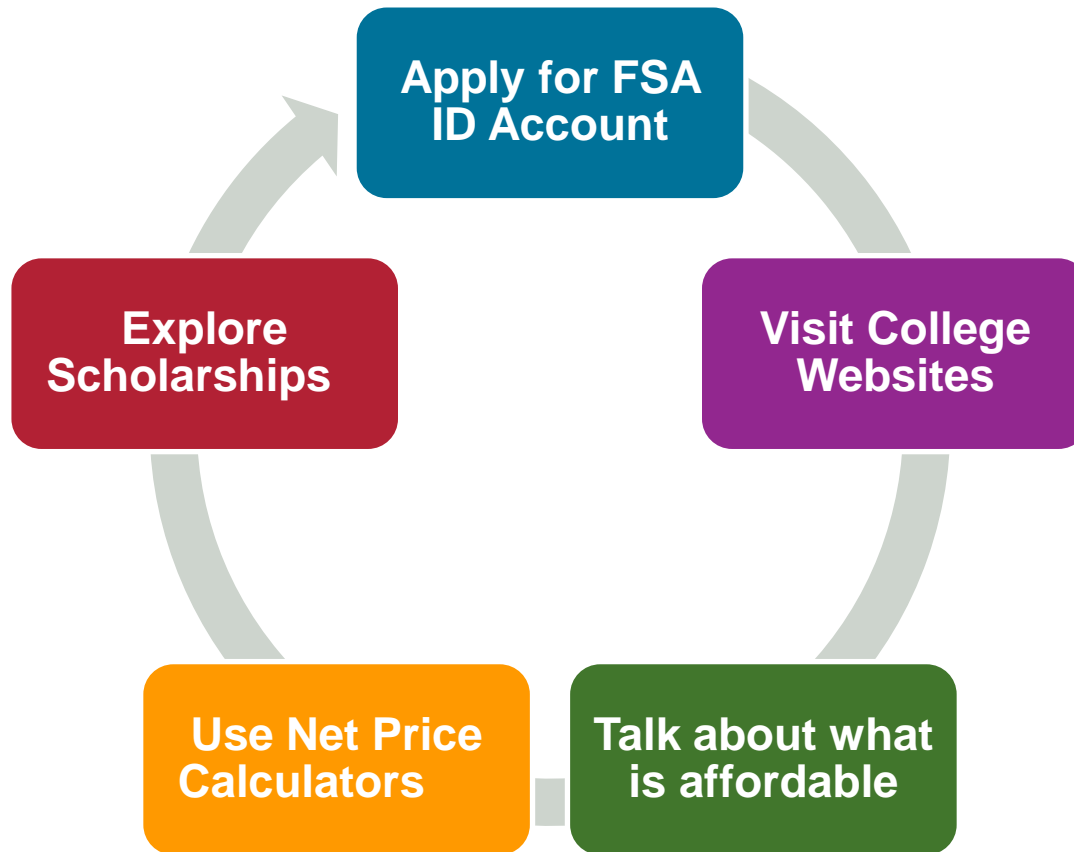
# Financial Aid 101



## Final Thoughts & Wrap-Up



# What Can You Do Now?



# PHEAA FAN & FAFSA Toolkits

## Inside FAN & FAFSA Toolkits



The image displays several educational materials from PHEAA:

- PA Student Aid Guide 2020-21**: A guide for students seeking financial aid in Pennsylvania.
- FAFSA Tip Sheet**: A sheet providing essential information for completing the FAFSA form.
- SCHOLARSHIP TIPS**: A resource offering advice on finding and applying for scholarships.
- How to Create a Federal Student Aid Account (PSA ID)**: A guide explaining the steps to create a Federal Student Aid (PSA) ID.
- PA FORWARD Student Loans**: A promotional material for PHEAA's student loan programs, featuring a woman studying at a desk.

Order at: <https://www.pheaa.org/materials-ordering/selectMaterial.shtml>

# Use Your Resources



- **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

# Contact Information

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