



PHEAA offers many FREE financial aid programs and resources to help you plan to pay for your postsecondary education.

## APPLYING FOR FINANCIAL AID

Nearly two-thirds of students receive some type of financial aid. Consider all types of financial aid to help with higher education expenses. There are three types of aid. Grants and scholarships are free money and do not have to be repaid. Work-study provides part-time jobs for students with financial need. Loans must be repaid--with interest.

### FAFSA® (Free Application for Federal Student Aid)

The FAFSA is the most important form you must complete to qualify for almost all types of financial aid, including the PA State Grant.

- The FAFSA is available October 1 for the upcoming academic year; complete and file it as soon as possible, as many state, local and private entities use the FAFSA to determine eligibility for grants and scholarships.
- File the FAFSA electronically at [FAFSA.gov](https://fafsa.gov); it speeds up turnaround time and helps eliminate errors.
- A PDF of the FAFSA is available for download at [FAFSA.gov](https://fafsa.gov), or by calling the U.S. Department of Education toll-free at **800.4.FED.AID**.
- Filing the FAFSA is always free; if you are asked to pay, you are not on the official government website, [FAFSA.gov](https://fafsa.gov).
- Students and parents can electronically sign the FAFSA using their FSA ID. All students and parents are encouraged to sign up for their FSA ID prior to completing their FAFSA.



### FSA ID

Every student should have a FSA ID, made up of a username and password, to electronically sign the FAFSA.

- To create a FSA ID, you will provide your Social Security Number, name, date of birth, mailing address, email address, telephone number, and language preference.
- A dependent student will also need to have one legal parent sign the student's FAFSA, so the parent needs a FSA ID, as well. Parents with more than one child attending college can use the same FSA ID to sign all applications.
- If you have previously accessed the FAFSA with a PIN, you have the option of entering your PIN while registering for the FSA ID. This will expedite the process.

**NOTE: Each FSA ID user must have a unique email address.**

**IF YOU WANT TO GO TO COLLEGE,  
PHEAA CAN HELP YOU PLAN TO PAY FOR IT.**

# STATE FINANCIAL AID PROGRAMS

## Pennsylvania State Grant Program

The PA State Grant Program provides grants to eligible Pennsylvania residents in need of financial assistance to help them afford the costs of higher education. A grant is a financial aid award that you do not have to repay, provided you meet the eligibility requirements.

For a list of requirements and additional information about the PA State Grant, please visit [PHEAA.org/StateGrant](http://PHEAA.org/StateGrant).

### TO APPLY

#### 1. FILE THE FAFSA BY THE APPROPRIATE DATE.

##### FIRST-TIME APPLICANTS

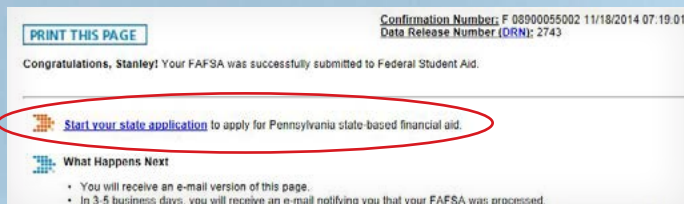
**May 1** — If you plan to enroll in a degree program or a college transferable program at a junior college or other college or university (excludes community colleges and open-admission institutions), you must submit the FAFSA and the Pennsylvania State Grant Form.

**August 1** — If you plan to enroll in a community college; a designated Pennsylvania open-admission institution; a business, trade or technical school; a hospital school of nursing; or a 2-year program that is not transferable to another institution; you must submit the FAFSA and the Pennsylvania State Grant Form.

**NOTE:** If you miss the State Grant deadline for the academic year, apply anyway. Late applications (for terms other than summer) may qualify for awards if funding permits.

#### 2. COMPLETE THE PA STATE GRANT FORM (SGF).

We recommend you complete the SGF online directly from your FAFSA confirmation page. Look for the link that reads "Start your state application to apply for Pennsylvania state-based financial aid."



» If you've already submitted your FAFSA online and missed the direct link, you may need to wait 24-48 hours before you can complete the SGF. You will receive an email directing you to the American Education Services (AES) website to complete the SGF. (AES is a division of PHEAA.)

**NOTE:** Most renewal students are not required to complete the SGF.

#### 3. CHECK YOUR STATUS.

After you apply, visit [PHEAA.org](http://PHEAA.org) to sign into Account Access, PHEAA's online student information tool. Add information about schools possibly providing.

## Pennsylvania Targeted Industry Program (PA-TIP)

PA-TIP provides need-based awards to students who are not State Grant eligible and who are enrolled in short-term programs in the following areas:

- Energy
- Advanced Materials and Diversified Manufacturing
- Agriculture and Food Production

PA-TIP provides awards up to the equivalent of the maximum State Grant award or 75% of the allowable program costs, whichever is less, per award year. Awards can be used to cover tuition, fees, books, supplies, and specific living expenses.

For additional information on PA-TIP, including a list of approved schools and eligible programs, please visit [PHEAA.org/PA-TIP](http://PHEAA.org/PA-TIP).

## Pennsylvania State Work-Study Program (SWSP)

Through the SWSP, Pennsylvania students can gain career-related, on-the-job work experience, up to 40 hours per week, while earning money to help pay for higher education.

For additional information on SWSP, please visit [PHEAA.org/workstudy](http://PHEAA.org/workstudy).

**NOTE:** For information about more special programs please visit [PHEAA.org/StateGrant](http://PHEAA.org/StateGrant).



## ACCOUNT ACCESS

Get instant access to your financial aid 24/7.

- File the FAFSA.
- Check the status of your applications.
- Complete the PA State Grant Form.
- Apply for a Summer State Grant.
- Review and update your personal information.

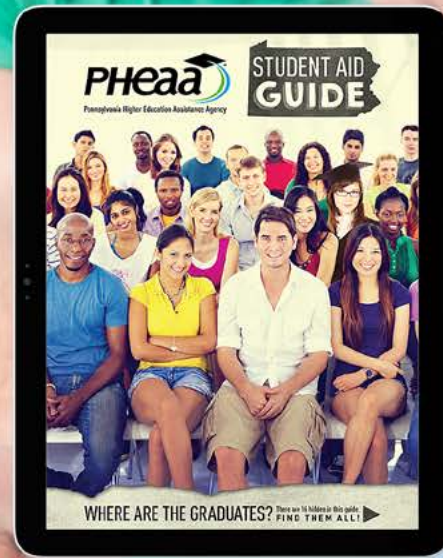
Visit [PHEAA.org/AccountAccess](http://PHEAA.org/AccountAccess) to sign-up and log-in today.

# PENNSYLVANIA STUDENT AID GUIDE

This comprehensive guide walks students, parents and families through the entire federal financial aid process (FAFSA) and provides information on all Pennsylvania-specific student aid programs.

Check with your school counselor for a copy, or check out the interactive online version at [PHEAA.org/SAG](http://PHEAA.org/SAG).

[Spanish version also available.]



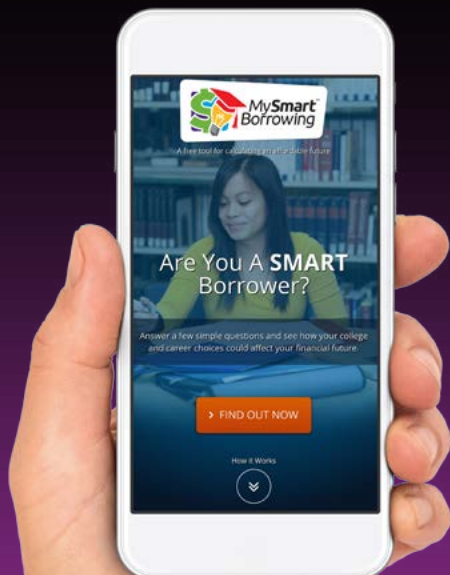
## Online Resources



### EducationPlanner.org

[EducationPlanner.org](http://EducationPlanner.org) is your one-stop career- and college-planning site.

- Identify Your Skills using our self-assessment and career exploration tools.
- Find Careers with the best search tools on the Internet.
- Master Standardized Tests by accessing sample test questions and practice tests.
- Choose a School with practical resources that can help make your decision easier.
- Search for Grants and Scholarships and explore even more ways to pay.



### MySmartBorrowing.org

Learn how to make SMART decisions about your career and college choices with our interactive financial aid tool at [MySmartBorrowing.org](http://MySmartBorrowing.org).

With MySmartBorrowing, you can:

- Learn how to avoid overborrowing.
- See salaries in your chosen career path.
- Compare your overall costs for different schools.
- Get an estimate of your student loan payments.
- Calculate your future monthly budget.

MySmartBorrowing also allows you to compare different selections and get personalized results based on your input!



## CONTACT US

### Have PA State Grant questions?

Call us at 800.692.7392.

### Need help with Account Access?

Email us at [ecomm@pheaa.org](mailto:ecomm@pheaa.org) or call 800.233.0557.

**TTY:** Dial 711 (for hearing impaired)

For a full list of contacts and current hours of operation, visit [PHEAA.org/Contact](http://PHEAA.org/Contact).

For the latest financial aid information that you need to know, including student aid tips, upcoming deadlines and free financial aid workshops, join us on Facebook...

## F.Y.I

**Knowledge is power – and savings** - when it comes to affording your postsecondary education. There are a number of federal tax benefits for those who are enrolled in postsecondary education, repaying student loans, or saving for college. You can learn more about these in the Tax Benefits for Education bulletin, published by the U.S. Department of the Treasury, at [irs.gov](http://irs.gov).

Created in 1963 by the Pennsylvania General Assembly, the Pennsylvania Higher Education Assistance Agency (PHEAA) has evolved into one of the nation's leading student aid organizations. Today, PHEAA is a national provider of student financial aid services, serving millions of students and thousands of schools through its loan guaranty, loan servicing, grant administration, outreach, and other student aid programs.

PHEAA's earnings are used to support its public service mission and to pay its operating costs, including the administration of the Pennsylvania State Grant and other state-funded student aid programs. PHEAA continues to devote its energy, resources and imagination to developing innovative ways to ease the financial burden of higher education for students, families, schools, and taxpayers.

PHEAA conducts its student loan servicing activities nationally as FedLoan Servicing and American Education Services (AES). For more information, visit [PHEAA.org](http://PHEAA.org).

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