How Do I Pay for College?

Types of Financial Aid

Financial aid is money that helps students afford and pay for college. In order to receive financial aid, a student must apply for it. The majority of full-time college students receive some type financial aid in order to pay for the cost of attending college.

Types of financial aid include:
1) **Grants:** money *awarded that DOES NOT need to be paid back*
2) **Scholarships**: *money awarded that DOES NOT need to be paid back*
3) **Loans**: *money you borrow and pay back with interest*
4) **Work-Study**: *money earned through a job on campus*

To understand the differences between these types of financial aid, visit the College Board's Big Future site: https://bigfuture.collegeboard.org/pay-for-college/financial-aid-101/financial-aid-can-help-you-afford-college

Where does this money come from? There are four main sources of financial aid:
1) Federal Government
2) State Government
3) Institutional Aid
4) Private Businesses or Organizations

DID YOU KNOW?

More than $183.8 billion in financial aid was available to undergraduates in 2014-15. Financial aid comes from many sources:
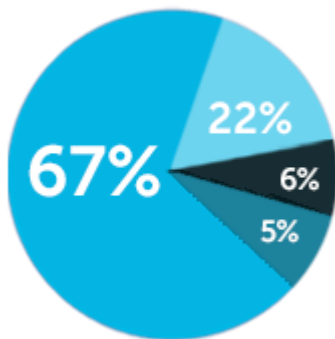
- Federal government grants, loans and other aid: 67%
- College grants/ scholarships: 22%
- Private and employer grants/scholarships: 6%
- State government grants/scholarships: 5%

Read Financial Aid Can Help You Afford College

- Big Future. College Board

Free Application for Federal Student Aid (FAFSA)

In order to receive financial aid from the federal government, state governments, and many schools, one must complete the Free Application for Federal Student Aid (FAFSA). FAFSA is an online application that can be completed at www.fafsa.gov. (Do not go to www.fafsa.com. This site will require you to pay and FAFSA is a free application). Completing the FAFSA will determine whether you are eligible for both Pell Grants and federally subsidized loans. Regardless of whether you plan to attend a 2-year or 4-year institution, students are required to complete FAFSA each year
If you seek assistance on your FAFSA, there are many community resources that will offer free assistance. Please visit your school guidance counselor, college advisors, or community

organizations to request their assistance or a list of the multiple free events that occur annually to provide students help in completing their FAFSA. For example, many DC libraries and community organizations will host FAFSA completion events every year!

Steps to Complete the FAFSA

Watch a video on "How to Fill Out the FAFSA" provided by Federal Student Aid.

(The following steps are provided directly from The College Board's ["How to Complete the FAFSA"*](#))*

Step One: Before You Apply

Complete your income tax return. When completing your FAFSA, you and your family will be able to use your most recent completed tax returns. (For example, when completing your FAFSA early in fall 2016, you can use your 2015 tax returns.) You can transfer your income data directly from the IRS website to your FAFSA, making it easier to accurately complete the FAFSA.

Be sure to complete your FAFSA soon after it becomes available on Oct. 1. Filling out your FAFSA as early as possible can help you get a jump on other financial aid applications (state or institutional aid) that may have early deadlines. It also will give you more information earlier about the financial aid you qualify for and will help you make an informed decision about which college is the best financial fit for you.

Create an FSA ID. When you start your FAFSA on the web application, you will set up your account by creating a user ID and password. These will become your online identifiers for all federal student aid programs. You will need to provide your own email address and password. (Parents will create their own account using a different email address and password). Set up your user ID and password before you start your FAFSA.

Note: The FSA ID replaces the FAFSA PIN as of May 10, 2015. If you already have a FAFSA PIN, you can create a new FSA ID and link that to your existing PIN.

Collect documents. See a list of the documents you need to get started.

Step Two: Complete the FAFSA Application

The following tips make it easier to complete the FAFSA.

Reminders and Resources
- **Oct. 1** is the first day you can file the FAFSA. You should try to file as close to this date as possible. College, state and private aid deadlines may be much earlier than federal deadlines. You should pay attention to your colleges' priority financial aid deadlines. It's a good idea to file your FAFSA as early as possible, so that you can get a jump on other financial aid applications (state or institutional aid) that might have earlier deadlines.
- For help, go to the free government website Completing the FAFSA. It has a detailed question-by-question guide to filling out the FAFSA.
- More free help can be found at Student Aid on the Web.

The New IRS Data Retrieval Tool
You can save time and effort if you qualify to use the IRS Data Retrieval Tool. It will transfer your income tax data directly from the IRS to your online FAFSA.
You and your parents may be eligible to use this tool if:
- Your family income tax returns were filed electronically at least two weeks before you complete the FAFSA.
- Your family income tax returns were mailed to the IRS at least eight weeks before you complete the FAFSA.

If you are eligible to use the IRS Data Retrieval Tool and choose to do so, you'll be transferred from the online FAFSA to the IRS website, which will guide you through the transfer of your tax information. When you're done, you'll be sent back to your FAFSA.
You don't have to use this tool, but it's recommended that you do. If you have to complete the FAFSA using estimated income tax information, you can always return to FAFSA on the Web to use the IRS Data Retrieval Tool once you have filed your tax forms.

Step Three: After Your Apply

Once you submit the FAFSA, your family's financial information is analyzed using the federal need formula.

The Student Aid Report (SAR)
After the information you provided is analyzed, you will receive a SAR that contains the data you entered on the FAFSA. The U.S. Department of Education will send this form to you either by email or by postal mail.

Review the SAR carefully for errors (the form highlights items that may need attention) and follow directions for making and submitting corrections. Submit corrections promptly. Make sure to keep a copy of the SAR for your records.

Expected Family Contribution (EFC)

On the front page of the SAR, you'll find a figure called the expected family contribution (EFC). Your EFC is an indicator of your family's financial strength. It is sent to your state scholarship agency as well as to the colleges you listed on the FAFSA. They use this number to determine your financial aid award. Learn more about the EFC.

Frequently Asked Questions

Question	Answer
"I am a student and my parents are divorced. Do both of my parents need to complete the FAFSA?"	If your parents are divorced or separated and don't live together, the parent with whom you lived more during the past 12 months should be the only one to complete the FAFSA.
"I am a student and I split my time living equally between my divorced parents. The FAFSA requires information from the supporting parent. Which parent should fill out the FAFSA?"	If you lived the same amount of time with each divorced or separated parent, the parent who provided more financial support during the past 12 months should complete the FAFSA.
"My parents are undocumented, but I am a U.S. Citizen. Am I eligible for federal student aid? If so, the FAFSA requires parental information but they were not born in the U.S. What should I do?"	Yes, the student is eligible for federal student aid because the student is a U.S. citizen. The undocumented parents can fill out the FAFSA using 000-00-0000 in place of a SSN and provide the requested financial information whether or not they have filed taxes. If the parent does not complete the FAFSA, then the student is only eligible for unsubsidized loans from the federal government.
"I am the grandmother and legal guardian of a student. Can I fill out the FAFSA in place of the parent?"	No. This student is considered independent due to the courts placing the student in a legal guardianship. The student is the only one who needs to fill out the FAFSA. Independent students are not required to provide parental information on the FAFSA.

-Jaimes & Fluker, 2016 (US Department of Education: Office of Federal Student Aid)

State Based Aid

DC Tuition Assistance Program (DCTAG)
(Information in this section is taken directly from OSSE's Website)

What is DCTAG?
DCTAG provides up to $10,000 toward the difference between in-state and out-of-state tuition at public colleges and universities throughout the US, Guam and Puerto Rico. DCTAG also provides up to $2,500 per academic year toward tuition at private colleges and universities in the District and private Historically Black Colleges and Universities (HBCUs) nationwide.

Am I Eligible to Apply?

Review the eligibility requirements listed below and can be found on DC's Office of the State Superintendent of Education's website.

DCTAG applicants must be:
- A US citizen or have an eligible non-citizenship status;
- One who is attending an eligible public or private college or university;
- A District of Columbia resident for at least 12 consecutive months prior to the applicant's first time in college and maintain continued domicile throughout the applicant's college matriculation;
- Dependent students' (under age 24) domicile is established though the parent;
- Not in a defaulted status with federal student loans;
- A high school graduate or a General Equivalency Diploma (GED) recipient;
- Accepted for enrollment in, or working towards, a first undergraduate degree on, at least, a half-time basis as a regular degree-seeking student;
- One who has not earned or received a bachelor's degree;
- One who is not a professional or graduate-level degree candidate;
- In compliance with Satisfactory Academic Progress (SAP) as defined by the college/university of enrollment or accepted enrollment; and
- 26 years of age or younger.

How Do I Apply for DCTAG?

To apply for DCTAG, DC residents must use the DC OneApp. The DC OneApp is the online application college-bound District residents use to apply for funding from the District of Columbia's Tuition Assistance Grant (DCTAG). When applying for DCTAG, one must complete (1) the DCOneApp every year, (2) FAFSA, (3) and all supporting documentation for the DCOneApp. The application for the DCOneApp can be found online at https://dconeapp.dc.gov/. For assistance in completing your application, visit the DCTAG office at OSSE.

More Information: https://osse.dc.gov/dctag

Scholarship Opportunities

Below you will find the most commonly awarded scholarships to our students in the last five years.

DC Mayor's Scholarship	Eligibility: *Be a High School Diploma or GED recipient from a DC public high school or charter school within the years 2008-2017* *Must be planning to attend* eligible college or university *in DC, Maryland, and Virginia* *If a US Citizen or Permanent Legal Resident, submit a copy of your Student Aid Report (SAR) or proof of FAFSA submission (US citizenship not required to apply)* -OSSE Months to Apply: *Application opens in April* Award Amount: *Up to $4,000 per academic year*

	More Information: https://osse.dc.gov/mayorsscholars
DC-CAP Last Dollar Amount	Eligibility: • *Be an entering freshmen and continuing college student for the upcoming academic year and high school diploma or GED recipient from a DC public high school or charter school* • *US Citizens must submit DC-CAP Authorization Form, proof of FAFSA submission, and completed DCTAG* • *Non-US Citizens must submit the US non-citizen form and a bill from their institution they plan to attend* Month to Apply: *May* Award Amount: *Up to $2,000 per academic year for 5 years* More Information: http://www.dccap.org/
TheDream.US Scholarship	Eligibility: • *Be a High School Diploma or GED recipient by the end of the 2016-2017 academic year with a GPA of 2.5 on a 4.0 scale* • *Be DACA eligible OR have applied for or received DACA or TPS approval in order to apply for our scholarships* • *Intend to enroll full-time in an associate's or bachelor's degree program at one of TheDream.US Partner Colleges no later than 6 months after application* • *Have significant unmet financial need* Months to Apply: *November & March* Award Amount: *Up to $12,800* More Information: http://www.thedream.us/scholarships/national-scholarship/ How to Apply (Video)
POSSE Scholarship	DC High School Senior Must Be: • *Be nominated by their high school or a community-based organization.* • *Be in the first term of their senior year in high school. (nominations are often taken between the spring and early August before the new school year begins).* • *Demonstrate leadership within their high school, community or family.* • *Demonstrate academic potential.* *-POSSE Foundation* Nominations Take Place: *Spring- August before senior year* Award Amount: *Full-Tuition Covered* More Information: https://www.possefoundation.org/
New Futures Scholarship	Eligibility:

	• *Be a High School Diploma or GED recipient, or on track to obtain credential within three months of application date* • *US Citizenship not required* • *Be between the ages of 17 – 29* • *Be a current student, newly accepted student or have a pending application at a career and technical school or a community college* • *If a US Citizen or Permanent Legal Resident, submit a copy of your Student Aid Report (SAR) or proof of FAFSA submission* *-New Futures* Months to Apply: *September & March* Award Amount: *Up to $12,800* More Information: https://www.newfuturesdc.org/
HERB Block	Eligibility: • *Received High School Diploma or GED* • *Be a US Citizen or Legal US Resident* • *Provide proof of FAFSA submission (SAR Report)* • *Planning to attend partnering community college* Months to Apply: *November & July* Award Amount: *Up to $8,000 per academic year* More Information: www.herbblockfoundation.org/scholarships
Generation Hope	Eligibility: • *Be a teen parent (defined as pregnant/expecting by age 19) and 25 or younger at the time of application;* • *Be raising or actively involved in their child's life (defined by regular support and care of your child;* • *Be attending - or planning to attend - college starting the Fall 2017 semester in the Washington, D.C. Metro Area and seeking an undergraduate two or four-year degree;* • *Be a US Citizen, legal US Resident, or have Deferred Action for Childhood Arrivals (DACA) status;* • *If a US Citizen or Permanent Legal Resident, submit a copy of your Student Aid Report (SAR) or proof of FAFSA submission* • *Be planning to take a minimum of 6 credits each semester.* *-Generation Hope* Month to Apply: *March* Award Amount: *Up to $2,400 per academic year* *(Recipients also receive mentor, skill-based trainings, free tutoring services, and multiple family based events every year)* More Information: http://supportgenerationhope.org/scholar-application/

Additional Resources

3 Steps to Getting Financial Aid: https://bigfuture.collegeboard.org/pay-for-college/financial-aid/3-steps-to-getting-financial-aid

Financial Aid Can Help You Afford College: https://bigfuture.collegeboard.org/pay-for-college/financial-aid-101/financial-aid-can-help-you-afford-college

Financial Aid & How it Works: www.studentaid.ed.gov

Financial Aid and Undocumented Students: https://studentaid.ed.gov/sa/sites/default/files/financial-aid-and-undocumented-students.pdf

I Have DACA and I Can Use FAFSA? Say What?!: https://unitedwedream.org/wp-content/uploads/2014/04/DACAStepsforFAFSA2014_Final.pdf

The FAFSA Process graphic: https://studentaid.ed.gov/sa/sites/default/files/fafsa-process.png

The Financial Aid Process graphic: http://visual.ly/financial-aid-process

View and Download Resources from the Office of Federal Student Aid (Available in English and Spanish): https://studentaid.ed.gov/sa/resources#fafsa

Jaimes,J & Fluker, C. C3N FAFSA Training [PDF document]. Retrieved from U.S> Department of Education, Office of Federal Student Aid.