

# Financial Aid Information Night

## How to pay for post high school education!

Family Partnership  
Equity Department  
Issaquah School District  
October 12, 2022

# Purpose of information session

- Explain what is financial aid.
- Explain the difference between aid, student loans and scholarships
- What is FAFSA and WASFA?
- When should student start the process of applying for aid?
- What are the requirements?
- What is the timeline for applying for aid in high school?

# Post high school options

- Attend a college or university (usually 4-year program)
- Attend community college (Associate's degree – usually a 2-year program)
- Attend Technical College (Such as Renton Technical – 1- or 2-year programs)
- Enlist in military service
- Get a job

# Timeline for post high school planning for 2-year colleges or technical colleges

## During 9<sup>th</sup> and 10<sup>th</sup> grade

- Take the necessary classes to graduate
- Receive passing grades
- Participate in extracurricular activities such as clubs and sports

## During 11<sup>th</sup> grade

- Continue to take necessary classes to graduate
- Double check that you are on the path to graduation
- Consider what careers interest you. Complete surveys and activities on Xello.
- Look for community colleges or technical colleges that have the programs you are interested in attending.
- Visit the College and Career center to discuss option for post high school plans.
- Visit your school counselor and discuss graduation plans and post high school paths.
- Continue to participate in extracurricular activities such as clubs and sports

## Summer between 11<sup>th</sup> and 12<sup>th</sup> grade

- Take summer school classes if you don't have certain classes to graduate
- Take summer school classes to explore post high school interests – WANIC, other summer school programs
- Get ready to start completing financial aid forms
- Revise your Xello forms and start completing forms needed to start applying for colleges or post high school options

## During the 1<sup>st</sup> semester of 12<sup>th</sup> grade year

- Complete the financial aid form
- Spend a day to make sure you are on track to graduate (Use Family Access Graduation Requirement tab)
- Make an appointment with your school counselor and make a list of questions to review or things you need to complete as you get ready to graduate.
- Check the 2 year college or technical college application date and make sure to complete all the paper work before the date (often application to 2 year programs or technical colleges are due 2nd semester)

# Timeline for post high school planning 4-year college or university

## During 9<sup>th</sup> and 10<sup>th</sup> grade

- Consider taking advanced classes.
- Grades are important – make sure you have a B or above.
- Participation in extracurricular activities such as clubs and sports is very important. Colleges and universities want well rounded students.
- Register to take practice ACT and SAT tests starting in 10<sup>th</sup> grade

## During 11<sup>th</sup> grade

- Continue to take some Advanced classes such as AP or IB each year.
- Grades matter – B or above at least
- Double check that you are on the path to graduation
- Make a list of colleges and universities you want to attend. Check their admissions requirements.
- Take SAT and ACT exams if required for admissions.
- Consider what careers interest you. Complete surveys and activities on Xello.
- Look for colleges or universities that have the programs you are interested in attending.
- Visit the College and Career center to discuss options for post high school plans.
- Visit your school counselor and discuss graduation plans and post high school paths.
- Continue to participate in extracurricular activities such as clubs and sports

## Summer between 11<sup>th</sup> and 12<sup>th</sup> grade

- Do college tours (virtual or in person) to explore choices.
- Open a Common App or Coalition account on Xello.
- Take summer school classes to explore post high school interests – WANIC, other summer school programs
- Get ready to start completing financial aid forms
- Revise your Xello forms and start completing forms needed to start applying for colleges or post high school options
- Do volunteer activities or take courses to help prep for college.

## During the 1<sup>st</sup> semester of 12<sup>th</sup> grade year

- Request letters of recommendations starting in August or September from school counselors, former teachers, coaches, club advisors and volunteer coordinators.
- Complete applications to colleges or universities
- Take final SAT or ACT tests if unhappy with previous scores.
- Complete the financial aid form
- Check that you have all requirements for graduation.
- Check that you have all requirements for admissions to your preferred college or university.
- Make an appointment with your school counselor and make a list of questions to review or things you need to complete as you get ready to graduate.
- Continue to participate in extracurricular activities such as clubs and sports

# Admissions to institutions after high school

## 4-year Colleges and Universities

- GPA (Grade point average) in high school
- Type of classes (rigor such as advanced, AP or IB classes taken)
- Extracurricular activities (Clubs and sports)
- Letters of recommendations
- Student written essays (prompts given by the colleges or universities)
- Registration process on:
  - [Common App](#)
  - [Coalition App](#) (UW, Whitman College, UofO)
  - Directly on the college admissions webpage
- If financial aid is needed to pay for college

## 2 year or less colleges and programs (Community college or technical college)

- High school diploma or GED
- Register directly on the college or institution website
- Sites will also ask if financial aid is needed.

# Cost of college – factors to consider

- Tuition for the classes (depends on how many classes/credits taking per quarter or semester)
- Books and other fees

## If living on campus

- Room (dorm or apartment)
- Meal plan at dorm or other meal costs
- Other expenses (travel home to visit family, gas, parking, school supplies, entertainment)

# Factors that determine the cost of tuition

- Depends if student is a resident of that state (lower tuition)
- Out of state students pay different cost for colleges or universities

At some schools, students must live on campus.

At some schools, if a student lives close to home, students can ask permission to live at home and avoid the cost of room and meal fees. (Only applies to certain 4-year colleges and universities)



## Difference between scholarship and financial aid

- FAFSA, WASFA, WSOS, College Bound are all financial aid that are **income based**.
- Scholarships are **merit based**
- **Students can receive money from different institutions based on merit and/or based on income need.**
- **Students going to college can have both to pay for college and other costs of attending post-high school education.**

# Methods to pay for college/university

- Grants
  - Income based
  - money from the federal, state or school institution based on financial need
  - Does not need to be repaid (unless student drops out or withdraw from the school)
- Scholarships
  - Students can apply for and received scholarships from various institutions. (See resources page to start looking for scholarship eligibility and applications)
  - Can be merit based or income based
  - Can apply from public, private or nonprofit sources
  - [Scholarship matching site – the WashBoard.org](#)
- Student loans – federal or private loans that are income based
- Work study
  - Work offered to students who have financial need
  - certain jobs are held for students with financial need (students work while attending school)
  - Offered based on income
  - Can be federal, state or from the college/institution
- Out of pocket – student or family pay for college or university costs

# FAFSA (Free Application for Federal Student Aid)

- **Free application form students can complete to see what aid (loans, grants, and other financial aid)**
- By filling out this application, you may be eligible for federal government grants but may also be offered student loans and work study/student employment.
- Academic achievement not important, only based on financial need (income based).
- **Who can apply?** Students who are U.S. citizens or legal residents (green card holders).
- Parents legal status does not matter only the student's legal status.\*
- **When?** Students can start filling out the form on October 1st of every year. The aid will be offered for the following school year in September.
- **Priority deadlines:** It is better to apply earlier (when open) than later. The later you apply, the less money you may be offered.
- Schools may have earlier deadlines to give students FAFSA based financial aid (so they can start sending acceptance letter with financial aid offer).
- **Is it ongoing? No, you need to apply each year.** In addition, you must maintain satisfactory academic progress. You must stay in the school/program where aid is applied, or you will need to pay back the aid/grant money. Not a loan but the aid comes with conditions.
- Start the application process online here: [FAFSA® Application | Federal Student Aid](#)

# WASFA (Washington Application for State Financial Aid)

- Aid for undocumented students and other students who do not qualify for FAFSA due to immigration status or tax reasons.\*
- Students with DACA, TPS (Temporary Protection Status), without Green Card or without SSN can and should apply.
- You must complete this application if you need Financial Aid.
- Parent's immigration status is not important.
- Application is also free.
- Students must show that they have lived in Washington state for at least a year **before their college freshman year** to qualify for the aid.
- Students qualify for State work study programs and state grants. Students can opt not to take it or accept it and look for a work study job.
- Students automatically qualify for state grant.
- Application also opens on October 1st.
- The application needs to be completed each year also.
- Applicants need to have a GED or HS Diploma (adults can apply for it).
- Students need to complete this affidavit to qualify for in state tuition if student is undocumented and/or a Non-Immigrant Visa Holders.

# Information or documents needed to completed WASFA or FAFSA ( YOU FILL ONLY ONE)

Reminders for student qualification to apply:

FAFSA – student is US citizens or legal residents (green card holders)

WASFA – student is DACA, without SSN, when the student cannot provide information from the parent event if the student is a citizens or legal residents.

- Tax document 1040 to show salary of parents from 2 years before the school year that they will be applying for aid. (1040 will have SSN for both FAFSA or WASFA or ITIN for WASFA)
  - Examples: for the 2023-2024 application, use the salary from 2021
- Documents showing investment income (other home)
- Student ID - Driver's license or approved state ID.
- Case number if you are receiving SNAP, TNAF, Medicaid or other welfare services.
- If the parents are separate or divorced, use the salary of the parent with whom the child lives primarily (most amount of time)
- List of colleges the students will be applying

# Reminders when filling out the application:

- **FAFSA:** Students whose parents do not have SSN cannot sign electronically. They will have to print and sign the last page of the form and send it by regular mail to the address that appears on the form.
  - Parents use 000 when asked about SSN. Please DO NOT USE ITIN # it will invalidate the form.
  - If the form show an ERROR message, hit enter three times, the system will override the “error”
  - Students should start the process by getting an FSA ID (a process to access the form, once they request their FSA. ID it takes up to 5 days to send back a username and password generated by the system)
  - Start here: <https://studentaid.gov/fsa-id/create-account/launch>
- **WASFA:** Once the students completed the online application, they should send an email to the parents asking the parent to sign the form. The form will not be considered full until the parent signs it.
- Students **should not** use their parent's income information for either FAFSA or WASFA if the student:
  - ❖ Is an orphan (foster program)
  - ❖ Is born before January 1<sup>st</sup>, 2000
  - ❖ Is married
  - ❖ Is a veteran

# Financial aid offered by the college/university

- Some colleges or universities require an extra application form for student financial aid called CSS
- Check with the colleges or universities you are applying to see if they have their own financial aid application form
- Students can complete the CSS () on the College Board website – it costs \$25 to send to 1 school and \$16 each for the next few schools.
- There is a waiver that can be given to students that also qualify for **Waivers** on the ACT and SAT testing (usually students who are Free and Reduced Lunch) found on this website: [Fee Waivers – CSS Profile | College Board](#)
- Most schools ask for WASFA or FAFSA form to be completed.
- Private schools usually offer the most additional financial aid so be sure to check the financial aid eligibility requirements if applying to private schools.



# Washington State Opportunity Scholarship (WSOS)

- This is a separate application for this scholarship (about \$2500 the first year). Need to apply each year.
- WSOS supports Washington students on a path to
  - high-demand trade
  - STEM and
  - health care credentials
  - In Washington state through certificate, degree and apprenticeship programs.
  - Creates a college-to-career pipeline for those who are often furthest from opportunities in these fields
    - women
    - students of color
    - first-generation students.



# College Bound

- An automatic grant given to a state student that qualified for Free and reduced lunch in 7-8th grade.
- A database holds information on eligible students, and once a student applies to an institution and files FAFSA/WAFSA, the fund is sent to the school of enrollment, **given that the family still stands in qualification to free and reduced lunch income stipulations.**
- For more information: [College Bound | WSAC \(wa.gov\)](#)

# Resources: Scholarship search engine

- [theWashBoard.org](http://theWashBoard.org) | [Login](#)
- [College Search - BigFuture](#) | [College Board](#)
- [Home – BigFuture](#) | [College Board](#)
- [Find Scholarships for College for FREE](#) | [Fastweb](#)
- [Scholarships.com Search Free College Scholarships Financial Aid Grants Scholarships College Scholarship Free Scholarships](#)
- [Home](#) | [TheDream.US - TheDream.Us](#) (site specifically for students without an SSN)
- Visit the financial aid webpage or office at the schools the student will be applying to find more scholarship opportunities.

# Good news for Washington State residents!

For students who attend a Washington state college, technical school or university

- If the student can apply for FAFSA (Citizens or green card holders), they will receive federal aid.
- If they stay in Washington State they will receive state aid in addition to FAFSA (only if they stay in WA state).
- Some students may qualify for College Bound Scholarships (need to have been eligible for this scholarship in 7<sup>th</sup> and 8<sup>th</sup> grade)
- Students who are pursuing programs in high-demand trade, STEM careers and health care credentials can also apply for the Washington State Opportunity Scholarship (WSOS) (Technical college, associates and 4-year college programs)
- College Bound scholarship recipients may also qualify for additional financial support from the institutions (colleges or universities)
- **Reminder that this is all income-based eligibility not merit.**

So those students who are citizens or green card holder (can apply for FAFSA), can possibly qualify for aid from:

**FAFSA → WASHINGTON STATE GRANT → Financial aid from college attending → WSOS**

Students can also apply for Scholarship based on academic merit

# After you have completed and submitted the financial aid forms:

- Students will get letters from the colleges or universities informing them if the student has been
  - Admitted
  - Not accepted at that school
  - Placed on a wait list (usually at 4-year colleges)
- The school can access the WASFA and FAFSA forms to know how much government aid the student received or will be receiving
- Schools may offer additional financial aid or grants.
- If the student has good grades, essays, letter of recommendations, etc the school may offer the student a scholarship. Remember scholarship is merit based. Financial aid is income based.
- A financial offer is also sent by the college/university after the student has been accepted. The financial offer provides the student with information as to how much money they will receive in government aid, school aid/grant, other scholarship offers if applicable, work study offer, loans, etc.
- Note – Loan and aid/grant not the same. Loan needs to be paid back to the lender.

Example of what an offer of financial aid will look like:

Sent from the college/university after the child has been accepted at the school.

## ABC UNIVERSITY

### Financial Aid Offer

John Smith  
123 Main Street, Boston, MA 02110

#### Cost of Attendance: \$56,000

Cost of attendance includes tuition, fees, housing, meals, books, supplies, transportation, and other education costs.

### Eligibility Factors

Our determination of your eligibility for financial assistance was based in part on the factors listed below:

**Enrollment Status:** Full-Time Undergrad:      **Number in Family:** 3  
**Housing Status:** On Campus      **Number in College:** 1

A change in any of these factors will affect your eligibility. Please notify our office right away if any of these factors are incorrect or if they change at any time during the academic year.

### Financial Aid Offer

You are eligible to receive the following assistance:

	Fall	Spring	Total	Check to Accept	Revised Amount
ABC University Grant	17,995	17,995	35,990	<input type="checkbox"/>	_____
Federal SEOG	500	500	1,000	<input type="checkbox"/>	_____
Federal Pell Grant	2,960	2,960	5,920	<input type="checkbox"/>	_____
MASSGrant	800	800	1,600	<input type="checkbox"/>	_____
Federal Work-Study Program	750	750	1,500	<input type="checkbox"/>	_____
Federal Direct Subsidized Loan	1,750	1,750	3,500	<input type="checkbox"/>	_____
Federal Direct Unsubsidized Loan	1,000	1,000	2,000	<input type="checkbox"/>	_____
Total	\$25,755	\$25,755	\$51,510		

### Outside Scholarships/Resources:

Total outside scholarships and/or other education resources for the academic year, as reported by you:

\$1,000 Computer Science League Scholarship  
\$500 Boston Karate Scholarship

# Tips for families for the application process

- It may be beneficial for students to apply at both private and public colleges and universities.
- Private colleges and institutions may have financial aid outside of Federal and State funds that they offer to students based on financial need.
- **Acceptance to program or college does not have to be an early acceptance one. Wait to get all the responses before you accept if financial assistance is a factor in which college to attend. (Does not include Early Decision offers)**
- Work with your child to determine outside costs of college attendance – transportation, travel, clothing, entertainment (going out), miscellaneous
- Prepare your child for life in a dorm or apartments if they plan on moving out
- Celebrate this new journey and college life with your child.



# Glossary

- **FAFSA:** Free Application for Federal Student Aid: <https://studentaid.gov/h/apply-for-aid/fafsa>
- **FSA ID:** A username and password combination you use to log in to into the FAFSA application. (First step in order to complete FAFSA). <https://studentaid.gov/fsa-id/create-account/launch>
- **WASFA: Washington Application for State Financial Aid.** <https://wsac.wa.gov/wasfa>
- **CSS profile:** Online application that collects information used by hundreds of colleges, universities, other institutions and scholarship programs to award financial aid from sources outside of the federal government. <https://cssprofile.collegeboard.org/>
- **Affidavit of residency SB 5194:** Confidential statement verifying that student qualifies for resident tuition, under the promise that the student will seek for citizenship or legal residency as soon as eligible to apply.
- **Financial/ Award Letter:** A school aid offer (sometimes called an award letter) **tells you what financial aid you can receive at a particular college or career school.**

# For questions: Be sure **your child contacts** the College and Career Specialist at your child's high school

- Please contact the College and Career specialist at your child's school if you have any questions.
- Issaquah High School [ihscollegeandcareer@issaquah.wednet.edu](mailto:ihscollegeandcareer@issaquah.wednet.edu)
- Liberty High School [wachtmanr@issaquah.wednet.edu](mailto:wachtmanr@issaquah.wednet.edu)
- Skyline High School
- **Mallory Jamison**  
425-837-7898  
[jamisonm@issaquah.wednet.edu](mailto:jamisonm@issaquah.wednet.edu)
- **Danielle Vermeulen**  
425-837-7869  
[vermeulend@issaquah.wednet.edu](mailto:vermeulend@issaquah.wednet.edu)





College Education is Possible for  
All

# Thank you!

If your child is a **Senior in high school** this year, you and your child are welcome to join us on November 9<sup>th</sup> at 6:30 pm for an in-person workshop to help you complete the application process.

Workshop to Complete Financial Aid Application  
<https://forms.office.com/r/EksnkPTNdw>

ISD Administration Building 5150 220<sup>th</sup> Ave. S.E.,

Issaquah, WA 98029



## Please bring the following if you join us on Nov. 9th

- Tax document 1040 to show salary of parents from 2 years before the school year that they will be applying for aid. (1040 will have SSN for both FAFSA or WASFA or ITIN for WASFA)
  - Examples: for the 2023-2024 application, use the salary from 2021
- Documents showing investment income (other home)
- Have your FSA ID ready. (It takes up to 5 days to get it so be sure to start the process at least by Nov. 1st)  
<https://studentaid.gov/fsa-id/create-account/launch>
- Student ID - Driver's license or approved state ID.
- Case number if you are receiving SNAP, TNAF, Medicaid or other welfare services.
- If the parents are separate or divorced, use the salary of the parent with whom the child lives primarily (most amount of time)
- List of colleges the students will be applying
- **Students – please bring your laptop (school issued or other)**

# Additional Resources

- [FAFSA Limits: Is there an Income Cutoff on Eligibility for Financial Aid? \(savingforcollege.com\)](https://savingforcollege.com)
- In-state and out-of-state prices: [Save On College Tuition | Western Undergraduate Exchange \(WUE\) \(wiche.edu\)](https://wiche.edu)



# Questions?

Elida Castellon – Issaquah High School College and Career Specialist

Lorna Gilmour – Issaquah School District Family Partnership Specialist