



## **PHEAA, FAFSA, and Financial Aid—finding money for college**

### **A. Opening**

1. Attendees? Evaluators? Parents? Students and their grade levels?
2. How many people have had experience applying for financial aid?

### **B. Resources**

3. [PHEAA website](#)— Pennsylvania Higher Education Assistance Agency. Show them the various links.
4. [FAFSA Checklist](#) —Free Application for Federal Student Aid
5. [FAFSA Tip Sheet](#)
6. [FAFSA](#)
7. [Scholarship Tip Sheet](#)
8. [Planning for Higher Education Timeline](#)
9. [Pennsylvania Student Aid Guide](#)
10. [Net Price Calculator](#)—Calculates the amount that a student pays to attend an institution in a single academic year after subtracting scholarships and grants that the student receives.
11. [University of Pittsburgh's Net Price Calculator](#)

### **C. Helpful Tips**

12. Great sources are local. Who do you know? What do you know?
13. Be hyper aware of deadlines. Submit your applications in advance.
14. Pluses and minuses on getting lots of money for college and paying your own way.
15. Be mindful of financial aid packages where the college wants you to borrow a significant amount of money versus the college providing financial aid through scholarships and grants.
16. Finding colleges that are generous.
17. When you are offered your financial aid package, and you do not like it, you can submit a financial aid appeal letter to the college to ask them to review it.  
Example #1: After we submitted the financial aid appeal letter to the 3 prospective schools, School 1 said, “No more money to give you.” School 2 said, “Here’s \$2000.” School 3 gave her the best resolution to the financial aid package, and that is the school she attended.  
Example # 2: School 1 wants you to borrow what School 2 will give you in grants and scholarships.  
Example #3: School 1 has a large amount of loans in their financial aid package. School 2 has a large amount of grants and scholarships in their package.
18. Have the financial aid talk before making your college lists.
19. [Start at a Community College](#)— Community College of Philadelphia has programs that allow you to transfer to a 4 -year university.
20. Get more ideas on homeschoolers and college admissions and financial aid from the site [FEARLESS HOMESCHOOLERS BLOG](#) articles. AND watch the Dave Ramsey documentary: [Borrowed Future](#)

**PHEAA, FAFSA and Financial Aid - Getting Funding for College**

**Tuesday, October 8, 2024**

**Susan Richman and Audrey Johnson**



**PHEAA, FAFSA and Financial Aid - Getting Funding for College**  
**Tuesday, October 8, 2024**  
**Susan Richman and Audrey Johnson**