

Need Information About How and When to Apply for Financial Aid?

Dear Student,

In your Universal Encouragement Program guidance survey, you indicated that you would like information about applying for financial aid for college or career training.

Financial aid can help pay for education after high school, including eligible programs at universities, community colleges, and career or technical schools. Understanding the application process—and meeting deadlines—can help you make informed choices about your future.

1. Learn about the different types of aid.

Financial aid may include:

- **Grants and scholarships:** Money that generally does not need to be repaid, provided you meet the award's requirements.
- **Work-study:** An opportunity to earn money through an eligible job. You receive wages as you work, rather than receiving the entire award upfront.
- **Loans:** Borrowed money that must be repaid, generally with interest.

When comparing aid offers, distinguish money you do not have to repay from money you must earn or borrow.

2. Start planning before your senior year.

If you are in middle school or the early years of high school, begin exploring education and training options, discussing costs with your family or another trusted adult, and learning about scholarships.

Visit the financial aid websites of colleges that interest you. Their **net price calculators** can estimate costs after grants and scholarships. These estimates can help you plan, but they are not guaranteed aid offers.

3. Complete the FAFSA when you are preparing to enroll.

The **Free Application for Federal Student Aid (FAFSA)** is the application for federal student aid. States and colleges also use FAFSA information for many of their aid programs.

Apply through the official website: [StudentAid.gov](https://studentaid.gov).

If you plan to attend college soon after high school graduation, complete the FAFSA for the academic year in which you will begin college. Submit it as soon as that year's application becomes available. You do not need to wait until you have been accepted by a college. List the schools you are considering, and remember that their admission applications are separate.

You must submit a new FAFSA each year that you seek federal student aid.

4. Check state, college, and federal deadlines separately.

Your state's financial aid deadlines may be earlier—sometimes much earlier—than the federal FAFSA deadline. Colleges may also have earlier priority deadlines. Meeting the federal deadline alone does not mean you have met the deadlines for state or college aid. Some programs have limited funds, making early application especially important.

Check the [official FAFSA deadlines page](#), your state's financial aid agency website, and each college's financial aid website. Some state programs also require a separate application.

Record the deadlines for the academic year you will attend, and aim to meet the earliest applicable deadline. If you miss one, contact the financial aid office promptly to ask what assistance may still be available.

5. Prepare your information and accounts.

You will need your own StudentAid.gov account. If the FAFSA requires information from a parent or another person—called a *contributor*—that person will need a separate account.

Use the [official FAFSA checklist](#) to identify the information you need. You and any required contributors must complete your sections, provide the required consent and approval for federal tax information, and sign the form. Consent is required even if someone did not file a tax return. Keep account passwords private.

The FAFSA is free to submit. Ask the counseling office for help if you are unsure how to answer a question.

6. Look for additional aid applications.

The FAFSA does not cover every source of financial aid. Some colleges require the **CSS Profile** or their own application for institutional aid. Check each college's requirements. Learn about the CSS Profile and available fee waivers at [CSS Profile](#).

Scholarships may have separate applications, essays, recommendations, and deadlines. Ask about opportunities through your school, prospective colleges, community organizations, and employers.

7. Use reliable guides and information sources.

These resources can help you and your family:

- [**Federal Student Aid Resources**](#): Official financial aid information, publications, and tools.
- [**FAFSA Checklist**](#): A practical guide to gathering information before applying.
- [**Three FAFSA Deadlines You Need to Know**](#): An explanation of the different federal, state, and college deadlines.
- [**BigFuture: Pay for College**](#): Student-friendly articles, videos, scholarship searches, and college-cost planning tools.
- [**How to Evaluate Your Financial Aid Offers**](#): Guidance for understanding and comparing the assistance colleges offer.
- **Your state's financial aid agency and each college's financial aid office**: Direct sources for program requirements, deadlines, and help with your circumstances.

Keep a simple checklist showing each application, its deadline, required materials, and submission confirmation.

8. Follow up and compare your offers.

After your FAFSA is processed, review your **FAFSA Submission Summary** for errors and instructions. It is not your final aid offer; colleges determine the assistance they can offer. Respond promptly to requests for additional information.

When offers arrive, compare the full cost of attendance, including tuition, fees, housing, food, books, transportation, and personal expenses. Subtract grants and scholarships to understand your **net price**. Loans help finance that price; they do not reduce it. Check scholarship renewal requirements and consider costs beyond the first year.

You do not have to accept every loan offered. Ask for help understanding repayment responsibilities before borrowing.

If your family's finances have changed, you cannot safely contact a parent, or you are unsure whose information to provide, speak privately with your counselor and the college's financial aid office.

Please make an appointment with the counseling office. Bring your questions, a list of schools or training programs you are considering, and any deadlines you have found. Together, we can make the application process manageable.

Sincerely,
Your Counselor