



Linda Brannan WCPSS Financial Aid Advisor

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What you need to know

WHAT WILL BE PRESENTED - Questions Answered



What is Financial Aid & FAFSA?

Who can get it?

Types of Financial Aid

How much do I need?

How much can I get?

How do I apply?

What happens next?

Where can I get more info?

WHAT IS FINANCIAL AID?

Money to help pay for college or career school.

Where does financial aid come from?



Federal government
State government
Colleges and universities
Private foundations
Employers and private companies
Church and Social Organizations
Sororities and Fraternities
Professional and service organizations
Scholarships and Loans

TYPES OF





Federal Aid

Offered through US Dept of Education

StudentAid.Gov

Complete FAFSA Form to be considered

Who can get federal student aid?

U.S. citizen/national

High school diploma or equivalent

Eligible degree/certificate program in college/community college/career school

Student has a Social Security number

Eligible Non-Citizen

Generally, if you have a “green card” (in other words, a permanent resident alien)



UNDOCUMENTED STUDENTS

Most undocumented students aren't eligible for a SSN; thus, they cannot complete the FAFSA form. However, DACA recipients with SSNs can complete the FAFSA form.

Financial Aid for Undocumented Students

Many colleges don't require a student to be a citizen or permanent resident to qualify for institutional scholarships and grants. But undocumented students need to do their research, as state and college policies vary.

- California, Colorado, Illinois, Maryland, Massachusetts, Minnesota, Nevada, New Jersey, New Mexico, New York, Oklahoma, Oregon, Texas, Vermont, Virginia, Washington, Hawaii, and the District of Columbia, offer or will offer state financial aid to students who meet certain criteria, regardless of their immigration status.

Another option is private scholarships. Nonprofit organizations like TheDream.US and Golden Door Scholars cater specifically to undocumented students.



Federal Supplemental Education Opportunity Grant (FSEOG)

To get an FSEOG, you must fill out the [Free Application for Federal Student Aid \(FAFSA®\) form](#) so your college can determine how much **financial need** you have. The financial aid office will award FSEOGs to students that have the most financial need. The FSEOG does not need to be repaid, except under certain circumstances. Not all schools participate.

From \$650 to \$6,895
for the 2022–23 award year

FEDERAL PELL GRANT

\$7,395

Maximum Amount for 2024-2025

A federal grant for undergraduate students with financial need.



Maximum Pell Grant

Students may qualify for a maximum Pell Grant based on family size, adjusted gross income, poverty guidelines, and tax filing status. Students qualifying for a maximum Pell Grant will have a Student Aid Index (SAI) between -\$1500 and 0.

Student Aid Index (SAI)

Students who don't qualify for a maximum Pell Grant may still be eligible if their calculated SAI is less than the maximum Pell Grant award for the award year. The student's Pell Grant award will be equal to the maximum Pell Grant for the award year minus their SAI.

Minimum Pell Grant

Students whose SAI is greater than the maximum Pell Grant award for the award year may still be eligible for a Pell Grant, based on family size, adjusted gross income, and poverty guidelines.



North Carolina Grant Requirements

Each grant requires a unique set of applicant characteristics, so don't overlook individual traits that open scholarship doors. Often, a series of personal attributes work in your favor, to qualify you for financial aid. Typically, grant programs fall into these categories:

Student-specific **Subject-specific** **Degree level-sensitive** **Minority only**

North Carolina Student Incentive Grant (NCSIG)
North Carolina Community College Grant Program
Certain Private Education Institutions Grant (CPEI)
North Carolina Legislative Tuition Grant
North Carolina Education Lottery
High-Needs Fields Lure North Carolina Students



Provides part-time employment while you are enrolled in school.



It's available to students with financial need.



It's available to full-time or part-time students.



Check with your school's *financial aid office* to find out if your school participates in the Federal Work-Study Program.



Apply for aid early. Funds are limited!

**Federal
Government**

State agencies

**Private Financial
Organizations**

Colleges



LOANS

William D. Ford

FEDERAL DIRECT LOAN PROGRAM

DIRECT SUBSIDIZED LOANS

DIRECT UNSUBSIDIZED LOANS

DIRECT PLUS LOANS

**AGGREGATE LOAN LIMITS FOR
UNDERGRADUATES**



**Subsidized and unsubsidized
loans up to a maximum of
\$31,000 for a dependent
student or \$57,000 for an
independent student.**

Direct Subsidized Loans

6.53% Interest rate

(2024-25)

- **Available to undergraduate students with financial need.**
- **The U.S. Department of Education pays the interest on a Direct Subsidized Loan**
 - while you're in school at least half-time,
 - for the first six months after you leave school (referred to as a *grace period**), and
 - during a period of *deferment* (a postponement of loan payments).
 - Before you receive a Direct Loan, you must complete counseling and sign a *Master Promissory Note* (MPN).

The word "LOANS" is displayed in a large, bold, 3D font with a red-to-orange gradient. The letters are thick and have a slight shadow, giving them a three-dimensional appearance. The background behind the text is white, which is part of a larger white rectangular area on the right side of the slide.

Direct Unsubsidized Loans

6.53% Interest Rate

(2024-25)

- Available to undergraduate and graduate students; there is **no requirement to demonstrate financial need**.
- Your school determines the amount you can receive
- You are responsible for paying the interest on a Direct Unsubsidized Loan during all periods.
- If you choose *not* to pay the interest while you are in school and during grace periods and deferment or *forbearance* periods, your interest will accrue (accumulate) and be capitalized (that is, your interest will be added to the principal amount of your loan).
- Before you receive a Direct Loan, you must complete counseling and sign a *Master Promissory Note* (MPN).

The word "LOANS" is written in large, bold, 3D red letters with a slight shadow, set against a white background.

Direct Plus Loans

Interest Rate 9.08%

(2024-25)

- Fixed for life of loan
- **Available to a parent** (biological, adoptive, or in some cases, stepparent) of a dependent undergraduate student enrolled at least half-time at an eligible school
- Not have an adverse credit history; and
- Meet the general eligibility requirements for federal student aid. If you are borrowing on behalf of your child, your child must also meet these requirements.
- The maximum PLUS loan amount you can borrow is the cost of attendance (determined by the school) minus any other financial assistance received.
- Before you receive a Direct Loan, you must complete counseling and sign a *Master Promissory Note* (MPN).

The word "LOANS" is displayed in a large, bold, 3D-style font. The letters are a vibrant red color with a slight gradient and a shadow effect, giving them a three-dimensional appearance. The text is centered horizontally within a white rectangular area that is part of a larger dark blue background on the right side of the slide.

FEDERAL



PRIVATE



- Private student loan limits vary by lender. Generally, the amount you borrow can't exceed your school's total cost of attendance.
- The interest rate for a federal student loan is fixed and is often lower than private loans—and much lower than some credit card interest rates. Private student loans can have variable or fixed interest rates, which may be higher or lower than the rates on federal loans depending on your circumstances.
- Federal loans have protections that private loans don't, including income-driven repayment plans and loan forgiveness programs.
- Max out federal student loan borrowing before taking out private student loans.

Minimize Student Loan Debt

- According to the Department of Education, 61% of bachelor's degree recipients took out student loans to pay for college
- The average public university student borrows **\$32,362** to attain a bachelor's degree.



Exhaust all other sources of funding and financial aid for college before turning to loans.

Carefully consider how much is too much to borrow.

10 Ways to Minimize Student Loan Debt



- 1. Enroll at a community college. University Transfer Programs**
- 2. Consider attending a no-loan school.**
(Examples: [Columbia University](#) and [University of Chicago](#))
- 3. Estimate College costs. Use a Net Price Calculator.**
- 4. Maximize other funding sources.**
Grants, scholarships and college savings plans
- 5. Start a side hustle or get a part-time job.**
- 6. Limit living expenses.**
Be frugal with housing, meals and entertainment expenses.
- 7. Borrow only the amount needed.**
Decline any excess loans
- 8. Understand the payments.**
The U.S. Department of Education's [repayment calculator](#) gives an estimate of monthly federal payments.
- 9. Know your salary expectations.**
Once students have a sense of their estimated payments, they should also estimate their earnings after graduation to determine what's affordable. *Students should aim to owe less than their potential starting salary to reduce their financial burden later.*
- 10. Evaluate student loan options.**
Consider federal loans before going to private.



APPLY FOR SCHOLARSHIPS

- *Find out how colleges treat outside scholarships.*
- *Find out what it takes to keep or renew a scholarship.*

Need-based scholarships: determined by financial circumstances (FAFSA).

Merit-based scholarships: determined by achievement, a special talent or skill or other qualifying factor. Most colleges automatically consider students. Some colleges require the FAFSA.

Special-circumstance scholarships: determined by military service, unique interest, disability status, etc.



How to Research Scholarships

Be patient & persevere

It takes a lot of work & effort and there are no guarantees

Get organized – keep a calendar of deadlines, keep a notebook or file system

Seek help early – give your supporters plenty of time to respond, be sure to thank them

Submit early – starting early makes a favorable impression

Expand research – HS counselor, colleges, civic groups, church, employers, etc.

Follow instructions – do exactly what you are asked to do – no more, no less

Proofread – check for clarity of content, legibility, accuracy & completeness

Keep copies – hold onto a copy of everything you send & record date sent

**HELPFUL
TIPS**

Be wary of **“no essay” scholarships** or ones that don’t ask for much information – they are just like sweepstakes with companies looking to gather your information.

SCAM ALERT! Don’t ever pay a fee to apply for a scholarship.

Chances of winning a scholarship are highest when applying for locally sponsored funds

Students should start scholarship researching in their first year of high school – especially “full ride” scholarships – to prepare themselves to be the best possible applicants later.

11 jobs that offer Student Loan Forgiveness

LOAN FORGIVENESS PROGRAMS all have their own unique requirements and approval standards.

Federal agency employee

Public service worker

Doctor / physician

Lawyer

Automotive professionals

Nurse

Teacher

AmeriCorps, Peace Corps

and other qualifying

volunteer organization

workers

Dentist

Pharmacist

Veterinarian



START SAVING TODAY

Create an NC 529 Account

A tax-advantaged program that helps you save money for education.



Qualified education expenses for 529 savings plans include:

Full tuition

Fees

Room and board

Books and equipment

Consult with a professional tax advisor to make sure you follow all tax regulations and don't duplicate any benefits.

*HOW
MUCH
MONEY DO
I NEED?*





THE UNIVERSITY OF NORTH CAROLINA SYSTEM

2024-25 Cost of Attendance NC Resident

Tuition, Books and Supplies, Housing, Other Expenses and Fees

Actual cost varies by student selections - collegesimply.com

	Resident/In-state
NC State University	25,753.00
UNC-Chapel Hill	25,249.00
East Carolina University	23,813.00
NC A & T State University	19,372.00
UNC Charlotte	23,660.00
UNC Greensboro	20,550.00
UNC Wilmington	26,466.00
Appalachian State University	24,793.00
Fayetteville State University	17,521.00
NC Central University	26,002.00
UNC Pembroke	22,030.00
Western Carolina University	19,341.00
Winston-Salem State University	22,412.00
UNC Asheville	21,600.00
Elizabeth City State University	14,673.00



NC PRIVATE COLLEGES (SELECTED)

2024-25 Cost of Attendance NC Resident

Tuition, Books and Supplies, Housing, Other Expenses and Fees

Actual cost varies by student selections - collegesimply.com

<u>Brevard College</u>	\$45,650
<u>Campbell University</u>	\$60,554
<u>Davidson College</u>	\$75,865
<u>Duke University</u>	\$82,749
<u>Elon University</u>	\$59,627
<u>Greensboro College</u>	\$35,500
<u>Johnson C Smith University</u>	\$34,254
<u>Meredith College</u>	\$57,774
<u>Methodist University</u>	\$55,016
<u>Shaw University</u>	\$29,734
<u>Wake Forest University</u>	\$82,988



2024-2025

FALL AND SPRING Tuition and Fees

\$2,982



**16 Credit
Hours
Tuition/Full
Time**



**Computer
Use/Tech Fee**



**Student
Activity/
Athletics Fee**



**Campus
Access Fee
Total**

Other estimated costs:

Textbooks Access Fee \$864 Other Fees \$336 Off Campus Living \$10,000
Other Miscellaneous Expenses throughout the year \$4,600



ELIGIBILITY

- NC resident who is eligible for in-state tuition
- A high school graduate
- From a household with an annual Adjusted Gross Income (AGI) of \$80,000 or less**
- Enrolled in an eligible undergraduate curriculum program for the 2025-2026 academic year
- Taking at least 6 credit hours per semester (part-time students will receive a partial award)
- Meeting the Satisfactory Academic Progress standards of the school you plan to attend
- A student who has completed the **2025-2026 FAFSA**, with a resulting Student Aid Index (SAI) at or below 7,500 (once complete, the financial aid office at the college/university you plan to attend will determine and confirm eligibility.)

HOW MUCH?

Students attending a **community college** will receive at least **\$3,000**.

Those attending a **public university** in North Carolina will get a minimum of **\$5,000**.

Students with the greatest need for financial aid could qualify for even more funding to help make paying for college more manageable.



UNC-Chapel Hill offers free tuition and required fees to incoming undergraduate students from North Carolina whose families make less than \$80,000 a year.

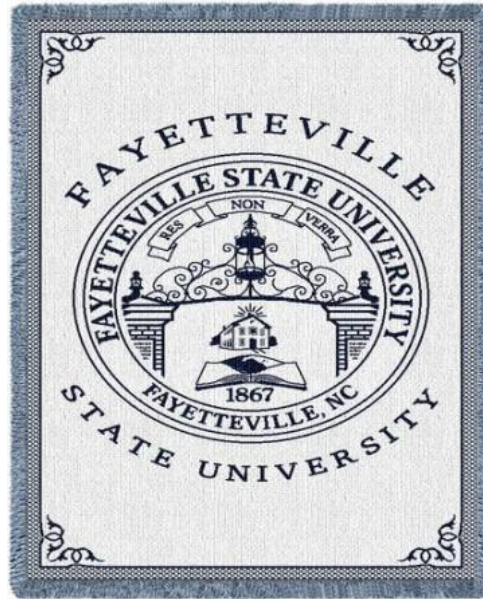


Duke offers free tuition for students from families in North and South Carolina making \$150,000 or less and extra housing, food, and other expense assistance for students from families making \$65,000 or less.

NC Promise Institutions

All resident undergraduate students enrolled can attend for \$500 per semester tuition.

Campus related fees and on-campus residency costs are to be added to tuition to understand the full cost of attendance.





LOCK IT IN!

Budget for **FIXED TUITION**

Tuition rates are fixed for a maximum of 8 consecutive semesters (not including summer sessions) **at any UNC system institution** and pursuing a first bachelor's degree.

Eligible students must be classified as:

- Undergraduates
- Degree Seeking (pursuing first baccalaureate degree)
- In-State Residents
- Students enrolled full-time or part-time
- *Students who leave an institution for a semester or more may be subject to tuition increases when they return.*

FOCUS on the NET PRICE Not the Sticker Price

- Your net price for a college is the cost of tuition and fees minus the amount of gift aid that you receive from various sources and education tax benefits.

- Gift aid means grants and scholarships — money you don't have to pay back.*

- Most college websites have net price calculators.** This tool uses data you enter to come up with a personalized estimate of how much gift aid that particular college may offer you — and what it will really cost you to attend.





Estimate Your Federal Student Aid

Our *Federal Student Aid Estimator* provides an estimate of what federal student aid you may be eligible to receive. To apply for financial aid, complete the *Free Application for Federal Student Aid (FAFSA®)* form.

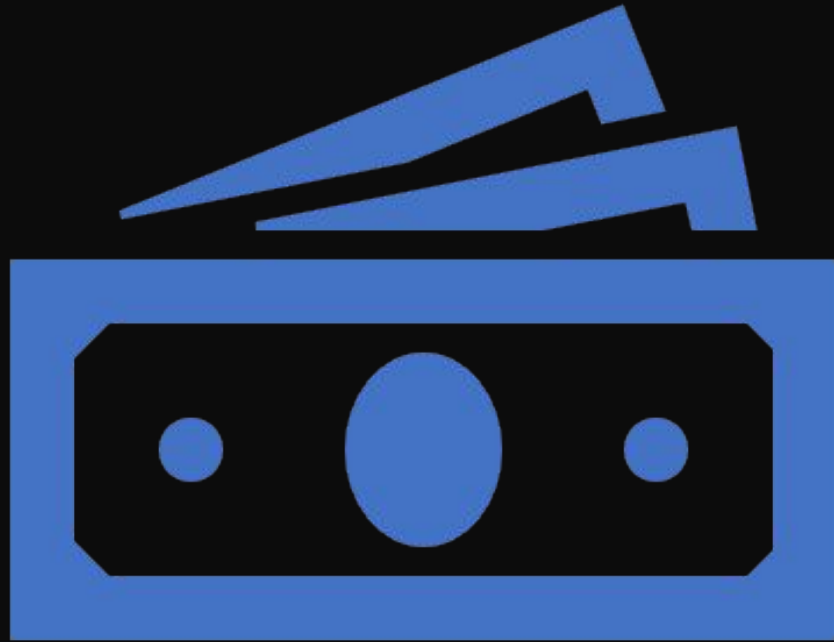
Begin Your Estimate for Federal Student Aid

Before
optional
Contri

Before you complete the FAFSA form, the Federal Student Aid Estimator can help you understand your options to pay for college or career school by providing an early estimate.



<https://studentaid.gov/aid-estimator/>



**HOW MUCH
MONEY CAN
I GET?**



***COST OF
ATTENDANCE (COA)***

**Tuition & Fees
Room & Board
Books & Supplies
Equipment
Transportation
Miscellaneous Personal
Expenses**

-



***STUDENT AID
INDEX (SAI)***

**Parent Contribution
Student Contribution**

=



FINANCIAL NEED (FN)

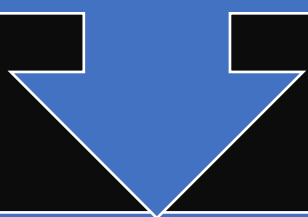
Keep this in mind:

- COA (varies by school)
- SAI (remains constant)
- FN (varies by school)

Student Aid Index (SAI)

Determined w/FAFSA
Form

The SAI is one factor in a formula used by your school to calculate the **amount** of federal student aid you are eligible to receive.



The dollar amount generated is only an estimate of the amount a student could afford.

How do I apply?



Free Application for Federal Student Aid



Applying for Financial Aid With the **FAFSA**[®] Form

Video

[https://youtu.be/UupEQdS2VMY?si=24vplX-t39XKg
fR7](https://youtu.be/UupEQdS2VMY?si=24vplX-t39XKg fR7)



FAFSA



**Year Entering
College**

Tax Return

2024-2025

2022

Opened: December 2023
*(Complete this form if
attending January 2025.)*

2025-2026

2023

**Opens: December 1, 2024
Complete this form if
attending Fall 2025**

Create FSA ID

- The students and contributors (biological or adopted parent, stepparent) are required to **have their own FSA ID. Cannot share FSA ID's.**
- Parents without a social security number are still required to have an FSA ID.
- An email address is required.
- Information entered for the FSA ID must match what is entered into the FAFSA Application.

*Don't give your FSA ID to anyone or allow anyone.
Sharing your FSA ID could put you at risk of identity theft!*



Create the FSA ID - NOW!!!

What information do you need to create an FSA ID?

Full name

Email address

Date of Birth

Phone number (optional)

Social Security Number
(if you have one)

Permanent address



Each email address and phone number can only be associated with one FSA ID.



[Home](#) > [Announcements & Events](#) > [2025–26 FAFSA® Form Coming Soon](#)

2025–26 FAFSA® Form Coming Soon

The 2025–26 *Free Application for Federal Student Aid* (FAFSA®) form will be available to the public on or before Dec. 1, 2024.

Between Oct. 1 and Dec. 1, the 2025–26 FAFSA form will be available to individuals selected to participate in a limited beta release. **Participation in the beta release is by invitation only.**

[2025–26 FAFSA® Form Coming Soon | Federal Student Aid](#)

Use the 2025-26 FAFSA Prototype

FAFSA Prototype

- [2025–26 FAFSA Prototype Now Available | Federal Student Aid - Financial Aid Toolkit](#)
- [FAFSA Preview Landing \(axshare.com\)](#)



FAFSA[®]

FORM

2025–26

Prototype

Last Updated on 9/3/2024



Information you'll need to fill out the FAFSA:

- ✓ Your social security number and driver's license, and/or alien registration number
- ✓ Student's 2023 federal income tax returns, W-2s, and other records of money earned.
- ✓ Parent's 2023 income tax returns, W-2 forms and 1040 forms if you're a dependent.
- ✓ Bank statements and records of investments.

**The FAFSA will want information on available cash, balances in savings and checking accounts and any investment portfolios as of the date of the FAFSA.*

**All real estate holdings other than the house you live in must be listed. The net worth of Family farms and small businesses are assets a required part of the application*

Child support counts as an asset.

*The number of family members in college is no longer considered in the needs analysis formula, but it is still a required question on the FAFSA® form. **Ask the colleges you plan to attend if they offer sibling discounts.***



WHO IS A CONTRIBUTOR?

***Anyone asked to provide information
on the FAFSA Form including the
biological or adopted parents, and
stepparents.***



Who's My Parent / Contributor?

- Parents that live together are treated as married even if they are divorced. Only legal separation is considered.

If married, filing tax return jointly, only 1 parent needs and FSA ID along with the student.
- In the case of divorced parents, only the income and assets of the parent who provides the greater portion of the student's financial support is the contributor .
- If that primary parent is remarried, the income of that parent's spouse (stepparent) will also be included.
- *The FAFSA form asks about your parents' education level. For these two questions, your stepparent is not your parent in those questions.*



Students invite Contributors

by entering the contributor's/parent's legal name, date of birth, Social Security number, and email address on the FAFSA application through the Student's FSA ID/Login on their portion of the FAFSA form.



Student logs in first to start the FAFSA Form & invite contributors.

The student's & parent's/contributor's FSA ID accounts are linked together by the student's invitation to the contributor to participate/complete the FAFSA Form.

Students & Contributors must provide consent to:



Have

their federal tax information transferred directly into the FAFSA® form via direct data exchange with the IRS.
(FA-DDX- Future Act Direct Data Exchange replaces the IRS Data Retrieval Tool)



Have

their federal tax information used to determine the student's eligibility for federal student aid, and



Allow

the U.S. Department of Education to share their federal tax info with postsecondary institutions & state higher education agencies for administering financial aid.

- ❖ *Even if students or contributors don't have a Social Security number, didn't file taxes, or filed taxes outside of the U.S., they still need to provide consent.*
- ❖ *If a student or required contributor doesn't provide consent to have their federal tax information transferred into the FAFSA® form, the student will not be eligible for federal student aid—even if they manually enter tax information into the FAFSA form.*



- Most schools have FAFSA & CSS Profile deadlines earlier than the federal deadline of June 30. Many schools have deadlines **between January and March, but this varies.** Check the school's financial aid webpage.

- You should do your best to submit the FAFSA as early as possible.

- Applying early has benefits, too!

Many schools have a **“priority deadline.”** **Applications received before the priority deadline are processed sooner** and may be more likely to qualify for certain types of aid that have limited budgets.

- Even if there is no hard deadline, **early applications have a better chance of receiving more aid.** Many state-level and college-level funding sources are quite limited and may be first come, first served.



Double Check

Before submitting your FAFSA, double check that all information is correct and no required information is missing.

OTHER FORMS YOU MAY HAVE TO COMPLETE



College Scholarship Service (CSS)
Profile
Multiple



College Scholarship Service (CSS)
Application Deadline: Varies



COLLEGE SCHOLARSHIP SERVICE CSS Profile

In North Carolina : Chapel Hill, Elon, Wake Forest, Duke, Davidson

Costs \$25 to submit and \$16 for every submission afterward.
Undergraduates coming from a family with an income under \$100,000 may file for free.

Institutional Documentation Service (IDOC) is a service that collects family financial documents and distributes them to institutions on behalf of the student. You'll be notified by the College Board if you need to submit documents through IDOC.



Some colleges have their own financial aid forms.

These forms must be filed according to the college's deadlines.

UNC Chapel Hill Financial Aid Webpage

How To Apply

APPLICATION PROCESS

We use two applications to determine full financial aid eligibility at UNC-Chapel Hill, the [Free Application for Federal Student Aid \(FAFSA\)](#) and [CSS Profile](#). Read below to find out more about how they are used.

FAFSA Instructions:

- The [FAFSA](#) is used to offer federal financial aid based on financial need and eligibility.
- Complete the FAFSA using UNC-Chapel Hill's school code: 002974.
- [Obtain your FSA ID](#), which serves as a digital signature to complete the FAFSA and sign electronically. [Contributors](#) are required to sign electronically and each contributor will also need an FSA ID.
- The [FSA ID](#) will be used for future years. Be sure to keep track of your information.
- [Determine which parent to use on the FAFSA](#). For [questions regarding dependency status, see here](#).

[FAFSA](#)

CSS Profile Instructions:

- To be considered for need based University grants and scholarships, incoming students should [complete the CSS Profile](#) using UNC-Chapel Hill's school code: 5816. College Board offers a [tutorial to walk you through the CSS Profile](#). The CSS profile does require a fee to complete.
- You can complete the [CSS Profile](#) for free if:
 - Your family adjusted gross income is up to \$100,000
 - You qualify for an SAT waiver



QUESTIONS? ASK RAMESES



North Carolina

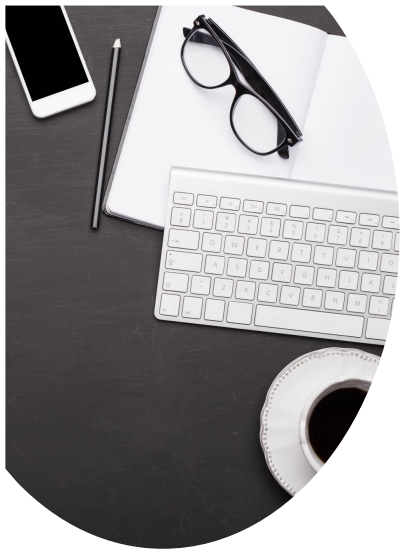
RDS

Residency Determination Service

Residency for tuition classification and State financial aid.

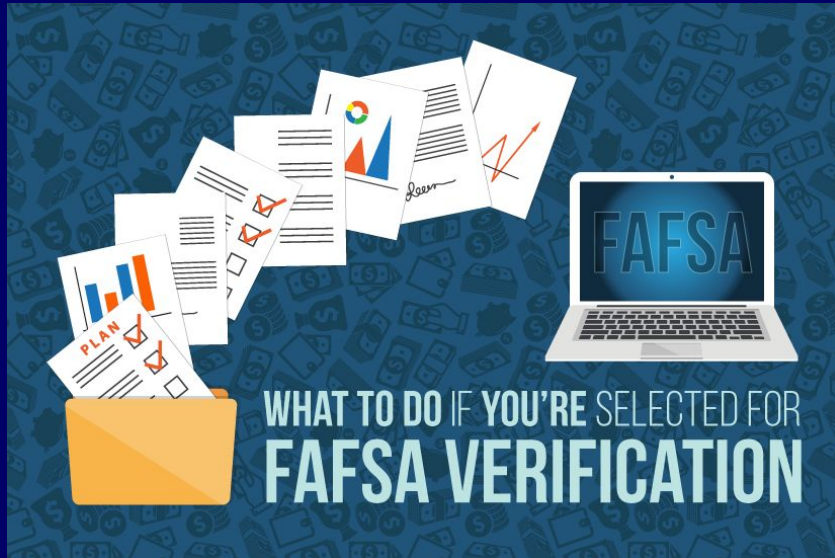
What happens
next - after FAFSA
is submitted?





After – submitting your FAFSA:

- Review your FSS - FAFSA Submission Summary
 - Go to FAFSA website
 - Log in to make any corrections
 - Contact your college financial aid office to help you.
- Check your email regularly
- Pay attention to any correspondence you receive from colleges/schools or the Department of Education itself requesting additional information.



Selection for verification is random!

***FAILURE TO RETURN THE VERIFICATION
FORMS
BY THE DEADLINE WILL CAUSE YOU TO
LOSE
THIS YEAR'S FINANCIAL AID.***

- Verification is indicated by an asterisk next to a filer's ***SAI or Student Aid Index*** on the ***FAFSA Submission Summary or FSS***, which is sent out after the FAFSA is submitted.
- Colleges*** then notify students – either through their ***online portals, personal email addresses, university email or by mail*** – about additional documentation needed. FAFSA filers are sometimes unaware they've been selected for verification, so it's ***important to regularly check those accounts.***
- If colleges find discrepancies between the actual tax documents that came in and what was on the FAFSA, they can make the corrections and update it. Then they can move on with processing the student's financial aid.

FINANCIAL AID AWARD OFFER

WHAT: Financial Aid Offer, Award Letter, Merit Letter, Financial Aid Package

HOW: Online Portals, Postal Mail or both

WHEN:

Early Decision/Early Action: Usually December or January

Regular Decision: Before May 1 (National Candidate Reply Date) Most colleges send out offers of admission letters in March and April followed shortly by awards letters. Some letters arrive before March.

Wait-list : May come after May 1.

If you haven't received your financial aid award letter within a few days of being accepted to a college, you should immediately get in touch with the colleges' financial aid office.



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

This letter is for your records and does not need to be returned to us unless you would like to decline any of the aid offered to you. If you do not want to accept particular awards, or you would like to accept less than the amount offered, please indicate the revised amount on the line next to the appropriate award(s), initial your changes, make a photocopy for your records, and return the original to our office.

Cost of Attendance **\$56,000**

Eligible Assistance \$51,510
Outside Scholarships \$1,500
Total **\$53,010**

Unmet Need **\$2,990**

The top ten most common SPECIAL CIRCUMSTANCES

1. Job of a dependent student's parents
2. Death of a dependent student's parent
3. Special needs loss or decrease in income
4. Divorce or separation or disabled children
5. Unreimbursed medical and dental expenses
6. Catastrophic loss, such as damage or loss from a natural disaster
7. Textbook costs beyond the standard allowance in the cost of attendance
8. Change in the student's marital status
9. Dependency override
10. End of child support, Social Security benefits for a child or alimony payments.

Special circumstances include any financial circumstances that have changed in the last two years or anything that differentiates the student from typical students.

Communicate with the college financial aid office!

**Special
Circumstances**

Where can I
get more
information?





College Websites
**THE UNC
SYSTEM**



College Visits

Scholarship Search Websites

- www.fastweb.com
- www.collegeboard.com
- www.collegeview.com
- www.princetonreview.com
- www.fastaid.com
- www.mach25.collegenet.com
- www.xap.com

YOUR SCHOOL COUNSELOR





NC COUNTDOWN TO COLLEGE

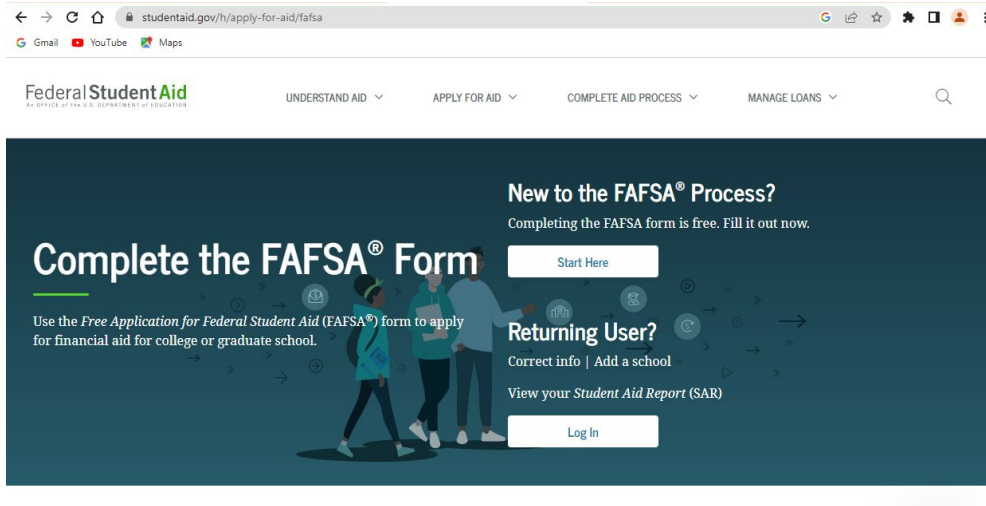
Residency | FAFSA | Applications

Countdown to College (C2C) supports college access every October. C2C activities help high school seniors complete three important college enrollment steps: residency, FAFSA, and applications. Many NC colleges and universities will support C2C by waiving application fees during College Application Week.

NC Countdown to College will take place during the month of **October 2024**
College Application Week (when many NC colleges have free applications) will be **Oct 21-27**.

Federal Student Aid

www.studentaid.gov



The screenshot shows the Federal Student Aid website interface. At the top, there is a navigation bar with the following menu items: UNDERSTAND AID, APPLY FOR AID, COMPLETE AID PROCESS, and MANAGE LOANS. The main content area features a dark blue background with the following text and buttons:

- Complete the FAFSA® Form**
- Use the *Free Application for Federal Student Aid (FAFSA®)* form to apply for financial aid for college or graduate school.
- New to the FAFSA® Process?**
Completing the FAFSA form is free. Fill it out now.
[Start Here](#)
- Returning User?**
[Correct info](#) | [Add a school](#)
- [View your Student Aid Report \(SAR\)](#)
- [Log In](#)



College
Foundation
of North Carolina

www.ctnc.org

Federal Student Aid Information Center

Contact Us



E-mail Us

You can email us anytime.



Chat with Us

Ask a live agent your questions via a web chat.



Call Us

1-800-4FED-AID
(1-800-433-3243)
International Caller?
Can't make a toll-free call?
1-334-523-2691

Hours of Operation

Monday-Friday
8 a.m.-11 p.m. Eastern time
(ET)

Saturday-Sunday
11 a.m.-5 p.m. Eastern time
(ET)

Linda Brannan Financial Aid Advisor

LBRANNAN@WCPSS.NET

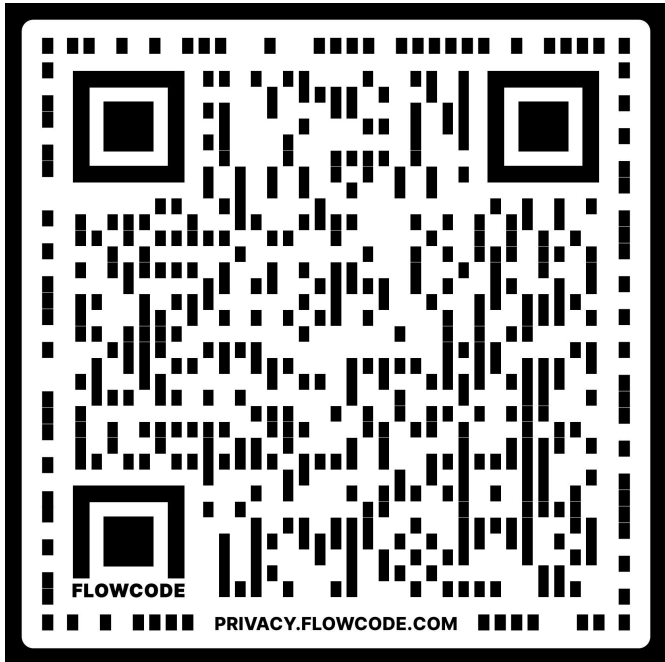
[Brannan's Financial Aid Tools](#)
[\(google.com\)](#)

Mrs. Brannan's website

**Use QR Code to schedule Virtual &
After School appointments**

**Email Ms. Brannan for In-Person
appointments at the school during
the school day.**

(Note: Ms. Brannan works part time -15 hours per
week for 3 WCPSS high schools)



*Feel free to use your cell phone to
Scan the QR Code to schedule a
virtual appointment.*