

Applying for Financial Aid 2024-2025 Academic Year



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Is College affordable?

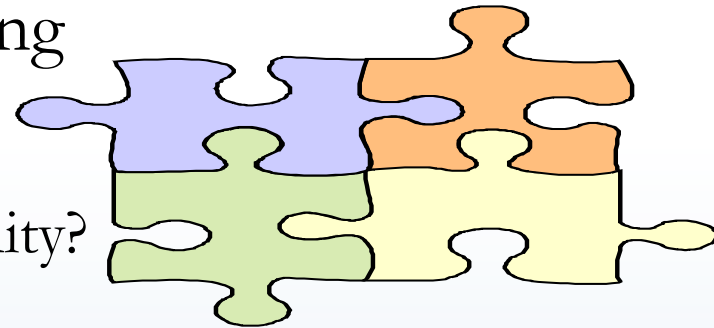
- Go to each college's website to use their
Net Price Calculator (NPC).
 - Will help you determine your **estimated** (*especially for 2024-25*)
Family Contribution **CALCULATION FOR ONE YEAR**
 - **REMEMBER:**
 - *This is a ball park estimate not a guarantee for an award or admissions.*
 - *This does not include Merit/Athletic Scholarship determination – only need based aid eligibility.*
 - *Ask the Financial Aid office to check your results.*
 - *Check websites for important packaging policies, application requirements & deadlines.*

NET PRICE CALCULATOR TIPS

- Use prior–prior year data:
 - for 2024-25 use 2022 income.
 - *Using exact amounts will give you a more accurate outcome.*
 - If using estimates, it is OK to use calculator more than once with different income scenarios – *results will not be completely accurate.*
- Read the NPC instructions carefully to avoid missing anything.
- Be careful when answering asset questions
 - *no retirement funds or primary residence home equity.*
- Divorced parents can do two separate calculations and then combine the parent contributions for an *estimate*.

How do we support students with the cost of college?

- **The family's** ability to pay (*determined by financial aid application and supporting documentation*)
- **Federal and State** government funding
- **Other Resources**, for example:
 - outside scholarships from your community?
 - Employer Tuition Benefit?
- **College funding:** *depending on endowment size & awarding policies*
 - Does the college award 100% of demonstrated need?
 - Is the institutional funding issued on a first come first served basis?
 - Types of Scholarships: Need-Based, Merit, Athletic



Cost of Attendance

➤ Tuition & Related Fees

➤ Housing & Meals



➤ Books, Course Materials, Supplies, & Equipment

➤ Transportation



➤ Miscellaneous & Personal Expenses



health expenses, personal necessities, dorm room items, etc.)

Definition of Financial Need

Cost of Attendance

MINUS

Family Resources

calculated demonstrated ability to pay

MINUS

Other financial resources

i.e. employer tuition benefits, contributions from others

EQUALS

Demonstrated need



Comparison of Need by Cost

	4 Year Private	4 Year Public	2 Year Public
Cost of Education	\$85,000	\$50,000	\$ 10,000
Family Contribution <i>*FC may be different for private colleges</i>	\$15,000*	\$12,000	\$12,000
NEED <i>**how much of this will the College fund</i>	\$70,000**	\$38,000**	0

Meeting the Full Need or Gapping

College	A <i>meets full need</i>	B <i>cannot meet full need</i>
Cost of Education	\$85,000	\$85,000
EFC	\$15,000	\$15,000
Need	\$70,000	\$70,000
Aid Amount Offered	\$70,000	\$40,000
Unmet Need	0	\$30,000 <i>Added family responsibility!</i>

Major factors in family contribution calculation

- INCOME

- *Some schools will not allow losses and certain other paper write-offs on your tax return in the calculation.*

- ASSET BALANCES

- NUMBER IN THE HOUSEHOLD

being supported by the parents (*more than 50% support provided*)

- Any changes in the above data in following years
(and changes from Dept. of Education)
WILL IMPACT your financial aid eligibility.

What information is used?

☐ **“PRIOR PRIOR” YEAR INCOME INFORMATION**

- ☐ **Use: Parent(s)’ and Student’s 2022 income**

☐ **What are considered parent assets?**

- ☐ **NO: do not include:** retirement account balance or primary residence home equity
 - **YES: include:** trusts (*for parent*), equity value of investment properties, business and farm net worth, as well as savings, checking & regular investment balances
 - **YES: include:** 529 plans set up by parents (*NOT UGMA/UTMA* accounts*)
 - **YES: include:** child support received (*new in 2024-25*) (*It is better here than in income.*)

☐ **What are considered student assets?**

- ☐ **YES: include trusts where the student is a beneficiary, UGMA/UTMA* accounts, as well as savings, checking and regular investment balances**
 - **NO: do not include:** parent 529 plans in student asset section

☐ **# of household members:** Parent(s) must provide at least 50% support

UGMA/UTMA: uniform gift/ transfer to minors act: **the student owns the account but the parent is the “custodian” or “administrator” of the account. These must be listed in student asset balances.*

22222

a Employee's social security number

OMB No. 1545-0008

Employer identification number (EIN)

1 Wages, tips, other compensation

2 Federal income tax withheld

Employer's name, address, and ZIP code

3 Social security wages

4 Social security tax withheld

5 Medicare wages and tips

6 Medicare tax withheld

7 Social security tips

8 Allocated tips

Control number

9 Verification code

10 Dependent care benefits

Employee's first name and initial Last name

Suff. 11 Nonqualified plans

12a

13 Statutory
employeeRetirement
planThird-party
sick pay

12b

not for FAFSA
but include on
ProfileCodes
D,E,F,G,
H,S

12c

12d

Employee's address and ZIP code

State Employer's state ID number

16 State wages, tips, etc.

17 State income tax

18 Local wages, tips, etc.

19 Local income tax

20 Locality name

W-2 Wage and Tax
Statement

2022

Department of the Treasury—Internal Revenue Service

Copy 1—For State, City, or Local Tax Department

2022 IRS form 1040 pg. 1

Form **1040** Department of the Treasury—Internal Revenue Service **2022** U.S. Individual Income Tax Return OMB No. 1545-0074 IRS Use Only—Do not write or staple in this space.

Filing Status ☐ Single ☐ Married filing jointly ☐ Married filing separately (MFS) ☐ Head of household (HOH) ☐ Qualifying surviving spouse (QSS)

Check only one box. If you checked the MFS box, enter the name of your spouse. If you checked the HOH or QSS box, enter the child's name if the qualifying person is a child but not your dependent:

Your first name and middle initial Last name Your social security number

If joint return, spouse's first name and middle initial Last name Spouse's social security number

Home address (number and street). If you have a P.O. box, see instructions. Apt. no. Presidential Election Campaign

City, town, or post office. If you have a foreign address, also complete spaces below. State ZIP code Check here if you, or your spouse if filing jointly, want \$3 to go to this fund. Checking a box below will not change your tax or refund.

Foreign country name Foreign province/state/county Foreign postal code ☐ You ☐ Spouse

Digital Assets At any time during 2022, did you: (a) receive (as a reward, award, or payment for property or services); or (b) sell, exchange, gift, or otherwise dispose of a digital asset (or a financial interest in a digital asset)? (See instructions.) ☐ Yes ☐ No

Standard Deduction Someone can claim: ☐ You as a dependent ☐ Your spouse as a dependent ☐ Spouse itemizes on a separate return or you were a dual-status alien

Age/Blindness You: ☐ Were born before January 2, 1958 ☐ Are blind Spouse: ☐ Was born before January 2, 1958 ☐ Is blind

Dependents (see instructions):

(1) First name	Last name	(2) Social security number	(3) Relationship to you	(4) Check the box if qualifies for (see instructions):
				Child tax credit
				Credit for other dependents

If more than four dependents, see instructions and check here ☐

Income

1a Total amount from Form(s) W-2, box 1 (see instructions)	1a
b Household employee wages not reported on Form(s) W-2	1b
c Tip income not reported on line 1a (see instructions)	1c
d Medicaid waiver payments not reported on Form(s) W-2 (see instructions)	1d
e Taxable dependent care benefits from Form 2441, line 26	1e
f Employer-provided adoption benefits from Form 8839, line 29	1f
g Wages from Form 8919, line 6	1g
h Other earned income (see instructions)	1h
i Nontaxable combat pay election (see instructions)	1i
z Add lines 1a through 1h	1z
2a Tax-exempt interest	2a
3a Qualified dividends	3a
4a IRA distributions	4a
5a Pensions and annuities	5a
6a Social security benefits	6a
c If you elect to use the lump-sum election method, check here (see instructions)	<input type="checkbox"/>
7 Capital gain or (loss). Attach Schedule D if required. If not required, check here	<input type="checkbox"/>
8 Other income from Schedule 1, line 10	8
9 Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7, and 8. This is your total income	9
10 Adjustments to income from Schedule 1, line 26	10
11 Subtract line 10 from line 9. This is your adjusted gross income	11
12 Standard deduction or itemized deductions (from Schedule A)	12
13 Qualified business income deduction from Form 8995 or Form 8995-A	13
14 Add lines 12 and 13	14
15 Subtract line 14 from line 11. If zero or less, enter -0-. This is your taxable income	15

Attach Form(s) W-2 here. Also attach Forms W-2G and 1099-R if tax was withheld. If you did not get a Form W-2, see instructions.

Attach Sch. B if required.

Standard Deduction for—

- Single or Married filing separately, \$12,950
- Married filing jointly or Qualifying surviving spouse, \$25,900
- Head of household, \$19,400
- If you checked any box under Standard Deduction, see instructions.

For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see separate instructions. Cat. No. 11320B Form **1040** (2022)

*Possible untaxed income indicated in circle

*section A – section B

#1a wages

#11 AGI

2022 IRS form 1040 pg. 2

Form 1040 (2022) Page **2**

Tax and Credits	16	Tax (see instructions). Check if any from Form(s): 1 <input type="checkbox"/> 8814 2 <input type="checkbox"/> 4972 3 <input type="checkbox"/> _____			16	
	17	Amount from Schedule 2, line 3			17	
	18	Add lines 16 and 17			18	
	19	Child tax credit or credit for other dependents from Schedule 8812			19	
	20	Amount from Schedule 3, line 8			20	
	21	Add lines 19 and 20			21	
	22	Subtract line 21 from line 18. If zero or less, enter -0-			22	
	23	Other taxes, including self-employment tax, from Schedule 2, line 21			23	
	24	Add lines 22 and 23. This is your total tax			24	
Payments	25	Federal income tax withheld from:				
	a	Form(s) W-2	25a			
	b	Form(s) 1099	25b			
	c	Other forms (see instructions)	25c			
	d	Add lines 25a through 25c	25d			
	26	2022 estimated tax payments and amount applied from 2021 return				26
	27	Earned income credit (EIC)	27			
	28	Additional child tax credit from Schedule 8812	28			
	29	American opportunity credit from Form 8863, line 8	29			
	30	Reserved for future use	30			
31	Amount from Schedule 3, line 15	31				
	32	Add lines 27, 28, 29, and 31. These are your total other payments and refundable credits				32
	33	Add lines 25d, 26, and 32. These are your total payments				33
Refund	34	If line 33 is more than line 24, subtract line 24 from line 33. This is the amount you overpaid				34
	35a	Amount of line 34 you want refunded to you . If Form 8888 is attached, check here <input type="checkbox"/>				35a
	b	Routing number	c Type: <input type="checkbox"/> Checking <input type="checkbox"/> Savings			
	d	Account number				
	36	Amount of line 34 you want applied to your 2023 estimated tax				36
Amount You Owe	37	Subtract line 33 from line 24. This is the amount you owe . For details on how to pay, go to www.irs.gov/Payments or see instructions				37
	38	Estimated tax penalty (see instructions)				38
Third Party Designee	Do you want to allow another person to discuss this return with the IRS? See instructions <input type="checkbox"/> Yes . Complete below. <input type="checkbox"/> No					
	Designee's name		Phone no.	Personal identification number (PIN)		
Sign Here	Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.					
	Your signature		Date	Your occupation		If the IRS sent you an Identity Protection PIN, enter it here (see inst.)
	Spouse's signature. If a joint return, both must sign.		Date	Spouse's occupation		If the IRS sent your spouse an Identity Protection PIN, enter it here (see inst.)
	Phone no.		Email address			
	Preparer's name		Preparer's signature	Date	PTIN	Check if: <input type="checkbox"/> Self-employed
Paid Preparer Use Only	Firm's name		Phone no.			
	Firm's address		Firm's EIN			

Go to www.irs.gov/Form1040 for instructions and the latest information. Form **1040** (2022)


 #21 taxes paid

Federal Aid Eligibility Determined Using the

FAFSA *(FREE Application for Federal Student Aid)*

for U.S. Citizens and Eligible Non Citizens

- ☐ FAFSA is on studentaid.gov
- ☐ 2024-2025 FAFSA *available maybe in DECEMBER (Do not complete the 2023-24 application.)*
 - ☐ State of Connecticut deadline is 2/15/2024 (for CT residents)
 - ☐ A parent & the student MUST create an FSA user name and password to be used ***all 4 years***
*****If you don't have one, FAFSA will prompt you to create one.***
 - ☐ Parents with no SSNs are now able to get an FSA user name and password.
 - ☐ Students will have to “invite” their parents online to complete their section of the FAFSA.
 - ☐ Students and Parents must provide consent for the IRS to upload their income into the FAFSA – referred to as FTI – Federal Tax Information
 - ☐ If they don't do this, they will not be eligible for federal subsidized financial aid – including federal grants, loans, and workstudy.
- ☐ EXCLUDE on FAFSA only:
 - ☐ Information about the **noncustodial parent**
- ☐ INCLUDE INFORMATION FROM:
 - ☐ **Stepparent** *(who is married to the custodial parent) must be included.*
 - ☐ ***Parents: Unmarried but living together : info from both must be included.***
- ☐ ******Custodial Parent will now be the parent that provides the most support regardless of where the student lives.***



Get Money to Pay for School

Use the Free Application for Federal Student Aid (FAFSA®) form to apply for financial aid for college or graduate school.



2024-25 FAFSA Form

Start a New Form

Edit Existing Form

Need to access last year's form? [Start or Edit a 2023-24 Form](#)

Check FAFSA® Deadlines for the State You Live In

Some states and colleges use FAFSA information to award their own grants, scholarships, and loans. Check your state's deadlines here!

School Year

State of Residence

Find Deadlines

[View All FAFSA Deadlines](#)



Who Should Complete This?

Any student, regardless of income, who wants to be considered for federal, state, and school financial aid programs, which includes scholarships, grants, loans, and Federal work-study.



How Long Will it Take?

It takes most people less than an hour to complete, including gathering any documents or data needed.



What Do I Need?

- Verified StudentAid.gov account
- Social Security Number
- Parent or spouse contributor email addresses
- Income and asset information, if required

CSS Profile

Determines Institutional Grant Eligibility -- *(not used by all schools)*

- **CSS Profile:** at <https://cssprofile.collegeboard.org> *cost: \$25 + \$16 @school*
 - They provide a list of schools that use the CSS Profile
 - **Using student & custodial parent (include stepparent) data.**
- The **non-custodial parent (ncp)** will also complete a separate profile application on College Board website with their information.
- The school will use the data from the custodial parent + either the ncp or the step parent – ***not all three***
- Items that may be used in the calculations:
 - Primary residence net home equity (*value – debt*)
 - Items such as **losses and certain deductions** on the tax return *may be added back to the income total (i.e. business loss, depreciation, business use of home credit, earned income credit)*
- Parent contribution might not be divided equally for # in college:
 - *It will be up to each Institution if they will still give credit for additional depends in college – and what that credit will be. Everyone is waiting for the final FAFSA before deciding.*
 - no allowance for dependents in **graduate school**
 - reduced allowance for a lower cost institution (*i.e. community college*)
 - Reduced or no allowance for siblings receiving substantial merit/athletic aid
- **USE COMMENT SECTION** to relay special circumstances

CSS Profile

CSS Profile

[About CSS Profile](#)[Application Steps](#) ▾[Fee Waivers](#)[Additional Resources](#) ▾[en Español](#)[Contact Us](#)

APPLY WITH CSS PROFILE

CSS Profile

Each year CSS Profile unlocks access to more than \$10 billion in nonfederal aid to thousands of students.

[Sign In to Fall 2023/Spring 2024](#)[Sign In to Fall 2022/Spring 2023](#)

9:45 AM
10/11/2022

Federal Aid Includes:

ALL NEED BASED:

☐ GRANTS:

☐ Federal Pell Grant – up to \$7,395 (2024-25 not determined yet)

☐ Federal SEOG Grant – up to around \$4,000

This is a campus based program -- so amounts may vary from college to college.

☐ LOANS: (2024-25 not determined yet)

☐ William D. Ford federal direct ***subsidized/unsubsidized*** loans:

☐ Interest rate: 5.50% Dept of Education origination fee: 1.057%

☐ Limits: freshman: \$5,500, sophomore: \$6,500, junior/senior: \$7,500@

☐ *Federal Parent Loan 8.05% interest rate and 4.228% loan fee*

☐ Federal Work study: *campus job earning anywhere from \$1,000-\$3,000*

<https://studentaid.ed.gov> *for detailed information about these programs.*

State Grants

❑ For CT residents attending a college in CT

ohe.ct.gov/SFA/Default.shtml

Or ohe.ct.gov

➤ Up to \$4,500 FUNDING NOT DETERMINED FOR 2024-25 YET

➤ *Some schools may be getting little or no funding for this grant*

➤ Roberta B. Willis Scholarship Program:

➤ FAFSA required – must file by February 15, 2023

➤ Need based: EFC less than \$11,000 (*may change*)

➤ *Each school gets different funding as determined by the State of CT.*

Outside Resources

❑ **Outside Resources** – such as:

- Employee Tuition Benefit
- Contributions from relatives
- 529 College Savings plans set up by other than parents



➤ **Outside Scholarships:**

- usually from civic and community foundations/businesses
- Use High school guidance office as a resource
- Ask companies that are in the field of your major
- Search: www.finaid.org
- chesla.org
- fastweb.com

finaid.org

finaid

LOANS

CALCULATORS

SCHOLARSHIPS

FAFSA

MORE...

Search this website

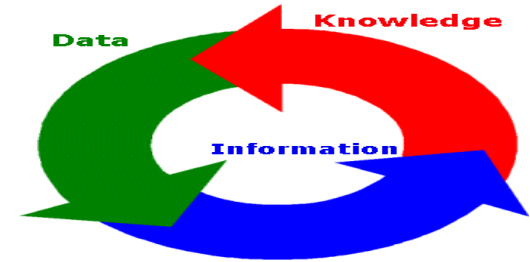


The Go-to Guide for College Financial Aid

Information on financial aid for college and tips on how to help ease the burden of college expenses.

CONTINUE READING →

Parent Information



- My parents are divorced/separated -- which parent goes on the FAFSA as the custodial parent?
 - The parent that contributes the most support for the student – regardless of living arrangements. May even be tied to parent who claims student on tax return. (2024-25) (More information pending)
- If the custodial parent used on the FAFSA has **remarried**, you must include information about the stepparent on the FAFSA.
- On the CSS Profile (*not FAFSA*): The Non Custodial Parent will also fill out a Profile application.
- Biological/Adoptive parents who are together but unmarried: combine income and asset balances of both on the FAFSA and CSS Profile
- Parent information is always required unless the student is determined by the Department of Education to be independent – there are very specific and strict guidelines for qualifying for independent status – *being over 18 is not one of them.*

COLLEGE FINANCING PLAN & FINANCIAL AID PACKAGE



- Required by State of CT for CT colleges/universities.
- Purpose: a uniform tool to compare cost between schools before considering student/parent loans and work study.
- **Net Price/Cost** means
Cost of Attendance – grants/scholarships
- After Net Price/Cost, you will see loan and work study options as other resources to consider.
- *Includes FAFSA SAI and Institutional family contribution & resources.*
- Also reports: loan default rate, graduation rate, average total loan balances and other payment options.

Expected Family Contribution

Based on FAFSA

As calculated by the institution using information reported on the FAFSA or to your institution.

\$X,XXXX / yr

Based on Institutional Methodology

Used by most private institutions in addition to FAFSA.

\$X,XXXX / yr

Total Cost of Attendance 2020-2021

	On Campus Residence	Off Campus Residence
Tuition and fees		\$X,XXXX
Housing and meals	\$X,XXXX	\$X,XXXX
Books and supplies		\$X,XXXX
Transportation		\$X,XXXX
Other education costs		\$X,XXXX
Estimated Cost of Attendance	\$X,XXXX / yr	\$X,XXXX / yr

Scholarship and Grant Options

Scholarships and Grants are considered "Gift" aid - no repayment is needed.

Scholarships

Merit-Based Scholarships	
Scholarships from your school	\$X,XXXX
Scholarships from your state	\$X,XXXX
Other scholarships	\$X,XXXX
Employer Paid Tuition Benefits	\$X,XXXX
Total Scholarships	\$X,XXXX / yr

Grants

Need-Based Grant Aid	
Federal Pell Grants	\$X,XXXX
Institutional Grants	\$X,XXXX
State Grants	\$X,XXXX
Other forms of grant aid	\$X,XXXX
Total Grants	\$X,XXXX / yr

College Costs You Will Be Required to Pay

Net Costs

(Cost of attendance minus total grants and scholarships)

\$X,XXXX / yr

Loan and Work Options to Pay the Net Costs to You

You must repay loans, plus interest and fees.

Loan Options*

Federal Direct Subsidized Loan (X.XX% interest rate)	\$X,XXXX / yr
Federal Direct Unsubsidized Loan (X.XX% interest rate)	\$X,XXXX / yr
Private Loan (X.XX% interest rate)	\$X,XXXX / yr
Institutional Loan (X.XX% interest rate)	\$X,XXXX / yr
Other Aid That Must Be Repaid	\$X,XXXX / yr
<i>In addition to the loans above, parents may also apply for the following:</i>	
Parent Plus Federal Loan (X.XX% interest rate)	\$X,XXXX / yr
Total Loan Options	\$X,XXXX / yr

Work Options


Work-study (Federal, state, or institutional)	\$X,XXXX / yr
Hours Per Week	XX / wk
Other Campus Job	\$X,XXXX / yr
Total Work Options	\$X,XXXX / yr

For More Information

University of the United States (UUS)
 Financial Aid Office
 123 Main Street
 Anytown, ST 12345
 Telephone: (123) 456-7890
 E-mail: financialaid@uus.edu

What if my family contribution seems unreasonable?

If the family contribution is significantly different from what you expected, ***ask the financial aid office*** to help clarify how the contribution was determined.

- *Is there a contribution expected from the non-custodial parent?*
 - *Were losses reported on the tax return added back?*
 - *What is the minimum student contribution?*
 - *How were number of family members in college treated? – if at all.*
 - *Was home equity included in the analysis?*
 - *You may have incorrectly answered a question on the application and a talk with them might clear that up.*
- 
- *******If you have special circumstances or a change in your income/financial situation, request instructions and deadlines for an “**Appeal**” or “**Review**”.

Aid Award in Subsequent Years

“The Four Year Plan”

- ☐ Most Colleges ask you to apply every year for financial aid.
 - ☐ But ask: ***Is this offer for just this year?*** If need based award: maybe YES, if merit scholarship only award: NO.

☐ Loan amounts increase as the student advances to the next grade level (*causing grants to decrease*).

There may be pending changes in the student loan program from Congress.

SOME OTHER REASONS your financial aid may change:

- ☐ Increases/decreases in the family income
- ☐ Increases/decreases in the family asset balances
- ☐ Change in number of dependents enrolled in college (*if used in calc.*)
- ☐ Change in the number in family (i.e. eldest child moves out or new household member)
- ☐ Change in amount of reported losses, untaxed income or tax deferred pension contributions



Other Payment Sources to Consider

- ☐ Withdrawals from Savings / Investments / 529 Plans
- ☐ The College's Installment Payment Plan (not a loan)
- ☐ Home Equity loans, 401K loans, Stock loans
- ☐ Alternative Student Loans *through private lenders (i.e. banks, credit unions, state institutions and national student loan lenders)*
- ☐ Federal PLUS program (Parent Loan for Undergraduate Students)
 - ☐ *Interest rate: 8.05% Dept. of Education Origination fee: 4.228%*
- ☐ Apply for outside scholarships
- ☐ Check with your financial planner or CPA for other options open to you specifically.
- ☐ Earnings from student's summer or campus job.



For more Information and Resources

- High School Guidance Office
- Financial Aid Offices
- Colleges' Websites
- www.studentaid.ed.gov
- www.finaid.org



Proposed 2024-25 FAFSA Changes Summary due to FAFSA Simplification Act of 2021

- *Student Aid Index (SAI) replaces Expected Family Contribution (EFC),*
- *Fewer questions on the FAFSA (by far),*
- ***“Custodial” parent now is the parent that provides most support – regardless of living arrangements,***
- *Eliminate credit for multiple dependents in college,*
- ***Child Support received moved to parent assets,***
- *Pell is determined by AGI and family size as that compares to the poverty level (instead of EFC) -- other factors are involved.*
- ***Eliminate use of tax deferred pension contributions on FAFSA.***
- *Inclusion of all family farm and small business net values in assets.*
- ***IRS direct data exchange required – no longer an option.***
- *No longer reported: Military/Clergy housing or Non Educ VA benefits.*

What is this Student Aid Index (SAI) (2024-25)?

- *Replacing the expected family contribution,*
- *Does not signify the dollar amount a family is expected to pay for college costs --*
 - *more of an eligibility index for distributing federal subsidized financial aid (grants, loans, work study),*
 - *Based on the household size and the household income as it relates to the federal poverty level,*
- *Increased income protection allowance,*
- *Possible elimination of asset protection allowance,*
- *& other details yet to be determined by Dept of Ed*
- *FAFSA is supposed to be available sometime in December, 2023 – most likely January 2024.*



**FAFSA SIMPLIFICATION??
IT'S FINE. WE'RE FINE.
EVERYTHING IS FINE!!**

RECAP

1. Visit College websites for deadlines & requirements
2. Use each College's Net Price Calculator
3. Complete FAFSA by 2/15/24 for CT (*if available by then*)
4. Compare awards by the Net Price -- not by total offer.
5. Remember this is only an award for the first year — consider what year 2, 3 & 4 might look like.
6. Explore all other potential resources for payment (outside scholarships, payment plans, loans, etc.)
7. Stay tuned for more information regarding FAFSA changes (hopefully coming soon).

Thank you for your attention.

What questions can I answer for you?

Good luck in your College search journey!

