FAFSA (Free Application for Federal Student Aid)
- Both you and a parent (if their information is provided on the FAFSA) need an FSA ID. Visit https://studentaid.gov/fsa-id/create-account/launch to apply for an FSA ID.
- To apply for an FSA ID the parent and student each need their own email address. Students—please do not use your high school email address.
- After the FAFSA is submitted, a confirmation page is received.
- Be sure to review the confirmation page.

Student Aid Report (SAR)
- The SAR is a summary of your FAFSA entries.
- It is e-mailed 24-48 hours after the FAFSA is submitted for processing.
- The SAR is e-mailed to the student’s e-mail address listed on the FAFSA.

Verification Process
- FAFSA results will be electronically sent to the colleges listed on the FAFSA.
- The College Financial Aid Office will contact the student if additional documentation is needed to continue processing financial aid eligibility.
- Be sure to provide the Financial Aid Office the requested documentation in a timely manner.

Financial Aid Award
- This is a listing of the amounts of financial aid (grants, loans, and/or work study) that will be offered to the student.
- The award will be emailed to the student from the College Financial Aid Office.
- Be sure to review what is offered.
- The aid that is offered must be accepted or declined.

Direct Student Loan
- If accepting a Direct Student Loan, follow the specific directions provided by the College Financial Aid Office.
- The College Financial Aid Office cannot process a Direct Student Loan until the student completes the Master Promissory Note and entrance loan counseling.

Special Circumstances
- Please contact the College Financial Aid Office if your family would like to explain any special circumstances that may affect your financial aid eligibility.
- If you have any questions along the way, please contact your College Financial Aid Office.
**Direct Subsidized & Unsubsidized Loans** *(Federal Direct Student Loans)*
- Federal student loans help cover the cost of attendance at eligible technical, two- and/or four-year colleges or universities.
- There are two types of federal loans that are very similar. The federal government will pay for the interest on the subsidized loan while you are in college. The interest will accumulate on the unsubsidized loan and be added to the principal or total amount you owe after graduation.
- Up-to-date information on all federal loans an interest rates can be found at: https://studentaid.ed.gov/sa/types/loans/interest-rates

**Entrance Loan Counseling**
- Entrance Counseling is a requirement for all Direct Subsidized or Unsubsidized Federal Student Loans.
- Entrance Counseling provides you with information about your rights and responsibilities as a borrower, interest rates, expenses, repayment plans, and other important details about borrowing.

**Indirect Expenses** *(Miscellaneous Costs)*
- There are costs that you will need to pay for throughout the year, such as: books, supplies, cell phone, and transportation. The college will not buy these things for you;

**Master Promissory Note** *(MPN)*
- The Master Promissory Note (MPN) is a legal document in which you promise to repay your federal student loan(s) and any accrued interest and fees to your lender or loan holder. No Federal Direct Student loans will be released without signing the MPN.

**Student Portal**
- The student portal is a resource center for student services. Through the portal you can access course information, your financial aid award, your bill and make payment(s), and receive important alerts.

**Outside Scholarship** *(Outside Funder / Free Money)*
- Outside scholarships must be applied for separately. You must do your research to determine if you are eligible to apply for a scholarship. Places to look are your local community, on your selected college website, and on free scholarship search websites.

**PLUS Loan** *(Parent PLUS Loan)*
- The PLUS loan is one option that your parents might consider to cover your estimated bill. It is not guaranteed, so even if you see it on your award remember that your parent must apply and be approved to receive this loan.
- The maximum PLUS loan amount a parent can borrow is the cost of attendance (determined by the school) minus any other financial aid.

**Tuition Payment Plan** *(Installment Payment Plan, Payment Plan)*
- Tuition payment plans allow you to split your college bill into smaller manageable payments rather than having to pay one lump sum.
- Payment plan options vary college to college, but often they will allow for a monthly payment. Sometimes there are enrollment fees to sign up for a payment plan.

**Work-Study** *(Earned Money)*
- Work-study jobs are a great way to earn extra cash throughout the year to help pay for your indirect expenses like travel home for school breaks. Work-study jobs are on campus and offer flexible schedules around your classes. You must look for and apply for the jobs. Jobs are usually posted on the college's website. It is also important to note that this money does not go directly to your account to cover your bill. You will receive a paycheck, and it will be up to you as to how you spend this money.

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**STUDENT INFORMATION**

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**KEEP THIS DOCUMENTATION WHEN YOU APPLY FOR YOUR FSA ID** for the Free Application for Federal Student Aid. Visit: https://studentaid.gov/fsa-id/create-account/launch