

PENNSYLVANIA STUDENT AID GUIDE



Pennsylvania Higher Education Assistance Agency



ARE YOU A SMART BORROWER?



MySmartBorrowing.org

A **FREE** tool for calculating an affordable future.

Be **SMART** & go to **page 26** for more information!



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This guide is a complete overview of the financial aid process, including information on most of Pennsylvania's financial aid programs and services. You may qualify for:

- **Grants and Scholarships** - FREE MONEY!!
- **Work-Study** - Earn money to help cover your education costs.

If you need additional help paying for your education, there are loans available for both students and parents.

NOTE: If changes were made to federal and state aid programs since this publication was printed, updates are available at PHEAA.org.

CONTACT INFO

Financial Aid Programs & Related Services, PA State Grant & Special Programs, State Work-Study:

PHEAA.org
800.692.7392

Career & College Planning:
EducationPlanner.org
MySmartBorrowing.org

Debt Management:
YouCanDealWithIt.com

Assistance for individuals with speech or hearing impairments:
TTY: 711

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PHEAA.org offers information on Pennsylvania's grant, scholarship and work-study programs.

MySmartBorrowing.org provides students with an interactive financial aid tool that encourages them to make SMART decisions about their career and college choices.

EducationPlanner.org offers in-depth resources to help students learn about and explore hundreds of careers, colleges and financial aid opportunities.

YouCanDealWithIt.com offers college students and recent graduates a comprehensive guide to financial decisions and situations that they will soon encounter.

PA529.com is a savings plan that helps families save for higher education.

The U.S. Department of Education offers information on federal guidelines for student financial aid programs and how to manage student loans. It also operates the following websites:

- FAFSA.gov
- FAFSA4caster.ed.gov
- studentaid.ed.gov
- collegecost.ed.gov
- StudentLoans.gov
- nces.ed.gov/collegenavigator

Your school counselor has information on schools, standardized test dates, local scholarships, and much more.

Public libraries are a great resource for researching postsecondary schools and financial aid.

College financial aid administrators are available to answer your questions and provide information on school-specific awards and other financial aid.

PLANNING FOR HIGHER EDUCATION...



WHILE IN HIGH SCHOOL

FRESHMAN THROUGH JUNIOR YEAR:

Plan:

- Consult with your school counselor, parents and other trusted adults to develop a college admissions plan.
- Talk to your school counselor about taking Advanced Placement (AP®) courses or dual enrollment for college credit.

Research:

- Visit college campuses. Consider costs and available programs offered. Ensure college credits are transferable.
- Attend college fairs and financial aid events. Meet with admissions representatives who visit your school.
- Check college websites for total cost of attendance, financial aid opportunities, and graduation and job placement rates.
- Narrow your career choices and decide on a major.
- Compare schools at total cost levels (including living expenses, transportation, etc.) and target affordable schools.
- Investigate scholarship opportunities.
- Before selecting your major or course of study, research whether you will be able to find employment in your chosen career after graduation.

Test:

- Register for SAT® and ACT tests. You can take free practice exams at [EducationPlanner.org](https://educationplanner.org).

SENIOR YEAR – FALL:

Research:

- Attend college fairs and financial aid events. Meet with admissions representatives who visit your school.
- Narrow your college choices further, understand admission requirements and deadlines, and submit application materials. Stay organized and confirm that colleges receive your transcripts and letters of recommendation on time.
- Inquire about all financial aid sources from the colleges you are considering.
- Ensure you're meeting application requirements and deadlines.

Apply:

- Continue applying for scholarships from local organizations, as deadlines vary.

SENIOR YEAR – WINTER:

File the FAFSA:

- Complete the FAFSA® at [FAFSA.gov](https://fafsa.gov) and submit on time - after January 1.
- In Pennsylvania, your FAFSA information is used for State Grant consideration.
 - » Complete the State Grant Form (SGF), which is linked to the FAFSA Confirmation Page. (If you miss this link, you will receive an email notice directing you to the SGF.)
- Check your email for your Student Aid Report (SAR), which summarizes your FAFSA information and allows you to make corrections. (If you did not provide an email address on the FAFSA, your SAR will be sent by postal mail.)

STATE GRANT DEADLINES

- **MAY 1** — If you plan to enroll in a degree program or a college transferable program at a junior college or other college or university (excludes community colleges), you must submit the FAFSA and the SGF.
- **AUGUST 1** — If you plan to enroll in a community college, a business, trade, or technical school, a hospital school of nursing, an approved PA "Open-Admission" institution*, or a non-transferable 2-year program, you must submit the FAFSA and the SGF.
- **AUGUST 15** — If you plan to enroll for the Summer-term, you must submit the FAFSA, the online Summer State Grant application, and if required, the SGF.

Apply:

- Apply for scholarships through the colleges you are considering and other organizations.
- Submit required applications and paperwork for each school to which you are applying.

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*"Open-Admission" institutions include Cheyney University of Pennsylvania, Gratz College, Harrisburg University of Science and Technology, Lackawanna College, Peirce College, Pennsylvania College of Technology, Pennsylvania Institute of Technology, and Valley Forge Military Academy & College.

SENIOR YEAR – SPRING:

Review:

- Read through financial aid award letters (or aid packages) from the colleges to which you are accepted.
- Compare the total free money (grants and scholarships) to the total cost of the school (including books and transportation). You will need to cover the difference through savings, earnings, or student and/or parent borrowing.
- Determine if the schools you are considering offer some type of payment plan.
- Also consider lower cost alternative schools as you make your final college choice.

Commit:

- Decide which school you will attend and submit your enrollment deposit on time. Inform every school to which you were accepted of your decision.
- Complete your housing arrangements, orientation and course registration requirements at your school of choice.
- Be sure your PA State Grant record reflects the school you plan to attend. Update this information via Account Access at PHEAA.org/AccountAccess.



AFTER SENIOR YEAR – SUMMER:

Payment and Work-Study:

- Tell your school's Financial Aid Office of any additional grants or scholarships you will receive.
- Apply for work-study jobs on campus, if you are eligible.
- Loan borrowers (students and/or parents) must complete a Master Promissory Note (MPN) at StudentLoans.gov. Only borrow what you absolutely need.
- First-time federal student loan borrowers must complete "entrance counseling." Contact the Financial Aid Office to complete this process.
- Pay your first semester's tuition bill by the deadline.



The cost of education is more than just tuition and fees. It includes:

- Living Expenses
- Supplies
- Personal Expenses
- Books
- Transportation

ANNUAL TUITION AND FEES

This can be the biggest expenditure and differs greatly depending on the type of school. You can receive the same education at different schools at varying prices. Consider how much you will be able to afford in a monthly loan payment once you've graduated from college. Keep this figure in mind when choosing your school.

PENNSYLVANIA SCHOOLS	TUITION AND FEES*	AVERAGE
4-Year Public Colleges**	\$9,092 to \$18,893	\$13,435
4-Year Private Colleges	\$10,992 to \$57,666	\$38,219
Community Colleges	\$3,312 to \$5,768	\$4,343
2-Year Private Colleges	\$7,636 to \$32,346	\$16,702
Business, Trade or Technical Schools	\$7,028 to \$35,532	\$14,716
Nursing Schools	\$4,215 to \$27,663	\$15,395

Source: PHEAA College Cost Tables as of March 27, 2015. Tuition and Fees enrollment weighted.

*Based on Fall 2013 Enrollment and projected 2015-16 Tuition and Fees. Check with your school for actual costs.

**Pennsylvania has two types of 4-year public universities. There are 14 state-owned Pennsylvania State System of Higher Education (PASSHE) Universities: Bloomsburg University, California University, Cheyney University, Clarion University, East Stroudsburg University, Edinboro University, Indiana University, Kutztown University, Lock Haven University, Mansfield University, Millersville University, Shippensburg University, Slippery Rock University, and West Chester University. There are also four state-related universities: Lincoln University, The Pennsylvania State University, Temple University, and the University of Pittsburgh.

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LIVING EXPENSES, BOOKS & SUPPLIES

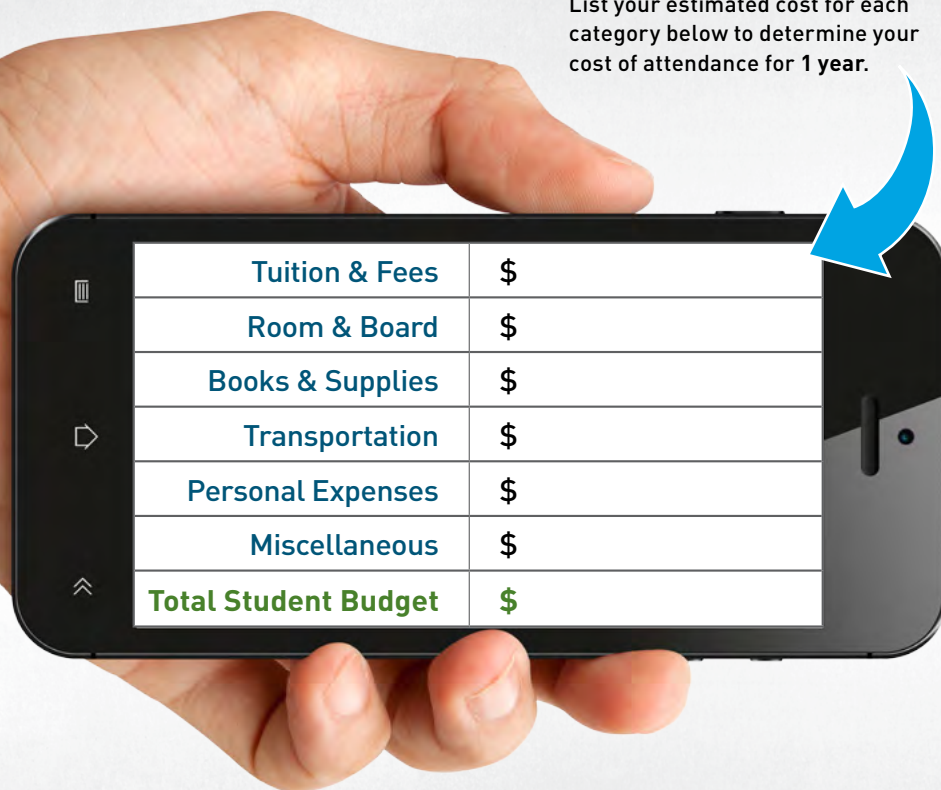
INSTITUTIONAL TYPE	LIVING EXPENSES	BOOKS & SUPPLIES	OTHER COSTS*
Public 2-Year – Commuter	\$8,043	\$1,500	\$4,142
Public 4-Year – On Campus	\$10,849	\$1,500	\$3,404
Private 4-Year – On Campus	\$12,793	\$1,500	\$2,739

Source: Living Expenses – PHEAA 2015-16 projected room, board and commuter expenses, weighted with Fall 2013 enrollment. Other costs – 2014 *Trends in College Pricing*, The College Board.

*“Other Costs” include personal expenses and transportation.

STUDENT BUDGET WORKSHEET

List your estimated cost for each category below to determine your cost of attendance for 1 year.



Tuition & Fees	\$
Room & Board	\$
Books & Supplies	\$
Transportation	\$
Personal Expenses	\$
Miscellaneous	\$
Total Student Budget	\$

NOW DO THE MATH... Do you plan to attend a 2-year or 4-year institution? And if you take even longer, due to changes in major, dual major, study abroad, internships, course offering limitations, etc., see how the costs add up!

Find more information about managing your expenses at YouCanDealWithIt.com.

NET PRICE CALCULATOR

This tool estimates the “net price” to attend a college or university. The net price is the difference between the full cost to attend, minus any grants and scholarships. This includes direct costs (tuition and fees, room and board) and indirect costs (books and supplies, transportation and personal expenses).

Find links to colleges’ net price calculators at collegecost.ed.gov.

NOTE: All schools participating in federal Title IV student aid programs are required to post a net price calculator on their website. Schools that do not enroll full-time, first-time students (such as graduate schools) are not required to provide a net price calculator on their website.



APPLYING FOR FINANCIAL AID



Nearly two-thirds of students receive some type of financial aid. Consider all types of financial aid to help with expenses. There are three types of aid:

- 1 GRANTS AND SCHOLARSHIPS**
This is **FREE** money that does not have to be repaid.
- 2 WORK-STUDY**
Provides part-time jobs for students with financial need.
- 3 LOANS**
Money that must be repaid *with interest*.

YOU MUST FILE THE FAFSA IN ORDER TO APPLY FOR A PA STATE GRANT!

FREE APPLICATION FOR FEDERAL STUDENT AID (FAFSA®)

The FAFSA, available January 1 for the upcoming award year, is the most important application to complete for almost all types of financial aid. Many state, local and private entities use the FAFSA to determine eligibility for grants and scholarships, all with different deadlines. **Complete the FAFSA as soon as possible after January 1. You may use estimated income if you will not file your income tax return before your earliest financial aid deadline.**

A set of questions on the FAFSA determines your dependency status; your answers will determine if parental information is required. Dependent students must report their parents' income and assets on the FAFSA, as well as their own. Independent students report their own income and assets, and those of their spouse, if married (see page 12).

NOTE: Dependency criteria for federal financial aid purposes are different from dependency criteria used by the Internal Revenue Service (IRS).

HOW TO FILE THE FAFSA

- Go to [FAFSA.gov](https://fafsa.gov) or [PHEAA.org/FAFSA](https://pheaa.org/FAFSA). It is best to file the FAFSA online; it speeds up turnaround time and helps to eliminate errors.
- You can also download a PDF of the FAFSA at [FAFSA.gov](https://fafsa.gov).
- If you do not have Internet access, you can get a paper copy of the FAFSA by calling the U.S. Department of Education toll-free at **800.4.FED.AID** (800.433.3243). You can also go to your high school counselor's office or local library to use a computer.
- Filing the FAFSA is **FREE** for all students. If there is a cost required to complete it, then you are not on the official government website.

IRS DATA RETRIEVAL TOOL

The U.S. Department of Education and the Internal Revenue Service (IRS) have collaborated to develop a tool that saves students and their families time while increasing the accuracy of FAFSA information. The IRS Data Retrieval tool allows online FAFSA applicants and parents to request and retrieve their tax data directly from the IRS. Once data is retrieved from the IRS, it can be transferred to the FAFSA application.

REAPPLY FOR AID EACH YEAR

- A FAFSA must be completed each award year. To reapply, go to [FAFSA.gov](https://fafsa.gov) or [PHEAA.org/FAFSA](https://pheaa.org/FAFSA).
- Every applicant who meets the eligibility requirements will automatically receive an online FAFSA renewal reminder if the email listed on the FAFSA is still valid.

AFTER FILING THE FAFSA

- Once your FAFSA is processed, you will receive your Student Aid Report (SAR). The SAR summarizes the information on your FAFSA and provides you with your Expected Family Contribution (EFC). Review this form carefully and submit corrections promptly.
 - » You will receive your SAR by email within 3-5 days if your email is valid.
 - » If your email is invalid, you will receive a paper SAR by postal mail within 7-10 days.
 - » If you estimated your income, you will need to update this information once your tax return has been filed.
- Your processed FAFSA results will be shared with the school(s) you listed on the FAFSA, as well as with PHEAA for purposes of determining PA State Grant eligibility.

NOTE: After completing the FAFSA online, you will receive a confirmation page with a link to the online State Grant Form (SGF). **PHEAA recommends this option.** Students who do not complete the SGF at this time will receive an email directing them to PHEAA's secure Account Access site for completion. If a valid email address is not provided on the FAFSA for first-time applicants, the student will be contacted via postal mail to complete the SGF.

INDEPENDENT STUDENTS



If you are an independent student pursuing higher education on a full- or part-time basis, the state and federal programs listed in this guide may be available to you.

ARE YOU AN INDEPENDENT STUDENT?

If you answer “YES” to any of the following questions on the FAFSA, you may be considered “independent” for financial assistance purposes. You may be asked to verify your status.

NOTE: The award year begins on July 1 and ends on June 30 of the following year.

- Were you born before **January 1, 1993**?
- Are you **married**?
- Are you a graduate student working on a Master’s or Doctoral degree, such as an MA, MBA, MD, JD, PhD, EdD or graduate certificate, etc., at the beginning of the award year for which the FAFSA is being completed?
- Are you **currently serving on active duty** in the U.S. Armed Forces for purposes other than training?
- Are you a **veteran** of the U.S. Armed Forces?
- Do you have at least one child who will receive more than half of his/her support from you during the award year?
- Do you have **dependents** (other than your children or spouse) **who live with you** and who receive more than half of their support from you, now and through June 30 of the award year?
- At any time after you were 13, were your parents deceased, were you in foster care, or were you a dependent/ward of the court?
- Are you an emancipated minor or are you in legal guardianship, as determined by a court in your state of legal residence? (The court must be located in your state of legal residence at the time the court’s decision was issued.)
- At any time on or after July 1 of the year preceding the year for which you are filing the FAFSA, did your high school or school district homeless liaison, or the director of an emergency shelter program funded by the U.S. Department of Housing and Urban Development, determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless?
- At any time on or after July 1 of the year preceding the year for which you are filing the FAFSA, did the director of a runaway or homeless youth basic center or transitional living program determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless?

If you qualify as an independent student, your eligibility for aid will be determined **based only on your (and your spouse’s, if married) financial and family circumstances**. Your parents’ income and assets will not be considered.

WHAT DO I QUALIFY FOR?

Many state and federal programs, including the **Pennsylvania State Grant Program** ([page 16](#)) and the **Federal Direct Loan Program** ([page 27](#)), are available to independent students who are studying on at least a half-time basis (as determined by your school). Direct Unsubsidized Loan borrowing limits for independent students are greater than those for dependent students.

YOUR FINANCIAL AID AWARD



Once you complete the FAFSA application, the Financial Aid Office at the school you plan to attend will develop a financial aid award or package that will outline your financial aid eligibility. A financial aid package is simply a list of the amounts of aid that you may receive from various financial aid programs.

CALCULATING YOUR FINANCIAL NEED

Cost of Attendance (COA)

– Your Expected Family Contribution (EFC)

= YOUR FINANCIAL NEED

THE FOUR BASIC TYPES OF FINANCIAL AID:

1. GRANTS

Federal and state grants are awards that **do not have to be paid back** (provided you meet the requirements) and are **typically based on financial need** (some grants include merit criteria).

2. SCHOLARSHIPS

Scholarships are federal, state, institutional, and private funds that **do not have to be paid back**. They are awarded to students who demonstrate or show promise of high achievement in academics, athletics, music, art, or other fields. Civic organizations, religious institutions, businesses, or associations may offer scholarships. Eligibility for some scholarships may be based on financial need. Visit scholarship sites, such as:

- EducationPlanner.org
- FinAid.org
- fastweb.com

Start searching during your sophomore or junior year in order to become familiar with these sites, identify potential awards and meet application deadlines.

3. WORK-STUDY AWARDS

Work-study awards are potential **wages earned by students working jobs** on or off campus to help pay for school costs. PHEAA administers the Pennsylvania State Work-Study Program. There are a number of different types of student employment programs. Check with your school's Financial Aid Office to determine the availability of work-study awards.

4. LOANS

Loans are **funds borrowed that must be paid back *with interest***.

When you have exhausted all free money and student employment options, consider a student loan only as a last resort. Give careful consideration to how much you'll be able to afford to pay once you go into repayment. Research how much you can expect to earn in your career and whether jobs are readily available before you borrow. Then select a school that meets your educational needs and is affordable. Borrow only what you absolutely need. Visit MySmartBorrowing.org to see how your college and career choices will affect your future finances.

FREE
\$\$\$

PA STATE GRANT PROGRAM



This program provides grants to eligible Pennsylvania residents who are in need of financial assistance to attend PHEAA-approved postsecondary schools as undergraduate students.

Award amounts are based on the college costs and the student's need. The maximum award is dependent upon available funding and subject to review and adjustment.

Applicants for 2014-15 were eligible to receive up to \$4,011 as a full-time student at a PA school and up to \$512 (\$683 for veterans) at a college outside of PA.

NOTE: PA State Grants may be used at eligible institutions in Delaware, District of Columbia, Massachusetts, Ohio, Rhode Island, Vermont, and West Virginia.

Students enrolled on a half-time basis (at least six credits per semester or its equivalent) were eligible to receive up to \$2,006 at a PA school and up to \$500 (\$500 for veterans) at a college located outside of PA. Students enrolled in summer study may also be eligible for a Summer State Grant.

GENERAL ELIGIBILITY REQUIREMENTS:

To be considered for a PA State Grant, you must demonstrate financial need AND:

- Be a **PA resident**, as stipulated in the PA State Grant law
- Be a **high school graduate**, as stipulated in the PA State Grant law
- Attend a **postsecondary school approved by PHEAA** for PA State Grant purposes
- Be **enrolled at least half-time** (at least six semester credits or the equivalent)
- Be **enrolled in an approved program of study of at least 2 academic years** in length
- Be **enrolled in a program of study where at least 50% of the total credit or clock hours** needed for completion of the program are earned through classroom instruction:
 - » The program must be structured to allow you to complete at least 50% of your credits or clock hours in the classroom
 - » Your enrollment must also consist of at least 50% classroom instruction per term (unless you have a medical disability approved under ADA specifications)
- **Make satisfactory academic progress** (as defined by PHEAA)
- **Not have already earned a bachelor's degree** or its equivalent
- Be of **satisfactory character** (for example, not be incarcerated)
- **Not have received the maximum number of PA State Grants permitted**
- **Not be in default or pending default on an educational loan** (This also applies to any program where the award has been converted to a loan due to failure to meet all eligibility or service requirements and the loan is in a default status.)
- **File and complete the application process** by the appropriate deadlines

NOTE: For more details, read the Rights and Responsibilities Certification document at PHEAA.org/SGForms.

continued ►



TO APPLY:

1. FILE THE FAFSA BY THE APPROPRIATE DATE

FIRST-TIME APPLICANTS

MAY 1 — If you plan to enroll in a degree program or a college transferable program at a junior college or other college or university (excludes community colleges), you must submit the FAFSA and the State Grant Form.

AUGUST 1 — If you plan to enroll in a community college, a business, trade, or technical school, a hospital school of nursing, an approved PA "Open-Admission" institution, or a non-transferable 2-year program, you must submit the FAFSA and the State Grant Form.

RENEWAL APPLICANTS

MAY 1 — You must submit a renewal FAFSA and any appropriate State Grant documents indicating any changes that may affect your State Grant award, such as marital status or income.

SUMMER-TERM APPLICANTS

AUGUST 15 — You must submit the FAFSA, the online Summer State Grant application, and if required, the State Grant Form.

NOTE: If you miss the State Grant deadline for the academic year, apply anyway. Late applications (for terms other than summer) may qualify, if funding permits.

2. COMPLETE THE STATE GRANT FORM

If you meet the PA State Grant eligibility requirements, then it's time to complete your State Grant Form (SGF).

• TO APPLY FOR A STATE GRANT WHEN YOU COMPLETE THE FAFSA (RECOMMENDED):

- » Complete the SGF online directly from your FAFSA confirmation page. Just look for the link "Start your state application to apply for Pennsylvania state-based financial aid."

• To apply for a State Grant AFTER you've completed the FAFSA:

- » If you've already completed your FAFSA online but missed the direct link, you may need to wait 24-48 hours before you can complete the SGF. You will receive an email directing you to aesSuccess.org to complete the SGF. (AES is a division of PHEAA.)

NOTE: Most renewal students are not required to complete the SGF.

3. CHECK YOUR STATUS

After you've applied, visit PHEAA.org/AccountAccess and sign into Account Access to check the status of your application, make changes and manage your account.

PERCENTAGE OF APPLICANTS RECEIVING STATE GRANT AWARDS – 2014-15*

2015-16**	PARENTS' ANNUAL INCOME							
AVERAGE TUITION & FEES	UNDER \$25,000		\$25,000 – \$49,999		\$50,000 – \$74,999		\$75,000 – \$99,999	
4-Year Private Colleges - \$38,219	99%	\$3,521- \$3,941	98%	\$3,490- \$3,935	94%	\$3,213- \$3,923	64%	\$2,069- \$3,364
PA State System Schools - \$9,638	99%	\$3,155- \$3,414	98%	\$3,098- \$3,410	87%	\$2,358- \$3,013	32%	\$1,813- \$2,486
PA State-Related Schools - \$16,439	99%	\$3,261- \$3,580	97%	\$3,241- \$3,613	90%	\$2,987- \$3,563	39%	\$2,327- \$3,206
Junior Colleges - \$16,702	99%	\$3,182- \$3,670	93%	\$3,104- \$3,670	83%	\$2,851- \$3,647	34%	\$2,746- \$3,670
PA Community Colleges - \$4,343	99%	\$1,543- \$2,134	88%	\$1,512- \$2,134	52%	\$1,376- \$2,059	11%	\$1,377- \$2,117
Nursing Schools - \$15,395	99%	\$3,190- \$3,658	99%	\$2,882- \$3,549	84%	\$2,490- \$3,589	19%	\$2,886- \$3,670
Business, Trade or Tech. Schools - \$14,716	99%	\$3,227- \$3,670	88%	\$3,209- \$3,670	55%	\$2,835- \$3,649	17%	\$2,069- \$3,282

*Data from 2014-15 State Grant Statistics, created March 27, 2015.

**Projected average enrollment-weighted tuition and fees for 2015-16.

NOTE: Visit PHEAA.org/StateGrant for the most up-to-date information on the PA State Grant Program.



"DID YOU KNOW?"

The PA STATE GRANT PROGRAM has awarded more than \$9 billion to PA residents since 1965.

SPECIAL STATE AID PROGRAMS



PHEAA administers a number of financial aid programs, some in partnership with other state agencies, that can assist you with college costs.

GENERAL ELIGIBILITY REQUIREMENTS FOR ALL PROGRAMS:

- Be a PA resident
- Be a **graduate of an approved high school, the recipient of a GED, or have completed an approved home school program**
- Attend an **eligible postsecondary school**
- **Not be in default** on a federal student loan
- File a FAFSA and apply for a **PA State Grant***
- Meet **minimum enrollment status** required of program
- Maintain **satisfactory academic progress** in program of study

Some of these programs require financial need. Eligibility criteria can be found under Funding Opportunities at [PHEAA.org/SGForms](https://pheaa.org/SGForms).

*PA-TIP does not require a PA State Grant Application.

PARTNERSHIPS FOR ACCESS TO HIGHER EDUCATION (PATH) PROGRAM

The PATH Program partners with nonprofit organizations and provides scholarships to eligible students. These scholarships have the potential to be matched by PHEAA on a dollar-for-dollar basis, up to an annual maximum amount of \$2,500. To be eligible to receive a PATH grant, you must first be awarded a scholarship or grant by a participating PATH Partner and receive a PA State Grant. A list of participating PATH Partners is available at [PHEAA.org/PATH](https://pheaa.org/PATH).

HOW TO APPLY

1. Complete the FAFSA.
2. Contact a participating PATH organization in your area.
3. Visit [PHEAA.org/PATH](https://pheaa.org/PATH) or email path@pheaa.org for more information.

POSTSECONDARY EDUCATIONAL GRATUITY PROGRAM (PEGP)

This program assists birth or adoptive children of PA police officers, firefighters, rescue and ambulance squad members, corrections employees, and National Guard members who died in the line of duty since January 1, 1976. The program also includes the birth and adoptive children of sheriffs, deputy sheriffs, National Guard members, or other individuals who were on federal or state active military duty and died after September 11, 2001, as a direct result of performing his or her official duties.

For full-time students, this program covers all institutional charges for tuition, fees, room and board not covered by other grants, scholarships or "gift aid" at a PA community college, state-owned or state-related postsecondary institution.

HOW TO APPLY

1. Complete the FAFSA.
2. Provide a completed application – download at [PHEAA.org/PEGP](https://pheaa.org/PEGP).
3. Provide a certified copy of your birth certificate or adoption record.
4. Provide a copy of your admission letter from an eligible school.
5. Contact PHEAA at 800.692.7392 or email pegp@pheaa.org for more information.

PENNSYLVANIA NATIONAL GUARD EDUCATION ASSISTANCE PROGRAM (EAP)

In cooperation with the PA Department of Military and Veterans Affairs (DMVA), PHEAA jointly administers EAP for members of the PA National Guard. This program provides tuition assistance for students who enter into a service commitment with the PA National Guard, typically for a period of 6 years.

MAXIMUM AWARD:

- **FULL-TIME UNDERGRADUATE STUDENTS** – Either the tuition charged for the full-time course of study, or 100% of tuition charged to a PA resident studying full-time at a state-owned university, whichever is less
- **PART-TIME UNDERGRADUATE STUDENTS** – Either tuition charged for the part-time course of study, or two-thirds of the full-time tuition charged to a PA resident at a state-owned university, whichever is less
- **PART-TIME GRADUATE STUDENTS** (for those who already have a bachelor's degree) – Either one-half of the tuition charged for the part-time course of study, or one-third of the full-time tuition charged to a PA resident at a state-owned university, whichever is less

HOW TO APPLY

1. Active members of the PA National Guard may obtain an application from their **individual unit of assignment**.
2. Additional information can be obtained from your **local National Guard recruiting office** or by calling the PA National Guard at 1.800.GO.GUARD.
3. To view the status of your EAP application, sign into Account Access at [PHEAA.org/AccountAccess](https://pheaa.org/AccountAccess).

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PENNSYLVANIA STATE WORK-STUDY PROGRAM (SWSP)

Through the State Work-Study Program (SWSP), PA students can gain career-related work experience, up to 40 hours per week, while earning money to help pay for higher education.

HOW TO APPLY

1. Download an application at PHEAA.org/SWSP.
2. For additional information, contact the Financial Aid Office or Student Employment Office at the school you plan to attend or email matchingfunds@pheaa.org.
3. To view the status of your SWSP application, sign into **Account Access** at PHEAA.org/AccountAccess.

BLIND OR DEAF BENEFICIARY GRANT PROGRAM

Blind or deaf students who are residents of PA may apply for funds to help pay for the expenses of postsecondary education. Blind or deaf students who are enrolled at least half-time at a postsecondary school and maintain satisfactory academic progress (as defined by the school) may apply for these funds. The maximum award is \$500 per year.

HOW TO APPLY

1. Download an application at PHEAA.org/BDBG.
2. Contact PHEAA at 800.692.7392 or email bdbg@pheaa.org for more information.

PENNSYLVANIA TARGETED INDUSTRY PROGRAM (PA-TIP)

This program, administered by PHEAA, provides need-based awards to students enrolled in short-term programs in the following career areas:

- Energy
- Advanced Materials and Diversified Manufacturing
- Agriculture and Food Production

PA-TIP provides awards up to the equivalent of the maximum State Grant award or 75% of the allowable program cost, whichever is less, per award year. Awards can be used to cover tuition, fees, books, supplies, and specific living expenses.

HOW TO APPLY

1. Download an application at PHEAA.org/PA-TIP.
2. Contact PHEAA at 800.692.7392 or patip@pheaa.org for more information.

READY-TO-SUCCEED SCHOLARSHIP (RTSS) PROGRAM

This program, administered by PHEAA in close cooperation with the Pennsylvania Department of Education, provides awards to high-achieving students whose annual family income does not exceed \$110,000. These awards may help to mitigate educational borrowing.

There is no separate student application for RTSS. Instead, participating postsecondary schools nominate students based upon the RTSS eligibility criteria. More information can be found at PHEAA.org/RTSS.

FEDERAL AID PROGRAMS

Each year, the federal government offers financial aid programs for students and families, which are supported by federal funding and subject to federal budget appropriations.

FEDERAL PELL GRANT

- Eligible students may receive between \$588 and \$5,775 (in 2015-16) depending on your family income, cost of education and enrollment status.
- All other need-based financial assistance will be awarded after your Pell Grant has been determined.
- The federal government may revise the amount available for the Pell Grant each year.
- Eligibility is limited to the equivalent of 12 full-time semesters of study.

FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (FSEOG)

- Annual awards range from \$100 to \$4,000 for first-time undergraduate students.
- Priority is given to students who receive Federal Pell Grants.
- Award amounts depend on the funding available at each school and the school's policy for awarding aid.

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PENNSYLVANIA CHAFEE EDUCATION AND TRAINING GRANT PROGRAM

- The PA Chafee Education and Training Grant Program provides grants to PA undergraduate students who are aging out of foster care and are attending a postsecondary institution approved for Federal Title IV student financial assistance programs. Maximum awards are determined each year (\$4,500 during 2014-15); however, no award may exceed the student's cost of attendance minus other financial aid the student is receiving. Awards are contingent upon federal funding and may not be guaranteed.
- Review eligibility requirements and download an application at PHEAA.org/Chafee.
- Email paetg@pheaa.org for more information.

TEACHER EDUCATION ASSISTANCE FOR COLLEGE AND HIGHER EDUCATION (TEACH) GRANT

- The TEACH Grant Program provides grants of up to \$4,000 a year to students who are completing or plan to complete course work needed to begin a career in teaching. In exchange, they must teach full-time as a highly-qualified teacher at an eligible school or educational service agency in a high-need field for at least 4 academic years within 8 calendar years from the date they graduate from or otherwise leave the program of study for which they received their TEACH Grant. If they fail to complete this service, the TEACH Grant will convert to a Direct Unsubsidized Loan that must be repaid. Students will be charged interest from the date the TEACH Grant was disbursed. Not all schools participate.
- Review eligibility requirements and grant amounts at studentaid.ed.gov.

FEDERAL PROGRAMS FOR PEOPLE WITH SPECIAL CIRCUMSTANCES

- A student whose parent or guardian was a member of the U.S. Armed Forces and died as a result of service performed in Iraq or Afghanistan after September 11, 2001, may be eligible to receive the Iraq-Afghanistan Service Grant. Visit studentaid.ed.gov for more information.
- The U.S. Department of Veterans Affairs' Dependents' Educational Assistance (DEA) Program provides benefits to students who have a parent who has a permanent disability or died as a result of service in the U.S. Armed Forces. Call your local Veterans Service Division of the Veterans Administration Office.
- The Vocational Rehabilitation Program provides student aid for students with hearing, sight and other disabilities. Call your local Vocational Rehabilitation Office. Federal and state governments work in partnership to fund the Vocational Rehabilitation Program.

FEDERAL WORK-STUDY PROGRAM (FWSP)

- The FWSP provides job opportunities for financially needy students.
- Generally, students can work 10-20 hours per week during the academic year, and up to 40 hours per week during the summer.
- The hourly rate is at least the federal or state minimum wage, whichever is greater, and may be higher depending on the required job skills.
- Colleges try to arrange for jobs that correspond to your academic or career interests.
- Award amounts for eligible students are dependent upon the funds available at the school and its policy for awarding aid.

AMERICORPS

- AmeriCorps offers public service positions where servicemembers learn valuable work skills, earn money for education, and develop an appreciation for citizenship.
- After successful completion, members are eligible to receive an education award. The education award may be used to pay educational costs as well as qualified student loans.
- Review specific eligibility requirements at nationalservice.gov.



MYSMARTBORROWING

When you have exhausted every possibility of scholarships and grants, you may find that a student loan is your last option to pay for higher education. If borrowing is a necessity, educate yourself on the loan options available before borrowing.



Follow these five tips to make sure you are making smart decisions:

1. Research your expected salary in your future career, find an affordable school, and borrow realistically.
2. Research job availability in your chosen field, before selecting your major.
3. Consider all types of financial aid carefully.
4. Educate yourself on the many loan options available before borrowing.
5. Inconsistent or untimely loan repayment could affect your future.

At MySmartBorrowing.org, PHEAA's free, interactive tool, you can learn to make SMART decisions about career choice and paying for higher education.

HOW IT WORKS

Our tool provides projections based on **YOUR CHOICES** to see if you are a **SMART** borrower.

- Select a **CAREER**...See how much you could make your first year out of school.
- Select a **COLLEGE**...See the average cost to attend the school of your choice.
- Add in your **SAVINGS**...See how savings can reduce the total you borrow in student loans.
- Get your **RESULTS**...See how much you may need to borrow, an estimated monthly payment and if you are a **SMART** borrower.

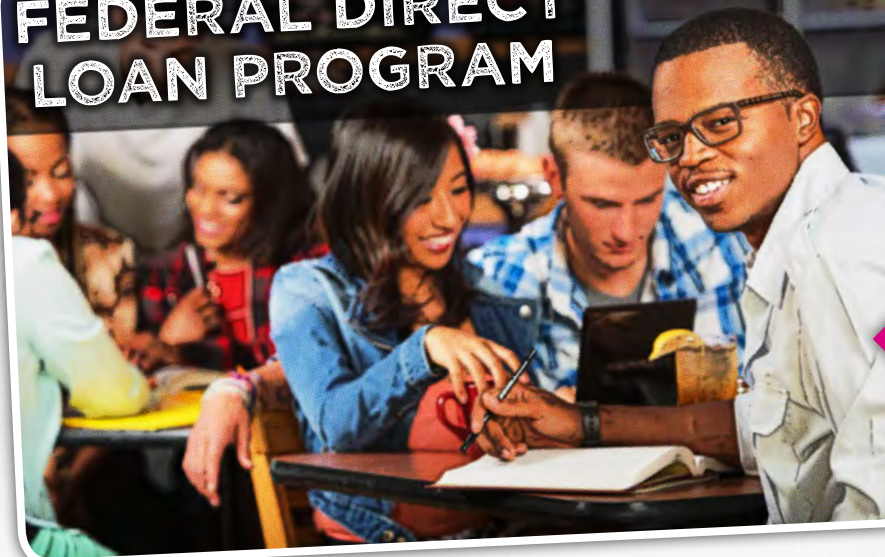
AVAILABLE FEATURES

This tool has key features to help you make **SMART** decisions when planning for college.

- Compare **MULTIPLE SCENARIOS**...Not sure of a career or college? Compare up to four combinations to see which one makes the most financial sense.
- View your **RESULTS ON THE GO**...Visiting a college? View that school's breakdown from your mobile device while on campus.
- View your **BUDGET**...Is your loan payment affordable? See how it fits into your potential real-world budget.

MySmartBorrowing.org - A free tool for calculating an affordable future!

FEDERAL DIRECT LOAN PROGRAM



The William D. Ford Federal Direct Loan Program is the largest federal student loan program. Under this program, the U.S. Department of Education is the lender and loans are available to help students and parents pay for higher education. Typically, they have lower interest rates and more flexible repayment options.

The Direct Loan Program offers the following: Direct Subsidized Loans, Direct Unsubsidized Loans and Direct PLUS Loans. To be eligible, students must be enrolled at least half-time and meet general eligibility requirements.

DIRECT LOANS

Direct Loans are for undergraduate, graduate and professional degree students. This is the best way to pay for college after exhausting all possibility for scholarships, grants and work-study.

ELIGIBILITY REQUIREMENTS INCLUDE:*

- Complete a FAFSA for the appropriate award year
- Be a U.S. citizen or eligible non-citizen
- Be accepted for enrollment at a participating school or enrolled in an eligible program at a participating school and be making satisfactory academic progress
- Maintain at least a half-time enrollment status in a degree or certificate program
- Not be in default on any education loan
- Be registered with Selective Service, if you are a male 18-25 years old (Failure to register by age 26 may result in permanent loss of federal student aid eligibility. Visit www.sss.gov.)

*For additional requirements, visit studentaid.ed.gov.

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DIRECT SUBSIDIZED LOANS

- The federal government will pay the interest for undergraduate study while you are in school, during the grace period, and during any authorized periods of deferment after repayment has begun.
- You must meet the criteria for financial need to qualify for the interest subsidy benefits.
- Your school determines the amount you can borrow, but cannot exceed the annual loan limit or your financial need.

NOTE: As a result of legislation enacted in July 2012, eligibility for the Direct Loan interest subsidy will be limited for new borrowers on or after July 1, 2013. The law restricts the period of time for which a borrower may receive subsidized loans, in the aggregate, to 150% of the published length of the student's current educational program. If you do not complete your program of study within 150% of the published program length, you may not receive any additional subsidized loans; and, under certain conditions, you may lose the interest subsidy on your previously disbursed Direct Subsidized Loan.

WHAT IS A GRACE PERIOD?

A grace period is the amount of time during which the borrower is not required to make loan payments, typically 6 months. The grace period begins the day after the student drops below half-time status and ends the day before repayment begins; however, not all loans have a grace period.

DIRECT UNSUBSIDIZED LOANS

You are responsible for the interest from the date the loan is disbursed, including interest that accrues during periods of deferment and forbearance. You may pay the interest while you are in school and during your grace period, or you may have the interest capitalized (added to your principal loan balance).

Financial need is not required. Eligibility is limited to the difference of your total Cost of Attendance (COA) determined by your school, minus other student aid you may receive, including a Direct Subsidized Loan, not to exceed the applicable annual loan limit.

HOW TO APPLY

1. Complete a FAFSA.
2. Complete a Master Promissory Note (MPN) online at [StudentLoans.gov](https://studentloans.gov).

THE FOLLOWING CHART SHOWS THE MAXIMUM DIRECT LOAN LIMITS:

DEPENDENT UNDERGRADUATES (Does not include students whose parents are unable to borrow under the PLUS Program.)	ANNUAL LOAN LIMITS
First year	\$5,500 of which no more than \$3,500 may be subsidized
Second year	\$6,500 of which no more than \$4,500 may be subsidized
Third year and beyond	\$7,500 of which no more than \$5,500 may be subsidized
INDEPENDENT UNDERGRADUATES (And dependent students whose parents are unable to borrow under the PLUS Program.)	ANNUAL LOAN LIMITS
First year	\$9,500 of which no more than \$3,500 may be subsidized
Second year	\$10,500 of which no more than \$4,500 may be subsidized
Third year and beyond	\$12,500 of which no more than \$5,500 may be subsidized
Graduate/Professional students	\$20,500 all of which is unsubsidized
AGGREGATE LIMITS	
DEPENDENT UNDERGRADUATES	\$31,000 of which no more than \$23,000 may be subsidized
INDEPENDENT UNDERGRADUATES (And dependent students whose parents are unable to borrow under the PLUS Program.)	\$57,500 of which no more than \$23,000 may be subsidized
Graduate/Professional students	\$138,500 of which no more than \$65,500 may be subsidized*

*Graduate/Professional students are no longer able to receive subsidized loans.

- Certain health profession students may qualify for higher limits.
- Undergraduate annual loan limits are subject to prorating if the student's program of study or final period of enrollment is less than an academic year in length.
- Undergraduate students who do not meet the financial need requirements to receive a Direct Subsidized Loan or have reached the aggregate limit in subsidized loans may receive up to this entire annual or aggregate amount in Direct Unsubsidized Loans, assuming the student has remaining eligibility for the loan(s).

DIRECT LOAN INTEREST RATES*

Direct Subsidized and Unsubsidized Loans for undergraduate borrowers with a first disbursement between July 1, 2015, and June 30, 2016 have a fixed interest rate of 4.29%

Direct Unsubsidized Loans for graduate and professional students with a first disbursement between July 1, 2015 and June 30, 2016 have a fixed interest rate of 5.84%. (Graduate borrowers are not eligible to receive Direct Subsidized Loans.)

The loan fee for undergraduate Direct Subsidized and undergraduate and graduate Direct Unsubsidized Loans is 1.068% for loans first disbursed on or after October 1, 2015, and before October 1, 2016.

*The Bipartisan Student Loan Certainty Act of 2013 ties **federal student loan interest** rates to financial markets. Under this Act, interest rates will be determined each June for new loans being made for the upcoming award year, which runs from July 1 to the following June 30. Check with your Financial Aid Office for the most current information.

HOW MUCH CAN YOU BORROW?

The following examples demonstrate how eligibility is determined for Direct Loans for two first-year dependent students whose parents are eligible to borrow a Direct PLUS Loan.

	EXAMPLE #1	EXAMPLE #2
Student Budget	\$25,000	\$25,000
Expected Family Contribution (EFC)	– \$2,000	– \$19,000
Financial Need	= \$23,000	= \$6,000
Grants & Scholarships	– \$19,500	– \$3,000
REMAINING NEED	= \$3,500	= \$3,000
Total Approved Subsidized Loan	\$3,500*	\$3,000*
Total Approved Unsubsidized Loan	\$2,000**	\$2,500**

*This amount represents the maximum base Direct Loan a student can receive his/her first year of school. The remaining need may be financed with Direct PLUS Loans or private loans.

**This amount represents the maximum additional Direct Unsubsidized Loan that a dependent student, whose parent(s) is eligible to borrow a Direct PLUS Loan, may borrow. The remaining need or cost of attendance may be financed with Direct PLUS Loans or private loans.

DIRECT PLUS LOANS

Parents of dependent students, as well as students pursuing a graduate or professional degree, can borrow from the **Direct PLUS Loan Program**.

**DIRECT PLUS
LOANS FOR PARENTS**

A Direct PLUS Loan for PARENTS is generally the best loan for parents who want to help pay for the education of their dependent, undergraduate students.

PARENT ELIGIBILITY REQUIREMENTS:

- Be the student's biological parent, adoptive parent or a stepparent whose data would be required on the FAFSA
- Be a U.S. citizen or eligible non-citizen
- Have no education loans in default or owe an overpayment on an educational grant
- Have no adverse credit history (A credit check will be conducted.)

In addition to the requirements above, there are student eligibility requirements as well.

STUDENT ELIGIBILITY REQUIREMENTS:

For a parent to borrow a Direct PLUS Loan, the student MUST:

- Be a dependent student (Parents of independent students are not eligible.)
NOTE: Dependency criteria for federal financial aid purposes are different from dependency criteria used by the Internal Revenue Service (IRS).
- Be enrolled in an eligible undergraduate certificate or degree-granting program, making satisfactory academic progress
- Complete the FAFSA
- Be a U.S. citizen or eligible non-citizen
- Be enrolled at least half-time while working toward a degree or certificate
- Have no education loans in default or owe educational grant refunds
- Register with the Selective Service, if the dependent student is a male 18-25 years old (Failure to register by age 26 may result in a permanent loss of federal student aid eligibility. Visit www.sss.gov.)



DIRECT PLUS LOANS FOR GRADUATE STUDENTS

A Direct PLUS Loan is generally the best way for GRADUATE STUDENTS to fill the gap between financial aid and school costs.

ELIGIBILITY REQUIREMENTS:

- Complete the FAFSA
- Be a U.S. citizen or eligible non-citizen
- Be enrolled in an eligible certificate or degree-granting program, making satisfactory academic progress
- Be enrolled at least half-time
- Be enrolled in an eligible program of study beyond a bachelor's degree, taking graduate-level courses leading to a master's or doctorate degree or professional certification (excluding teacher certification)
- Have no federal education loans in default
- Have no adverse credit history (A credit check will be conducted.)
- Register with the Selective Service, if you are a male 18-25 years old (Failure to register by age 26 may result in a permanent loss of federal student aid eligibility. Visit www.sss.gov.)

HOW TO APPLY

1. Complete a Federal Direct PLUS Loan application and Master Promissory Note (MPN) the first time you request a Direct PLUS Loan.
2. You may obtain the MPN online at StudentLoans.gov.

NOTE: The Direct PLUS Loan may not exceed the cost of attendance minus the student's estimated financial assistance for the loan period.

DIRECT PLUS LOAN INTEREST RATES

The interest rate for Direct PLUS Loans effective July 1, 2015, is 6.84%. The loan fee for Graduate/Professional Student PLUS Loans is 4.272% for loans first disbursed on or after October 1, 2015, and before October 1, 2016.

NON-FEDERAL ALTERNATIVE OR PRIVATE EDUCATION LOANS

Many lenders offer loans outside of the federal loan program called "alternative" or "private" education loans. These loans allow you to borrow money to cover the gap between the cost of your education and the amount of financial aid you receive.

You should *ONLY* consider them after you've exhausted all other sources of funding because alternative or private loans can have higher interest rates, may require payments while in school, and may require a cosigner.



LOAN REPAYMENT

Visit our debt management website, YouCanDealWithIt.com, for information about repayment options, consolidation and loan forgiveness.

Check NSLDS.ed.gov for a complete snapshot of your federal student aid.

Created in 1963 by the Pennsylvania General Assembly, the Pennsylvania Higher Education Assistance Agency (PHEAA) has evolved into one of the nation's leading student aid organizations. Today, PHEAA is a national provider of student financial aid services, serving millions of students and thousands of schools through its loan guaranty, loan servicing, financial aid processing, outreach, and other student aid programs. PHEAA's earnings are used to support its public service mission and to pay its operating costs, including administration of the Pennsylvania State Grant and other state-funded student aid programs. PHEAA continues to devote its energy, resources and imagination to developing innovative ways to ease the financial burden of higher education for students, families, schools, and taxpayers. PHEAA conducts its student loan servicing activities nationally as American Education Services (AES) and FedLoan Servicing.

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