



Your guide to finding the funds for college

Get2College counselors can provide you with personalized advice on how to do everything outlined in this booklet. Just call one of our Centers listed on the back cover or chat with us live at get2college.org.

get2college

WHERE THE BEST ADVICE IS FREE

Four steps to get financial aid for college

1

APPLY NOW FOR PRIVATE SCHOLARSHIPS.

- See your high school counselor or career center manager for a list of scholarships.
- Looking locally for scholarships can produce successful search results. Start with your local community/civic organizations and businesses. Ask your family and friends what organizations they belong to and see if they offer scholarship opportunities. Do your parents' employers have scholarship competitions? Do you have an older friend who was awarded a scholarship from a local business or organization? Check it out!
- There are several free scholarship sites on the Internet. Some popular sites are: WWW.BIGFUTURE.COLLEGEBOARD.ORG WWW.MERIT.AID.COM WWW.MYCOLLEGEDOLLARS.COM AND WWW.FASTWEB.COM.
- Read your local newspaper every day to look for announcements about scholarships. Newspapers will also feature pictures of students receiving scholarships. By seeing what scholarships they are awarded, you will know what is available.
- Many scholarships are not posted until the fall of your senior year, but deadlines start popping up as early as December.

APPLY FOR THE GET2COLLEGE \$CHOLARSHIP AND CHECK OUT OTHER LOCAL AND STATE SCHOLARSHIPS AT GET2COLLEGE.ORG.



2

APPLY EARLY FOR COLLEGE ADMISSION AND SCHOLARSHIPS.

- Most scholarships come directly from individual colleges.
- Complete applications for admission in the fall of your senior year. You must be accepted for admission in order to receive scholarships and financial aid. Most can be found online at each college's website. **MAKE SURE YOU MEET ALL DEADLINES!**
- Check each college's Net Price Calculator to help you estimate your financial aid options.
- Some schools may require the CSS/Financial Aid Profile® in addition to the FAFSA.

3

COMPLETE THE FAFSA TO APPLY FOR FEDERAL FINANCIAL AID. WWW.FAFSA.GOV

The FAFSA is the Free Application for Federal Student Aid and is required to receive any federal funds. Federal funds include need-based and non-need-based grants, work-study programs, and loans.

After January 1 of your senior year, you and your parents need to complete federal tax returns for the previous year as soon as possible. Remember to make copies of your tax returns. These documents will be needed to complete your FAFSA.

You must complete the FAFSA at www.fafsa.gov after January 1 of your senior year. The online application process contains built-in edits to help you prevent costly mistakes. Make sure you meet your prospective colleges' priority deadlines. Most families submit the FAFSA in February or March.

Review for accuracy your Student Aid Report (SAR), which is sent to you after you file your FAFSA. If necessary, make and submit corrections. If you have any special circumstances, contact the Financial Aid Office of the school you plan to attend.





4

COMPLETE THE MISSISSIPPI OFFICE OF STUDENT FINANCIAL AID APPLICATION.

Learn about the state grants and eligibility criteria at www.mississippi.edu/financialaid. The Mississippi Office of Student Financial Aid offers scholarships and grants based on merit and financial need.

You should complete your application after January 1 of your senior year and prior to March 31 which is the earliest deadline.

RECEIVE YOUR FINANCIAL AID AWARD NOTICES AND MAKE FINAL COLLEGE DECISIONS.

Check your email and/or online college student account for a financial award notification and to make sure the Financial Aid Office has received all required documents. You will typically receive award notifications indicating your financial aid and scholarship amounts in the spring. You may need to accept or reject the award(s) by a deadline, so read carefully. If you receive awards from several colleges, remember to decline those from the schools you do not plan to attend.

Complete any additional paperwork the school requires. If you are receiving a student loan, you will need to complete a Master Promissory Note (MPN) and entrance loan counseling as directed by the school.



Federal financial aid

By submitting the Free Application for Federal Student Aid (FAFSA), you are applying for all federal aid. You must submit the FAFSA annually. Check with your Financial Aid Office to make sure you have completed all applications required by the college or university.

PELL GRANT

- For undergraduate students with exceptional financial need.
- You can receive the Pell Grant for no more than 12 semesters.

FSEOG - FEDERAL SUPPLEMENTAL EDUCATION OPPORTUNITY GRANT

- For undergraduate students with exceptional financial need.
- Priority is given to Pell Grant recipients.
- Grant size depends on availability at the school. Not all schools participate in the FSEOG Program.

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

- \$4,000 annual maximum.
- \$16,000 undergraduate aggregate limit.
- \$8,000 graduate aggregate limit.
- 3.25 GPA or qualifying score on admissions test.
- Agree to teach a specific subject full time for at least 4 years within 8 years of graduation at a school serving a high percentage of low income students (Title I schools).
- Repayment required if teaching requirement not fulfilled.
- Not based on financial need.

***IRAQ AND AFGHANISTAN SERVICE GRANTS**

- For students whose parent or guardian died as a result of military service in Iraq or Afghanistan after September 11, 2001.
- For students who do not qualify for a Pell Grant.
- Student must be under 24 years old or enrolled in college at least part-time at the time of the parent's or guardian's death.
- Award is the amount of a full Pell Grant.

FEDERAL WORK-STUDY

- Designed to help students earn money for college expenses through a part-time job.
- Eligibility is based on financial need.
- Students must be paid at least the federal minimum wage. The amount earned is pre-set by the school.

*The grant amounts are affected by automatic federal budget cuts known as the "sequester."





FEDERAL STUDENT LOANS

Federal Perkins Loan

- Loans at 5% interest for undergraduate and graduate students.
- Eligibility based on financial need.
- Funds depend on availability at the school.

Federal Direct Loans

- Subsidized - for students with demonstrated financial need, as determined by federal regulations. No interest is charged while a student is in school at least half-time and during deferment periods.
- Unsubsidized - not based on financial need; interest is charged during all periods, even during the time a student is in school and during grace and deferment periods.
- PLUS - unsubsidized loans for the parents of dependent students and for graduate/professional students. PLUS loans help pay for education expenses up to the cost of attendance minus all other financial assistance. Interest is charged during all periods.

Your guide to completing the FAFSA

FREE APPLICATION FOR FEDERAL STUDENT AID

It is important to complete the FAFSA as soon as possible after January 1 of your senior year, meeting each college's priority filing deadline to qualify for the most money.

GET HELP FILING THE FAFSA

Check with your counselor to see if Get2College is hosting a FAFSA Completion Day at your school. If so, make an appointment for one-on-one assistance for you and your parents to submit the FAFSA. If we are not coming to your school, call your nearest Get2College Center to make an appointment - we will be glad to help you file your FAFSA online. As always, this service is free!

GATHERING THE DOCUMENTS NEEDED TO COMPLETE THE FAFSA

The FAFSA asks for basic information about the student and parent (your name, date of birth, address, etc.) and about the family's financial situation. Depending on your circumstances, you might need the following information or documents as you fill out the FAFSA for both you and your parents:

- Social Security numbers,
- Driver's license numbers,
- Federal tax returns (IRS 1040, 1040A or 1040EZ) including IRS W-2 information,
- Records of your untaxed income, such as child support received, interest income, and veterans non-education benefits, and
- Information on cash; savings and checking account balances; investments, including stocks and bonds and real estate, but not including the home in which you live; and business and farm assets.

One thing you don't need for the FAFSA is money! The FAFSA is FREE, so if a website asks you to pay to fill it out, you're not dealing with the official FAFSA site, www.fafsa.gov.



FYI: You need to know about the EFC

The information you reported on your FAFSA, the Free Application for Federal Student Aid, is used to calculate your Expected Family Contribution (EFC). The formula used to calculate your EFC is established by law and is used to measure your family's financial strength on the basis of your family's income and assets. The EFC is used to determine your eligibility for federal student aid and may be used for institutional need-based aid or state financial aid.

The FAFSA does not award financial aid. The FAFSA processors simply process the data, calculate the EFC, and send the information to the colleges you list on the FAFSA. The college determines the federal aid and other need-based aid you are eligible to receive.

WHAT IS THE FORMULA THAT DETERMINES FINANCIAL NEED?

If your EFC is below a certain number, you may be eligible for a Federal Pell Grant, assuming you meet all other eligibility requirements. For need-based aid programs, the Financial Aid Administrator at your college takes the cost of attendance and then subtracts your EFC to determine your financial need. Your financial need is simply defined as your eligibility for need-based financial aid.

HERE'S HOW IT WORKS

$$\begin{aligned} & \text{Cost of Attendance (COA)} \\ & - \text{Expected Family Contribution (EFC)} \\ \hline & = \text{Financial need} \end{aligned}$$

THE EFC IS THE SAME AT EACH COLLEGE.

The higher the cost of a college, the more eligibility you will have for financial aid! Schools will try to meet 100% of your financial need using federal aid, state aid, and institutional aid (scholarships and grants), work-study, student loans, and parent loans. Financial Aid Administrators will work with you to make their college affordable. The following example shows your need using sample Cost of Attendance and Expected Family Contribution figures.

	COLLEGE A	COLLEGE B	COLLEGE C
Cost of Attendance (COA)	12,000	21,000	48,000
- Expected Family Contribution (EFC)	- 9000	- 9000	- 9000
= Financial need	= 3,000	= 12,000	= 39,000

Not done yet! After the FAFSA



1

FAFSA ACKNOWLEDGMENT

The processed FAFSA results will be sent to the colleges you listed on the FAFSA, and the college Financial Aid Office will determine the amount of financial aid you will receive.

After completing the FAFSA, if you provided an email address, you will receive an initial email that the FAFSA was filed. In 1-3 days, you will receive another email to let you know that the data was processed and the information was sent to the school.

2

STUDENT AID REPORT (SAR)

If you provided an email on the FAFSA, in 1-3 days you will receive an email with a secure link to access your Student Aid Report (SAR) online. If you did not provide an email, you will receive the SAR in the mail. If the information is incorrect, it may be necessary to go back into www.fafsa.gov and make corrections to a processed FAFSA. If you have any questions about the FAFSA process, you can call 1.800.4FEDAID (1.800.433.3243), or contact Get2College at 601.321.5533.



3

VERIFICATION

(Not everyone is selected for verification. If you are not contacted about this, see Step 4.)

Some financial aid applications will be selected for a federally required verification process. This means that you will be expected to provide supporting documentation for the information on your FAFSA. You may be asked to verify numbers from your FAFSA such as household size, number in college, SNAP, untaxed IRA distributions, child support paid, or information from your tax return. You may be asked to make a FAFSA correction to upload your IRS 1040 tax return information using the FAFSA IRS Data Retrieval tool. Or you can provide an IRS Tax Return Transcript by requesting online at www.irs.gov or by calling 800.908.9946.

The information that the college requests must be mailed back to the financial aid office at the college. Some colleges will not make a financial aid award for you until verification is complete.



4

AWARD NOTIFICATION

You will receive a Financial Aid Award Notification only from those colleges to which you have been offered admission. Some colleges may require additional forms for financial aid, and it will be your responsibility to complete and submit these documents. The Award Notification will tell you what you are eligible to receive in financial aid, how to accept and/or apply for any financial aid offered, and the next steps in the process.

Typically, schools will allow you to accept your award online. However, you may receive an award letter by mail. You should determine which of the awards you will accept and which you will decline. When it comes to student loans, you can choose the amount that you would like to accept. There may be a deadline for accepting financial aid.



5

STUDENT LOANS

If you accepted Federal student loans (Direct Loan or Perkins Loan), you will need to follow the college's process for completing the Master Promissory Note (MPN) and Loan Entrance Counseling.

Where to find Mississippi financial aid



The Mississippi Office of Student Financial Aid provides funding to fulltime students attending eligible Mississippi colleges and universities. By completing the Mississippi Office of Student Financial Aid Application annually, you are ensuring that, if qualified, you will receive financial aid from state sources. The application may be accessed at www.mississippi.edu/financialaid or you can link to the Mississippi application after completing the FAFSA and most of your info will be prefilled. For more information on the programs listed below and others, contact the Mississippi Office of Student Financial Aid at 601.432.6997 or 800.327.2980.

MISSISSIPPI TUITION ASSISTANCE GRANT (MTAG)

DEADLINE: SEPTEMBER 15

Covers up to \$500/year for freshmen and sophomores and up to \$1000/year for juniors and seniors. Initial eligibility for the student who:

- Is a freshman, sophomore, junior, or senior.
- Is a resident of Mississippi.
- Has a cumulative GPA of at least 2.5 and a minimum of 15 on the national ACT or 720 on the national SAT.
- Is not full Pell Grant eligible.

MISSISSIPPI EMINENT SCHOLARS GRANT (MESG)

DEADLINE: SEPTEMBER 15

Covers up to \$2500/year, but may not exceed tuition and required fees at attending institution. Initial eligibility for the student who:

- Is a resident of Mississippi.
- Achieves a cumulative grade point average of at least 3.5.
- Scores a minimum of 29 on the national ACT or 1290 on the national SAT or is a National Merit/ National Achievement Finalist or Semi-Finalist.

HIGHER EDUCATION LEGISLATIVE PLAN (HELP)

DEADLINE: MARCH 31

Covers tuition and required fees for no more than 10 semesters at a public institution. Participants attending a private institution in Mississippi will receive an award amount equal to the award of a student attending the nearest comparable Mississippi public institution. Additional documents must be submitted by April 30.

Initial eligibility for the student who:

- Is a freshman and/or sophomore who graduated from high school within the immediate past two years.
- Is a resident of Mississippi.
- Demonstrates need as determined by the results of the Free Application for Federal Student Aid (FAFSA).
- Meets the income threshold to qualify as listed on the HELP website.
- Has a cumulative GPA of at least 2.5 and a minimum of 20 on the national ACT.
- Meets a specific high school core curriculum.

NOTE: Students cannot receive both MESH and HELP.

Information about other Mississippi aid (Nissan Scholarship and Teacher Education Scholars Forgivable Loan, etc.) can be found at www.mississippi.edu/financialaid.

Supporting documents may be required by the Mississippi Office of Student Financial Aid. View complete rules and regulations at www.mississippi.edu/financialaid.

MAKE AN APPOINTMENT TODAY FOR PERSONALIZED COUNSELING ON HOW TO GET TO COLLEGE

Gulf Coast Get2College Center

715 Cox Avenue, Ocean Springs, MS 39564
Phone: 228.875.4441
gulfcoast@get2college.org

Jackson Get2College Center

2600 Lakeland Terrace, Jackson, MS 39216
Phone: 601.321.5533
jackson@get2college.org

North Mississippi Get2College Center

5699 Getwell Road, Building H, Suite 3
Southaven, MS 38672
Phone: 662.349.2789
nms@get2college.org

Don't live near a Get2College Center?

Live chat with us at get2college.org, call us at 601.321.5533 or 800.986.4322, or send an email to info@get2college.org.

OUR SERVICES

GET2COLLEGE ORIENTATION - We'll tell you how we can help you prepare for college.

COLLEGE TIMELINE - Together we will develop a timeline for college planning to include applications for scholarships, admission, and financial aid.

ACT PREPARATION - Choose from a variety of options including workshops and online interactive test prep to improve your scores.

CAREER EXPLORATION - What field of employment best suits your personality? What will your major be? We'll use a personality and interest assessment to guide you in researching a career cluster or college major that may be a good fit for you.

COLLEGE SEARCH - We'll help you find colleges that provide the right fit for you and assist you with completing application forms.

RESUME WRITING - During this session, we'll guide you as you format your high school or college resume often required for scholarships and college admission.

ESSAY WRITING - We'll help you capture a college's attention with your admission or scholarship essay that illustrates who you are and what you are passionate about.

FINANCIAL AID AND SCHOLARSHIPS - Learn about different types of need-based and non-need-based aid, including federal and state grants, student loans, work study, and merit-based scholarships.

FAFSA, STATE, AND OTHER FINANCIAL AID APPLICATIONS - Whether you are renewing or filing for the first time, let us guide you through the FAFSA (Free Application for Federal Student Aid), the Mississippi Office of Student Financial Aid application, and institutional aid applications.

INTERVIEWING SKILLS - Let us prepare you for your scholarship, honors college, or admissions interview. With a mock interview, we'll give you a heads-up on what to expect and the best way to prepare.

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