

Scholarships

TheWashboard.org

TheWashboard.org (<https://thewashboard.org>) is a free college scholarship website. This high-quality and trusted resource connects students with scholarship providers in Washington State.

- It streamlines the private scholarship application process for students.
- Students' private information is kept confidential.
- Scholarship listings are diverse and support a wide variety of student interests and accomplishments.
- One-third of listed scholarships require a GPA of 3.0 or higher.
- Many scholarships are renewable, which means you may be eligible for continued scholarship funding.

Scholarship Search Engines and Databases

- ✓ <https://gearup.wa.gov/educators/scholarships>
- ✓ <http://getschooled.com/journey/get-to-college/scholarships-for-college>
- ✓ <https://www.scholarshipjunkies.org>
- ✓ <http://bigfuture.collegeboard.org/scholarship-search>
- ✓ www.unigo.com
- ✓ <https://scholarships360.org/>
- ✓ <https://www.fastweb.com/>
- ✓ www.scholarships.com



Next Steps

- Review your financial aid award and make sure you understand it.
- If you are considering an appeal, contact your financial aid office to ask how to appeal.
- Check your most recent award letter and the school or program's website to see whether there are additional steps that you need to take to apply for aid.
- Review your tuition bill and make sure you understand it. Students often have questions about the charges on their tuition bills, and there may be expenses that you can waive and not have to pay.
- Complete verification of financial aid, including loans.
- Talk with your counselor about how to pay whatever balance is left after your financial aid award.
- Develop a budget for college, including transportation, food, and spending money.

- If you plan to live on campus, send in deposit. If you cannot afford it, ask if you can have your housing fees waived, deferred, or included in your financial aid package. Ask for year-around housing, LGBTQ+ safe housing, or family housing options, if needed.
- Take placement tests if required. Don't be afraid to ask for a fee waiver or to re-test.
- Learn where to go on campus for emergency loans/ financial support.
- Learn how to build a support system and other ways to prepare for post-high school life at <https://gearup.wa.gov/students/build-a-support-system>

How to Keep Paying for School



- You need to reapply for financial aid every year that you are in education or training after high school.
- Fill out the FAFSA or WASFA as early after October 1 as possible for the following school year.
- For the FAFSA, you and your parents will use the same FSA IDs that you created during your senior year of high school. Give your parents plenty of time to complete their portion.
- Ask your financial aid office for help with your FAFSA or WASFA application or see if they have any 12th Year Campaign events.
- Find out what your school's priority date is for financial aid. Make sure all your paperwork is done by then to qualify for the most aid possible.
- Search for scholarships all year long for every year you are in school. Find out if your school offers a foundation or institutional scholarship. Keep an updated resume to help with scholarship applications and recommendation letters.
- Selected for FAFSA Verification? Provide the documentation that your school requests by the school's deadline.
- Encounter a financial emergency? Ask your school if they offer an emergency loan or emergency grant.

Resources

Plan Your Future

High school students can explore careers, the admissions process and learn about financial aid. Visit <https://wsac.wa.gov/actionplan>

Understand Student Loans

Access resources and materials related to student loans. Visit <https://studentloaned.wa.gov/>

Understand Terms or Lingo

Learn what these terms mean. This College Knowledge Glossary is available in English, Russian, Somali, Spanish, and Vietnamese. Visit <http://www.wcan.org/college-knowledge>

Contact Otterbot

Otterbot is a free texting service designed to help Washington students navigate financial aid for college and career education. Students can access Otterbot via text message 24 hours a day, seven days a week. Text "Hi Otter" to 360-928-7281. Learn more <https://wsac.wa.gov/otterbot>



www.gearup.wa.gov

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Financial Aid 201

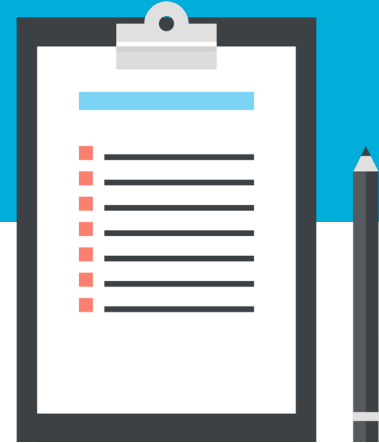
How To Fund Education After High School

I Applied. Now What?

Applying for admissions and for financial aid (using the FAFSA or the WASFA) are the first steps on your path to attending to post-high school education or training. It may take a couple of months before you learn if you have been accepted and what type of financial aid will be offered.

Even after you're accepted to a college, there's still a lot of work to do to make your final decision and get ready. You'll want to consider what financial aid is available to you at the colleges you're considering, and you'll want to decide if you want to live on campus or commute.

Did Your Financial Circumstances Change?



You might be experiencing a change in income from what you reported on the financial aid application or what your previous year's taxes reflected.

You will need to connect with the financial aid department of the colleges where you applied.

SwiftStudent is a free tool that helps students understand appeals and provides templates for writing a financial aid appeal letter. This tool does not share user data with third parties.

 **Resources**
WSAC Financial Aid Appeals (Website)
<https://wsac.wa.gov/financial-aid-appeals>

 **How to Request a Financial Aid Appeal (Video)**
<https://www.youtube.com/user/WSACouncil/videos>

 **SwiftStudent Free (Tool)**
<https://formswift.com/swift-student>




Selected for Verification?

Relax. Being selected does not mean that you did anything wrong.

Verification is the process your school uses to confirm that the data reported on your FAFSA form is accurate. Some people are selected at random, and some schools verify all students' FAFSA forms.

Next, follow up. Do not ignore this request. All you need to do is provide the documentation your school asks for—and be sure to do so by the school's deadline, or you won't be able to get financial aid.

 **Resource**
Navigating Verification (Video)
<https://www.youtube.com/user/WSACouncil/videos>

Understand Your Award Letters

Every college's award letter is a little different. After you submit a Free Application for Federal Student Aid (FAFSA) or Washington Application for State Financial Aid (WASFA), you will receive a financial aid award letter from each school at which you were accepted. Each letter will summarize the cost of full-time enrollment for one year plus your financial aid package. Find award letter worksheets to compare your costs, available aid and resources for paying for college at <https://gearup.wa.gov/students-families>



THINGS TO CONSIDER WHEN COMPARING AWARD LETTERS

Determine your total real costs. Remember, indirect costs are not billed from the college. When thinking about what costs you need to have covered include the direct costs and the indirect costs you need. Questions to consider:

- Will you be commuting or traveling to and from campus a lot? How much do you anticipate needing for the academic year?
- Can you buy used books or supplies? Borrow them from the library? Does your degree program require many textbooks or supplies? Ask the admissions office for more information if needed.
- What types of personal expenses do you anticipate having during the year?

Is your aid renewable (meaning it can be used for more than one year)? Some scholarships require you to maintain a certain GPA to make them renewable. Some grants require that you meet income requirements each year. Check with the financial aid office if a specific scholarship, grant, etc. does not say if it is renewable.


Are you a College Bound student? Remember, the College Bound Scholarship is an early commitment of state financial aid for eligible students that covers three specific costs: tuition at public college rates, some fees, and a small book allowance. The specific amount will differ at each institution and for each student, but the costs listed above will be covered by state financial aid programs, such as Washington College Grant. You must meet income eligibility requirements when applying for financial aid. This will be determined by the financial aid office when you apply with the FAFSA or WASFA. You will also need to meet the College Bound pledge.


Need help understanding your award letter? Contact the financial aid or admissions office at the college with any questions!



Get Help

Visit <https://wsac.wa.gov/12th-year-campaign> to find an event and get confidential assistance with completing your WASFA or FAFSA.

 **Resources**
Award Letter Worksheet - Living on campus
Award Letter Worksheet - Living off campus
Award Letter Key Components
<https://gearup.wa.gov/students/pay-for-college>

 **Understanding Your Award (Video)**
<https://www.youtube.com/user/WSACouncil/videos>

Which Financial Aid is the Best to Accept?

- **When your school's office sends you an aid offer, you will be asked to choose which financial aid you want.**
- **Look carefully at your options and make an informed decision.**
- **If you are presented with financial aid options, the rule is: free money first (scholarships and grants), then earned money (work study), then borrowed money (federal student loans).**

ORDER IN WHICH TO ACCEPT

1

SCHOLARSHIPS AND GRANTS
(For example, the Pell or the Washington College Grant)
You don't have to pay the money back as long as you make satisfactory academic progress. Make sure you understand the conditions you must meet to keep this aid (such as a GPA).

2

WORK STUDY
You don't have to pay the money back as long as you make satisfactory academic progress. You do have to work for it, so be sure to balance work and classes.

3

FEDERAL STUDENT LOANS
You will have to repay with interest. The type of loan that is best to accept first is:
1. Subsidized Loan 2. Unsubsidized Loan 3. Parent Plus Loan

4

STATE OR COLLEGE LOANS
You will have to pay back with interest. The terms of the loan may not be as good as a federal loan. Be sure to review the terms and compare when deciding.

5

PRIVATE LOANS
You will have to pay back with interest. The terms of the loan are usually less desirable than a federal loan. These loans cannot be consolidated with federal loans when repaying. This can make your repayment plan challenging.