

NEED MONEY FOR COLLEGE?

Student Financial Aid is for EVERYONE — not just U.S. Citizens!

More than **\$150 billion** is available in federal aid for students.

Start here!

WHAT is Federal Student Aid?

Money that helps a student pay for education expenses at a postsecondary school (four year university/college or community college). Federal Student Aid comes from the U.S. Department of Education. It covers expenses such as tuition and fees, room housing, books and supplies, and transportation. Aid can also help pay for a computer and dependent care.

Grants & Scholarships— free money! You must show financial need and meet some requirements. You will never need to pay back the money.

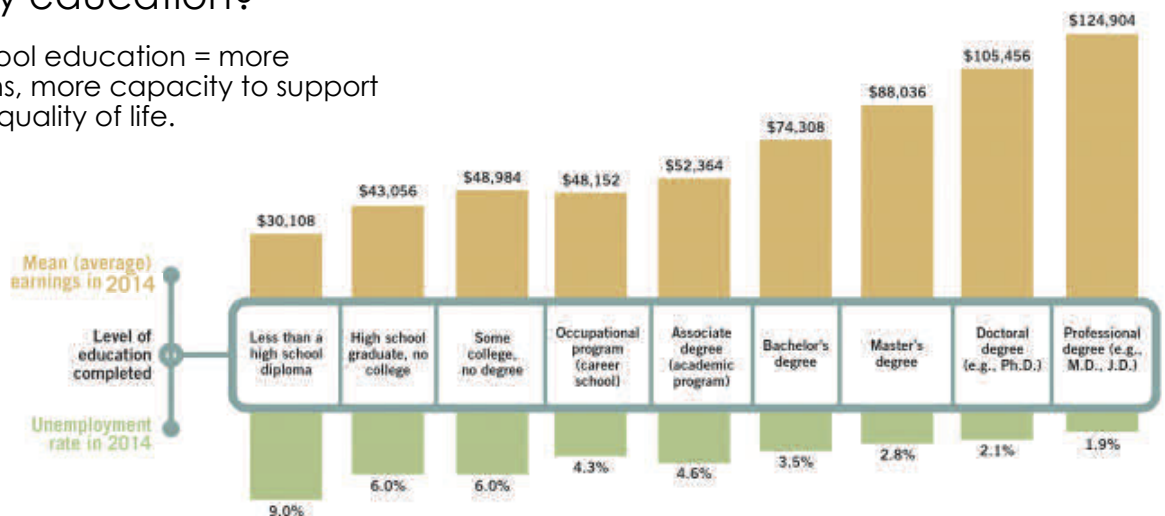
Work-study — college program that allows you to work part-time while enrolled to help pay college costs

Loans — Money that must be paid back, usually with interest, when you are no longer enrolled as a full time student. Payment options such as Pay As You Earn Repayment Plan (PAYE Plan), and Income-Based Repayment Plan (IBR Plan) are available.

WHY continue my education?

A college or career school education = more money, more job options, more capacity to support my family and a higher quality of life.

By 2018, **63%** of all jobs in the Houston region will require more than a high school education.



Source: Bureau of Labor Statistics, Current Population Survey, unpublished tables 2015. Available at studentaid.ed.gov/sa/prepare-for-college

HOW do I get Financial Aid?

Complete and submit your **Free Application for Federal Student Aid (FAFSA)** online at www.fafsa.ed.gov or request a paper FAFSA by calling 1-800-4-FED-AID (1-800-433-3243) or 319-337-5665. If you are hearing impaired, contact the TTY line at 1-800-730-8913.

Not a U.S. Citizen? There is still financial aid available! Fill out the Texas Application for Student Financial Aid (TASFA) instead of the FAFSA. Go to <http://goo.gl/ICJmP5> or www.collegeforalltexas.com

HELP completing the FAFSA

For help in filling out the FAFSA, go to www.StudentAid.gov/completefafsa or call 1-800-433-3243. TTY users (for the hearing impaired) may call 1-800-730-8913.

Helpful video: www.YouTube.com/FederalStudentAid See also www.HoustonFAFSA.org

WHAT I will need to fill out my FAFSA: My social security number and my parents' social security numbers (use alien registration number if not a U.S. citizen); most recent tax returns; and information on my savings, investments, and assets (and for my parents if they may financially support me). I will also need to create or login with my FSA ID (gives you access to Federal Student Aid's online systems and can serve as your legal signature).

WHEN do I apply for college?

Apply to college up to a year or more before you want to attend. Check with the schools you're interested in for their deadlines. (Note: a 4-year degree is not essential to be successful. And even if you do pursue a 4-year degree, not all four years need be spent at a 4-year institution. Attending community college allows you the flexibility to complete up to two years of your education at a much more affordable price. For a list of community colleges in the Houston region go to www.MyDegreeCounts.com/why-community-college)

WHEN do I apply for financial aid?

For the 2016–17 school year, an applicant can complete a FAFSA after Jan. 1, 2016. NEW: Beginning with the 2017–18 school year, applicants will be able to complete a FAFSA as early as October 1 of the previous year.

NEW: The FAFSA will require information from an earlier tax year. A major change begins with the 2017–18 FAFSA cycle. For the 2016–17 school year, applicants must report income information from 2015—the tax year before the beginning of the school year. Beginning with the 2017–18 FAFSA, students will report income information from two years prior, which in this case is 2015 income information—two tax years before the beginning of the school year.

When to complete and submit the FAFSA: (NOTE: the earlier you apply, the more money there is available!)

For the 2016–17 school year: apply January 1, 2016 to June 30, 2017 using tax returns/financial information from 2015

For the 2017–18 school year: apply October 1, 2016, to June 30, 2018 using tax returns/financial information from 2015

(Yes, 2015. New FAFSA change)

Order of Steps

- (In 11th grade) Identify which colleges you will apply to attend.
- (In 11th grade) Check with each school that you plan to apply to for their testing requirements and application dates.
- (In late 11th grade or summer before 12th grade) Register for and take any tests needed for admission to the schools that I will apply to (SAT/ACT)
- (In 12th grade) Apply to colleges
- (As soon as I apply to college) Complete and submit my FAFSA/TASFA
- Receive my Student Aid Report by mail or email and review information

Adult Students:

You will still need to complete the items above in the same order. If you do not have a high school diploma, your first step will be to obtain a General Educational Development certificate (GED) by taking high school equivalence tests. Go to <http://tea.texas.gov/TxCHSE.html> for more information.