

# COLLEGE KNOWLEDGE

**A COLLABORATIVE EFFORT ACROSS ORGANIZATIONS TO PROVIDE  
COMPREHENSIVE COLLEGE READINESS INFORMATION**

DEVELOPED  
WITH  
**STUDENT  
INPUT**



**pcccrn**  
Puget Sound College and Career Network

Road Map  
Project 

 WASHINGTON STUDENT  
ACHIEVEMENT COUNCIL  
EDUCATION · OPPORTUNITY · RESULTS

**WCAIN** WASHINGTON  
COLLEGE ACCESS NETWORK

# 4 PAYING FOR COLLEGE

## IN THIS CHAPTER:

**WAYS TO PAY FOR COLLEGE**

**SCHOLARSHIPS**

**ALL ABOUT FAFSA**

**ALL ABOUT WASFA**

**UNDERSTANDING FINANCIAL AID AWARD LETTERS**

Need help with our terms? See the **glossary** on our websites:

# 4 PAYING FOR COLLEGE: WAYS TO PAY FOR COLLEGE

## HOW MUCH DOES IT COST?

College costs are different at different schools. Each college estimates the **Cost of Attendance (COA)** by adding together some or all of the below expenses:

- Tuition Fees**
- Room and board**  
Transportation
- Books and supplies  
Other living expenses

## HOW DO I PAY FOR IT?

The cost of college can be overwhelming, but there are many different resources to help you pay for college. People often use various sources of financial aid to pay for college in addition to what they may have saved or earn from their job. Financial Aid resources include any **grant or scholarship, loan, or work study** offered to help you meet your college expenses.

## TYPES OF FINANCIAL AID:

**Scholarships** – Money awarded to students based on academic or other achievements to help pay for education expenses. Scholarships generally do not have to be repaid.

**Grants** – A form of gift aid, usually based on financial need. A grant does not need to be repaid, unless, for example, you withdraw from a school and owe a refund.

**Work Study** – A financial aid program (federal or state) that allows a student to work on-campus or with approved off-campus employers to earn money to pay for **college expenses**.

**Loans** – Money you can borrow and repay over time, with interest added in most cases.

## HOW DO I QUALIFY?

### Financial Aid

- In order to be considered for financial aid, you need to complete the **FAFSA** or **WASFA** your senior year and every year while in college.
- Each college determines financial aid eligibility for federal, state and institutional types of aid based on awarding policies at that campus.

### Scholarships

- There are thousands of scholarships that can help you pay for college. Different scholarships have different application requirements. Most scholarships require that you complete the **FAFSA** or **WASFA**.

## KEEP IN MIND:

Knowing the different types of financial aid is only the first step. You may not need to take out financial aid to cover the full cost of attendance.

**APR:** GRADES 9 and 10  
**DEC:** GRADE 11



# 4 PAYING FOR COLLEGE: SCHOLARSHIPS

## WHAT ARE SCHOLARSHIPS?

Scholarships award money for education expenses based on criteria such as academics, athletics, community service or financial need. Community organizations, colleges, religious institutions and private companies are examples of scholarship providers.

**Regardless of your background or immigration status, there is likely a scholarship for you.**

## WHERE CAN I LOOK FOR SCHOLARSHIPS?

Your high school counselor is a good place to start. Here are some places to begin your research:

TheWashBoard.org: [thewashboard.org](http://thewashboard.org)

FastWeb: [fastweb.com](http://fastweb.com)

Beyond Dreaming Scholarship List: [scholarshipjunkies.org/beyond](http://scholarshipjunkies.org/beyond)

The colleges you are interested in or local organizations such as the Act Six, College Success Foundation, and Washington State Opportunity Scholarship.

You may also be eligible for one of these state programs such as the College Bound Scholarship (Chapter 3) or Passport to Careers.

## HOW DO I APPLY?

- 1. Research** scholarships you are **eligible** for.
- 2. Submit** your **applications**. Make sure you follow instructions carefully!
- 3. Complete** the Free Application for Federal Student Aid (**FAFSA**) or Washington Application for State Financial Aid (**WASFA**).

## WHAT TYPES OF SCHOLARSHIPS CAN I APPLY FOR?

**Academic/Merit:** Based on GPA, test scores and/or coursework

**Athletic:** Based on athletic performance

**Creative:** Based on talent in art, music, dance

**Community service:** Based on involvement in your school or community

**Diversity:** Based on race, ethnicity, family heritage, religion, sexual orientation, etc.

**Need:** Based on financial need

**Other:** Leadership, alumni, etc.

**FEB:** GRADE 11  
**DEC:** GRADE 12



## DO RESEARCH

**Is the scholarship renewable?** If yes, learn about the renewal requirements. If it's not, think about how you are going to replace these funds the following year.

**Is it portable?** Can you take the scholarship with you if you **transfer** schools? Some scholarships are bound to specific colleges.



# 4 PAYING FOR COLLEGE: ALL ABOUT FAFSA

**WHAT IS THE FAFSA?** The Free Application for Federal Student Aid (FAFSA) is the first step to apply for **financial aid**. **Completing the FAFSA is free and gives you access to the largest source of financial aid** to pay for vocational, technical, 2-year and 4-year colleges. Based on the info you provide, each college will calculate your financial aid **award**.

## WHEN SHOULD I APPLY?

As early as **October 1** of your senior year.

Make sure you **know the financial aid priority deadlines** for the colleges you are interested in.

You need to **submit the FAFSA every year** while in college.

## WHO IS ELIGIBLE TO APPLY?

U.S. citizens and legal permanent residents should complete the FAFSA. Some undocumented students may be **eligible**

for the Washington Application for State Financial Aid (**WASFA**). **Check out the "All About WASFA" handout for more information.**

## WHAT INFO DO I NEED TO PROVIDE?

**Basic info**, such as legal name, birthdate, etc.

Parent and student **tax/income information**

Your **list of colleges**

## \* DON'T FORGET:

Be sure to write down the answers to your challenge questions in the application and store them in a safe location with your FSA ID.

## DO I NEED A FSA ID? (FEDERAL STUDENT AID ID)

**An FSA ID gives you access to your FAFSA info and**

**serves as your legal signature.** You AND one parent (biological or adoptive) will need to create an FSA ID (username and password). Be sure you and your parent use separate email addresses. If your parent is undocumented they should not create an FSA ID. They will instead print, sign and mail a signature page.

**What information do I need to create an FSA ID?** Basic info, such as social security number (SSN), legal name, birthdate, contact info, etc.

## HOW DO I COMPLETE IT?

1. Create a Federal Student Aid Identification (FSA ID) at [fsaid.ed.gov](https://fsaid.ed.gov)
2. Use your FSA ID to log in and complete the FAFSA at [fafsa.gov](https://fafsa.gov)
3. Check for an email confirming you have successfully submitted the FAFSA.

**MAY:** GRADE 11  
**SEPT:** GRADE 12



# 4 PAYING FOR COLLEGE: ALL ABOUT WASFA

## WHAT IS THE WASFA?

The Washington Application for State Financial Aid (WASFA) is the first step to apply for **financial aid** for some *undocumented students* who live in Washington state. Completing the WASFA is free and gives eligible students access to **state financial aid** to pay for vocational, technical, 2-year and 4-year colleges in Washington. Undocumented students with or without **DACA** should complete the WASFA. **If you are a U.S. citizen or legal permanent resident, check out the "All About FAFSA" handout and do not complete the WASFA.**

## WHO IS ELIGIBLE TO APPLY?

**Eligibility** is based on **immigration status**. Students must meet individual program and residency requirements. For specifics, use the eligibility questionnaire at [readysetgrad.org/wasfaelig](http://readysetgrad.org/wasfaelig)

## HOW DO I COMPLETE IT?

1. Go to [readysetgrad.org/wasfa](http://readysetgrad.org/wasfa) and click on "Start a New WASFA."
2. Complete the eligibility questionnaire.
3. Create an account and save your login and password.
4. Complete and submit your application.

**What is the parent signature on the WASFA?** You will need to send an email invitation to one parent (biological or adoptive) to electronically sign your WASFA. Be sure you and your parent use separate email addresses.

- ✳ **Don't Forget:** Your parent's signature is needed to complete your application.
- ✳ **Your parent must electronically sign within 72 hours of being invited.**

## WHEN SHOULD I DO IT?

File as early as **October 1 of your senior year.**

Make sure you **know the financial aid priority deadlines** at the colleges you are interested in. (Often the WASFA deadline is not listed, but it is the same as the FAFSA deadline.)

You need to **submit the WASFA** every year while in college.

## WHAT INFO DO I NEED?

**Basic information**, such as legal name, birthdate, etc.

Parent and student **tax/income info**

Your **list of colleges** (Washington state colleges only)

Your **DACA number** if you have one

### Is my family's information protected?

The Washington Student Achievement Council (WSAC) and colleges that access your application only use your information to determine eligibility for state financial aid. Campuses are not permitted to use the information for other purposes or share the data with other parties.

If you have questions about the WASFA, contact the Washington Student Achievement Council (WSAC) at 1-888-535-0747, option 2 or email [wasfa@wsac.wa.gov](mailto:wasfa@wsac.wa.gov)

**MAY:** GRADE 11  
**SEPT:** GRADE 12



# 4 PAYING FOR COLLEGE: UNDERSTANDING FINANCIAL AID AWARD LETTERS

After filing the FAFSA or WASFA, you'll receive a financial aid award letter from each college you applied to. Your **financial aid** award from each college will be different. You will not know which school will fit in your budget until you review ALL of your financial aid **award** packages.

## TYPES OF STUDENT LOANS:

You can choose to fully or partially accept the different types of loans offered or decline them entirely.

**Subsidized loans:** The government pays the interest while you are in college. If you qualify, this is your best option.

**Unsubsidized loans:** Interest gets added to the amount you borrow as soon as you begin college.

**Parent loan:** A loan your parent can take on your behalf to pay for your **college expenses**. Your parent is legally tied to the loan and its repayment.

A **federal loan** has lower interest rates and better repayment options than a private loan and is determined by the FAFSA.

A **private loan** can come from banks, colleges and private organizations. Typically, they have higher interest rates and less favorable repayment options. Like unsubsidized loans, private loans gain interest as soon as you borrow the money.

## TYPES OF FINANCIAL AID:

**Scholarships:** Money awarded based on academic or other achievements to help pay for education expenses.

**Grants:** Form of gift aid, usually based on financial need.

**Work study:** On-campus or off-campus employment that allows you to earn money for **college expenses**.

**Loans:** Money you borrow and have to repay over time with interest.

## I got my award letter, WHAT NOW?

**1. Review the offer** and compare it against the expenses you need to cover. Some expenses listed in your **cost of attendance** (COA) will be billed by the college (**tuition**, room and board for dorms, etc.) while others, such as books and personal expenses, are recommended estimates.

**2. Inform the college of any changes** and private scholarships since submitting your **FAFSA or WASFA**.

**3. Accept the awards** for the college you're planning to attend. Make sure you know about the deadlines for accepting your financial aid offer.

## GOOD TO KNOW:

Accept grants, scholarships and work study before loans to reduce your debt after college. Avoid private loans and credit cards, if possible.

\* COA  
 - Scholarships/Grants  


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 MONEY GAP  
 (work study/loans/savings)  
 smallest MONEY GAP =  
 MOST AFFORDABLE OPTION

**4. Contact the financial aid office** at the college if you have questions.

**FEB: GRADE 12**



# COLLEGE KNOWLEDGE

## GLOSSARY

**Academic Advising:** Helps you understand the college's academic systems, choose and apply to a major and access campus resources.

**Academic Support:** Services on campus that support academic success, such as tutoring, advising, etc.

**Accreditation:** The official certification that a school or course has met standards set by external regulators.

**Admissions Counselors:** College representatives (sometimes called admissions advisors) who can provide you information about the college and review student applications.

**Advanced Placement (AP):** A program that allows students to take rigorous college-level courses while still in high school. Students may earn college credit and/or advanced placement into upper-level college courses by taking AP exams. Many colleges and universities recognize AP courses when making admissions decisions.

**Application:** A form that you must fill out in order to apply for colleges, scholarships, or financial aid.

**Apprenticeship:** A program that allows you to learn a specific skill while you work in the related field and earn money.

**Associate's Degree:** This kind of degree indicates the completion of a two-year college program. Many students earn an associate's degree and then transfer to a 4-year college.

**Award:** An offer from a college or career school that states the type (loans, institutional aid, grants, scholarships and work-study) and amount of financial aid the school is willing to provide if you accept admission and register to take classes at that school.

**Bachelor's Degree:** This kind of degree indicates the completion of a four-year program.

**Benefits:** Non-wage payment provided to employees such as health insurance for medical, dental and vision.

**Cambridge International:** A dual-credit program that gives students the opportunity to earn high school and college credit at the same time.

**Campus:** Property that is part of the college, such as buildings and land.

**Campus Size:** This is the number of students enrolled in the college.

**Certificate:** A certificate is awarded to indicate knowledge of a certain subject or skill.

**Class Size:** This is the average number of students in a class.

**College:** A technical, vocational, 2-year or 4-year private or public college or university.

**College Budget:** The amount of money that you are able to pay for college expenses.

**College Expenses:** Money used to pay for living on campus, food, books and supplies, personal expenses and transportation.

**College Fairs:** Events where college and university representatives provide information about their school and answer questions. This is a great opportunity to learn about different college options.

**Community and Technical Colleges (CTC):** CTCs is the name most commonly used to describe Washington's public 2-year colleges. These schools offer associate's degrees and certificates, as well as prepare students for specific trades. Many students earn an associate's degree and then transfer to a 4-year college. Washington state has 34 public CTCs.

**Cost of Attendance (COA):** The total amount it will cost you to go to college each year. This can include tuition and fees, on-campus room and board (or a housing and food allowance for off-campus students); books, supplies and transportation.



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## GLOSSARY

**Credits:** You typically earn one credit for the successful completion of a single course in high school. Washington requires students to complete a minimum number of credits to graduate. College credit is measured differently than high school.

**CTE Dual Credit:** Classes that help students transition from high school into postsecondary professional technical programs and careers.

**Deferred Action for Childhood Arrivals (DACA):** Program announced on June 12, 2012 by President Barack Obama to protect eligible individuals from deportation and access a work permit for 2 years. The individual must have arrived before the age of 16, have a clean record, etc. Deferred Action does not provide a green card or pathway to citizenship.

**Degree:** A degree indicates the completion of a two- or four-year program at a college or university. The two most common degrees are associate's degree and bachelor's degree.

**Diploma:** A certificate awarded by a high school to show a student has successfully completed high school.

**Disburse:** The payment of financial aid to a student.

**Eligibility:** This will vary by scholarship. Some scholarships focus on specific criteria, such as diversity, creativity and other attributes/skills.

**Extracurricular Activities:** Any activity that you do outside of the classroom, such as athletics, clubs, community service, etc.

**FAFSA:** Free Application for Federal Student Aid, the standard form students must complete to apply for federal and state need-based assistance/and programs and, in some circumstances, campus-based assistance/aid. Learn more at [fafsa.gov](http://fafsa.gov)

**Financial Need:** Amount calculated by taking the cost of attendance at a college minus your expected family contribution as calculated by the FAFSA or WASFA.

**Federal Loan:** A loan is money you borrow and must pay back with interest. Loans made by the federal government, called federal student loans, usually offer borrowers lower interest rates and have more flexible repayment options than loans from banks or other private sources. For more information on the federal loan program: [studentaid.ed.gov/sa/types/loans](http://studentaid.ed.gov/sa/types/loans)

**Fees:** Money you pay to access school activities, fitness centers, libraries and student centers. Every college has different fees.

**Fee Waiver:** If paying an application or testing fee would cause a financial hardship, you can receive a fee waiver to remove payment.

**Felony Convictions:** (more serious crimes) conviction records are checked, just like all pledge requirements, prior to the awarding of the College Bound Scholarship to you.

**Financial Aid:** Any grant, scholarship, loan or work-study (paid employment) offered to help you meet your college expenses.

**Financial Aid Office:** Helps you understand your financial aid award, provides information on additional funding resources, and helps you search and apply for scholarships.

**Full-Time Enrollment:** To be considered a full-time student, you must enroll in 12 quarter or semester credits each term.

**Grade Point Average (GPA):** A way to transfer letter grades into a numerical scale. The grades received in classes are averaged together to arrive at one cumulative grade. You can find your GPA on your high school transcript.

**Grants:** A form of gift aid, usually based on financial need. A grant does not need to be repaid, unless, for example, you withdraw from a school and owe a refund.

# COLLEGE KNOWLEDGE

## GLOSSARY

**High School and Beyond Plan:** A tool to help guide you through high school. Plans are personalized and designed to help students think about their future and choose coursework that prepares them for goals after high school. This is also a graduation requirement.

**Immigration Status:** The legal position of people that live in a country permanently without citizenship.

**Income:** The total amount of money that you earn per year.

**International Baccalaureate (IB):** A program that offers challenging, rigorous courses of study. Students who take IB exams have the chance to earn college credit or advanced placement, or both, within upper-level college courses. Many colleges and universities recognize IB courses as they make admissions decisions.

**Internship:** An opportunity to work at an organization or corporation to develop work experience. Some internships are unpaid, but some are paid.

**Job Requirements:** Certain jobs require specific education, training, or skills to be qualified for the position.

**Job Shadow:** An opportunity to accompany a professional to experience what their job is like.

**Letter of Recommendation:** Letters that can speak to your qualities, characteristics and capabilities. These letters typically come from teachers, counselors, community or faith leaders, employers and other individuals outside your family.

**Major:** A specific subject that you choose to commit to studying. A large number of classes you take may be related to your major.

**Match Email:** A communication from the College Bound Scholarship (CBS) program when your FAFSA or WASFA and it matches with your CBS application. This is also when your colleges know you are a College Bound student.

**Money Gap:** The difference between the cost of a full-year of college and what grants and scholarship you are provided. This may also be referred to as out of pocket expenses which is money the student and their family will be responsible for paying.

**Office Hours:** Times when professors are available to answer any questions you might have about class.

**Official Transcript:** Most colleges require your high school transcript, which is a student's academic record that includes a Registrar's signature and the issue date. An official transcript is delivered in a sealed envelope. If you have earned college credit, you will also need to submit your college transcript.

**Online College Portal:** Some colleges have their own website, which you can use to check admission decisions, financial aid, grades, etc.

**On-The-Job Training (OTJ):** Job training that completed in actual work field.

**Orientation:** Most colleges require new students to attend an orientation, where you learn about campus resources and registration process and meet your peers. Some college orientations are in person and others are online. Attend an in-person orientation if you can! Students may also be invited to attend a summer transition program focused on preparing you for your first quarter.

**Personal Statement:** A way for the college to get to know you and why you are interested in the school.

**Placement Test:** Some colleges will require you to take a placement test to determine some of the classes you can take. Based on this test, you may need to take an entry-level class before you can take another class required by your program.

**Portable:** Some scholarships are bound to a specific college. Portable scholarships can be used at the college of your choice and follow you to the school you attend.

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## GLOSSARY

**Priority Deadlines:** A date that you need to file a FAFSA or WASFA in order receive priority consideration in the financial aid awarding process. The deadline determines the type of funding you will be eligible for and when you may be awarded.

**Private 2-Year Colleges:** These school tend to focused on specific trades or vocations and are not publicly funded.

**Private 4-Year Colleges:** These schools offer bachelor's and may also offer master's degrees but are independent and are not publicly funded. These colleges or universities often have smaller class sizes.

**Professor:** The common way to address a teacher in college.

**Public 2-Year Colleges:** These schools offer associate's degrees and certificates, as well as prepare students for specific trades. Many students earn an associate's degree and then transfer to a 4-year college.

**Public 4-Year Comprehensive Colleges:** These schools tend to be smaller, are more regionally based and offer bachelor's and master's degrees.

**Public 4-Year Research Colleges:** These schools engage in extensive research activities and offer bachelor's, master's and doctorate degrees.

**Reach:** A school that you might not be accepted to, but is still worth applying to because it's your dream school.

**Renewable:** A scholarship that can we received for more than one year as long as all eligibility requirements are met.

**Room and Board:** The costs associated with living on or off campus, including meal plans.

**Running Start:** A program that provides you the option of attending certain institutions of higher education while simultaneously earning high school and college/university credit. Students in grade 11 and 12 are allowed to take college courses at Central Washington University, Eastern Washington University, Northwest Indian College and Washington State University. Running Start is one way to earn college credit while in high school. To learn more about this program and other options that may be available at your school, please visit [readyssetgrad.org/dual-credit](http://readyssetgrad.org/dual-credit)

**Safety:** A school that you will definitely get accepted, but is a backup in case the others don't work out.

**Salary:** The amount of money that you earn from work. Some jobs pay a fixed salary and others offer an hourly wage.

**SAT or ACT:** Entrance exams used by many colleges as a part of the admission decision. You will need to submit your exam scores online through the testing agency's website.

**Scholarship:** Money awarded to you based on criteria such as academics, athletics, community service or financial need to help pay for education expenses. Scholarships generally do not have to be repaid.

**Selectivity:** A measure of how difficult it is for you to be accepted into a college. This is measured by percentage of students accepted annually. The lower the acceptance rate, the more selective the school is.

**Service Learning:** An opportunity to participate in community service activities and then applying the experience to your academic and personal growth.

**Short Answer Responses:** Additional questions that you may need to write that focuses on specific concepts, such as diversity, culture and examples of persistence/overcoming adversities.

# COLLEGE KNOWLEDGE

## GLOSSARY

**Solid:** A school that you will likely be accepted to, because you are a competitive applicant.

**State Financial Aid:** Financial assistance/aid programs funded and administered by the state to help pay college costs.

**State Assessments:** English, math and science tests taken in high school to assess your progress in high school.

**Trade:** A type of school also referred to as vocational, offering specialized training, skills or education for specific fields, such as plumbing, carpentry, etc.

**Trade Unions:** A labor union that advocates for their rights, but also offer apprenticeship opportunities.

**Transfer:** A transfer occurs when you switch to a different school. Typically, community colleges offer 2-year degrees with a path to transfer to a 4-year school.

**Tuition:** The price colleges or universities charge for credits/classes, this pays for things like the instructor and classroom space. Every college has different tuition costs.

**Undergraduate:** A college student who is working to get an associate's or bachelor's degree.

**Vocational:** Also referred to as a trade school, these colleges offer specialized training, skills or education for specific fields, such as plumbing, carpentry, etc.

**Wage Gap:** The difference between how much college-educated and less-educated young professionals earn.

**WASFA:** Washington Application for State Financial Aid, the application available to eligible undocumented students for the State Need Grant and the College Bound Scholarship. Learn more at [readysetgrad.org/WASFA](https://readysetgrad.org/WASFA)

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# COLLEGE KNOWLEDGE

**A COLLABORATIVE EFFORT ACROSS ORGANIZATIONS TO PROVIDE  
COMPREHENSIVE COLLEGE READINESS INFORMATION**

For more information and to view the **glossary**, check out our websites:

WCAN.ORG | PSCCN.ORG | READYSETGRAD.ORG | ROADMAPPROJECT.ORG

