# FINANCIAL AID 101

Financing Your Education

Presented by Apply Nevada Committee



# What is Financial Aid?



#### **GRANTS**

Do not have to be repaid; "gift aid"

### **SCHOLARSHIPS**

Do not have to be repaid, based on varying criteria

## **LOANS**

Can be Federal or private, must be repaid with interest

# Financial Aid Checklist



- ✓ Check and meet all deadlines
  - ✓ Admission application
  - ✓ Scholarship applications
  - ✓ Free Application for Federal Financial Aid (FAFSA)
    - √ Stay connected
    - ✓ Check your Student Communication Center often
    - Reply quickly, further documentation may be requested in order to award your financial aid

# Search for Outside Scholarships!

- Check with employers, clubs and other organizations for scholarship opportunities
- Pay close attention to eligibility requirements and deadlines
- Be aware of scams
- Online Searches
  - www.fastweb.com
  - www.thepef.org
  - www.finaid.org
  - www.federalstudentaid.gov/scholarship



# Nevada Millennium Scholarship



Nevada resident for at least two high school years

Must have graduated from a Nevada high school

Must complete high school with a 3.25 cumulative GPA or 21+ ACT or 1070+ SAT

Must have the following core units:

English 4
Math (including Algebra II) 4
Natural Science (two labs) 3
Social Science 3

Will pay up to \$1200/semester for classes over 100 level at University
Will pay up to \$900/semester at Nevada State College
Will pay up to \$600/semester at a Community College
Renewable with a 2.6 (up to 29 credits) & 2.75 (30+ credits).
No FAFSA is required

# Millennium Scholarship Cont.

- High school will send student information to Nevada Treasurer's Office
- Letters to recipients are mailed in late July/early August
- Need to complete the Acknowledgement of Award
- \$80 per credit up to 15 credits per semester at university, \$60 per credit at Nevada State College, or \$40 per credit at community college
- Does not pay for remedial courses



#### WHAT DO I HAVE TO DO IN HIGH SCHOOL TO QUALIFY?

Students in Graduating Classes of 2017 & later\* will be eligible for the Governor Guinn Millennium Scholarship when all of the following conditions are met:

# FIRST You must graduate with a diploma from a Nevada public or private high school\*\*

#### GPA

You must finish high school with an overall 3.25 GPA for all coursework, or receive a qualified score on a college entrance examination.\*\*\* Finally, you must have completed the minimum core curriculum requirements:

HIGH SCHOOL COURSES UNITS English 4

Math (including Algebra II or higher)
Science

Social Studies or History

#### RESIDENCE

You must have been a resident of Nevada at least two of your High school years.



For the class of 2016 and **beyond**, the Nevada Board of Regents established the minimum score as follows:

S SAT

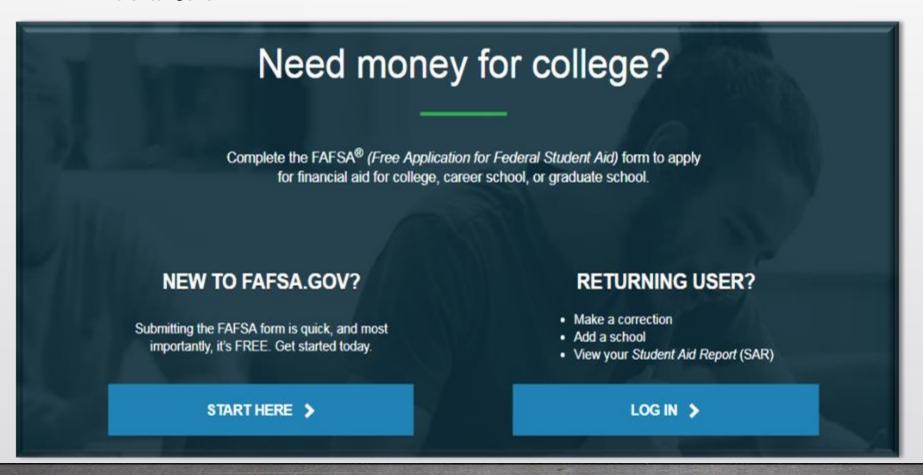
- Students who take the SAT before March 1st of 2016 must obtain a combined reading and math score of 990 or higher.
- Students who take the SAT on March 1, 2016 or later must obtain a combined reading, writing and math score of 1070 or higher.
   ACT

3 7001

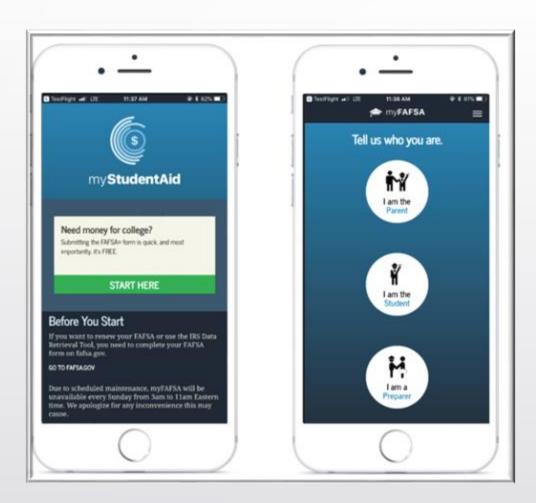
- Students must obtain a combined score of 21 or higher.

http://www.nevadatreasurer.gov/GGMS/GGMS\_Home/

# Free Application for Federal Student Aid



Available October 1
FAFSA determines
eligibility for financial aid
Student needs to be a
US Citizen or permanent
resident
Undocumented parents
can complete the FAFSA
with zeros for SSN



To download the app, visit Google Play or the Apple App store at the links provided below.

Google Play

https://play.google.com/store/apps/details?id=com.fsa.mystudentaid

Gettron
Google Play

Apple App Store

https://itunes.apple.com/us/app/mystudentaid/id1414539145

Download on the App Store

FAFSA Mobile Application



# Free Application for Federal Student Aid FAFSA

- ✓ Need FSA ID Number for you and at least one parent
- ✓ Your Social Security Number
- ✓ Your driver's license number
- ✓ 2019 tax records
  - ✓ For you, if you filed
  - ✓ For your parent(s), if they filed
- ✓ Record of untaxed income
- ✓ Record of Assets



# FSA ID fsaid.ed.gov

Your FSA ID is used to confirm your identity when accessing your financial aid information and electronically signing your federal student aid documents



Your FSA ID is used to sign legally binding documents electronically. It has the same legal status as a written signature. Don't give your FSA ID to anyone or allow anyone to create an FSA ID for you—not even your parent, your child, or someone helping you fill out the FAFSA® form. Sharing your FSA ID is like teaching someone to forge your signature; and it could put you at risk of identity theft!

https://studentaid.ed.gov/sa/fafsa/filling-out/fsaid#fsaid-intro

If the parent does not have a valid SSN, they can sign the FAFSA using a physical signature page.



## Most Common FAFSA Errors



- Social Security numbers
- Last name for first name and vice versa
- Parent's marital status
- Income earned by parents/stepparents
- Untaxed income
- Dependency status
- Filing it out after priority deadline

# Student Aid Report (SAR)

- Provide a valid email address on the FAFSA
- FAFSA.ED.GOV provides electronic access to your SAR
- Review and make necessary corrections

SAR for 2018-2019 (Student Aid Report)	EFC:	
Form Approved CMB No.1845-0001 App. Exp. 12/31/2019		
The grids below contain information from your student aid application jobaded items display parents' information, if provided). This is your copy of your application data for your records only. Do this document or a copy of this document to the U.S. Department of Educations. We will not refurn this copy to you. You may make corrections from the Department of Educations Web page (data, age) You must use your FALD to access your record online.		
1. Studenfe Last Name:	DEMOLASTNAME	
2. Student's First Name:	LARRY	
3. Student's Middle Initial:	3151 HOLLOW TEST DRIVE	
Student's Permanent Mailing Address:     Student's Permanent City:	HANOVER	
6. Student's Permanent State:	PA	
7. Student's Permanent ZIP Code:	20066	
Student's Social Security Number:     Student's Cete of Birth:	965-05-0007 04/19/1995	
Student's Date of Birth:     Student's Telephone Number:	OF TATALOG .	
11. Student's Déver's License Number:		
12. Student's Driver's License State:		
13. Student's E-mail Address:		
14. Student's Citizenship Status:	U.S. CITIZEN (OR U.S. NATIONAL)	
15. Student's Allen Registration Number:		
16. Student's Marital Status:	SINGLE	
17. Student's Marital Status Date		
18. Student's State of Legal Residence:	PA	
19. Was Student a Legal Resident Before January 1, 2013?	YES	
20. Student's Legal Residence Date:		
21. In the Student Male or Female?	MALE REGISTER ME	
Register Student With Selective Service System?     Drug Conviction Affecting Eligibility?	ELIGIBLE FOR AID	
24. Parent 1 Educational Level:	EDIBBLE FOR PER	
25. Parent 2 Educational Level:		
26. High School or Equivalent Completed?	HIGH SCHOOL DIPLOMA	
27s. Student's High School Name:	ABINGTON SHS ABINGTON	
27b. Student's High School City: 27c. Student's High School State:	PA PA	
28. First Bachelor's Degree Before 2018-2019 School Year?	NO NO	
29. Student's Grade Level in College in 2018-2019:	2ND YR/SOPHOMORE	
S0. Type of Degree/Certificate:	1ST BACHELOR'S DEGREE	
31. Interested in Work-etudy? 32. Student Filed 2016 Income Tax Return?	WILFIE	
33. Student's Type of 2016 Tax Form Used:	IRS 1040A OR 1040EZ	
34. Students 2016 Tax Return Filing Status:	SINGLE	
35. Student Eligible to File a 1040A or 1040E2?  36. Student's 2016 Adjusted Gross Income:	£1700	
36. Student's 2016 Adjusted Gross Income:	\$1,320	
37. Student's 2016 U.S. Income Tax Paid:	\$20	
38. Student's 2016 Exemptions Claimed:	0	
39. Student's 2016 Income Earned from Work:	\$1,300	
40. Spouse's 2016 Income Earned from Work:		
41. Student's Total of Cash, Savings, and Checking Accounts:	\$ 500	
42. Student's Net Worth of Current Investments:	\$0	
43. Student's Net Worth of Businesses/Investment Farms:	\$0	
44s. Student's Education Credits: 44b. Student's Child Support Paid:	\$0	
44c. Student's Taxable Earnings from Need-Based Employment Programs:	\$0	
44d. Student's College Grant and Scholarship Aid Reported to IRS as income:	\$0	
44e. Student's Taxable Combat Pay Reported in AGI:	\$0	
44f. Student's Cooperative Education Earnings: 45e. Student's Payments to Tax-Deferred Pensions & Retirement Savings:	\$0	
48b. Student's Deductible Payments to IRAKeogh/Other:	\$0	
45c. Student's Child Support Received:	\$0	
45d. Student's Tax Exempt Interest Income:	\$0	
45s. Student's Untered Portions of IRA Distributions:	\$0	
46f. Student's Untaxed Portions of Penalons:	\$0	
46g. Students Housing, Food, & Living Allowances: 40h. Student's Veterans Noneducation Benefits:	\$0	
4S. Student's Other Unboxed Income or Benefits:	\$0	
45). Money Received or Paid on Student's Behalf:	\$0	

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## Federal Student Aid

An OFFICE of the U.S. DEPARTMENT of EDUCATION

Dear

966-08-0007 DE 03

#### What you should do next

- Review your SAR. Your SAR is a summary of the information you provided on your FAFSA form; it is not your financial aid offer. Log in to fafsa.gov with your FSA ID to review your SAR.
- Submit additional financial aid applications/documentation to your school(s). Some states and schools require supplemental financial aid applications if you'd like to be considered for state and/or school financial aid programs. Visit the financial aid section of your school's website to determine if there is additional documentation you must provide to apply for these programs, and be sure to submit any required documentation by the stated deadline
- Apply for as many scholarships as you can. This will help you limit the amount of money you may need to borrow to pay for school. Learn how to find and apply for scholarships.
- Wait for financial aid offers. You will receive a financial aid offer from each school you listed on your FAFSA form once you are accepted for admission at that school. Review your financial aid offer to determine which financial aid you'd like to accept. If you've applied to several schools, be sure to compare aid offers to see which school will be the most affordable. Each school has its own schedule for sending out financial aid offers. Contact your school's financial aid office to find out when you will receive your financial aid offer.

Note: If you need to change the information you provided on the FAFSA form (to add a school, for example), log in to your FAFSA form and select "Make FAFSA Corrections."

#### Questions

If you have questions, visit StudentAid.gov/fafsahelp.

# Award Options Based on FAFSA



- Federal Pell Grant: \$6,345/year
  - 0 EFC; amount decreases as EFC increases; based on enrollment
- Federal SEOG: \$4,000/yr
  - 0 EFC; limited funds = apply EARLY
- Federal Direct Loans: \$5,500 combined total (freshman independent can be eligible for more)
  - 2 kinds of loans:
    - Subsidized; no payment & no interest until graduation or less than half time enrollment (less than 6 credits/semester)
    - Unsubsidized; no payment until graduation or less than half time enrollment, interest begins to accrue when loan "pays"
- All students are eligible for some type of federal loan
- Federal Work Study
- Federal Parent PLUS Ioan
  - Parent Plus; approval is based on parent's credit report; payment can begin while student is enrolled; a deferment can be requested

# Ineligible to submit a FAFSA?



If the student does not have a Social Security Number or ARN (Alien Registration Number) please contact the NSHE school you are applying to for alternative needs options.

# COVID – 19 Update



- The FAFSA is based on tax returns from last year, before the COVID-19 pandemic.
- Each NSHE school has a Financial Aid office that will work with you if your income has changed due to the pandemic.
- If your financial circumstances have changed, then please speak with the Financial Aid office at the college.

# Stay Connected



- > Check your email address regularly (personal & school student email)
- Check your Student Center regularly
  - > To-Do List
  - > Communication Center
  - > All colleges have some sort of online communication platform, it is vital to pay attention to this
- > Respond to requests for documentation quickly and efficiently



# **NSHE Specific Presentations**

Nevada State College
Truckee Meadows Community College
University of Nevada, Las Vegas
Great Basin College
University of Nevada, Reno
Western Nevada College
College of Southern Nevada



# GO FOR GREAT!





#### COST

- Added cost to think of online classes, lab, textbooks, parking, loaning technology
- How can we make the tuition lower?
  - Fill out your FAFSA Application opens in OCTOBER.
  - **Grants** Grants are awarded to students based on financial need, as determined by FAFSA or NSC's Non-Federal Aid Application and usually do not need to be repaid.
    - Achieve Nevada
  - Work Study opportunity for eligible students to work part-time in positions across campus
  - Loans NOT FREE money & will need to be paid back
    - TIP: talk to financial advisors in order to find out which loan will work best for you in the future
  - Scholarships
    - Millennium
    - Matching Nevada State College will match up to \$500 per semester to students who receive scholarships from an outside agency during their first year.
    - Leadership: Guaranteed scholarship deadline January 15, 2021

Nevada State College will award **a one-time \$1,000 scholarship** to new freshman students in their first semester of enrollment who served as an officer in their high school student government, applied by the deadline with a 2.75 unweighted GPA, and submit a letter of recommendation written by the Advisor.



#### COST

• Scorpion Academic Scholarship: Priority deadline - December 18, 2020

The scholarship offerings described reward incoming students for their prior academic performance and help put you on the road to success at NSC.

Award Level	(unweighted) GPA	Amount
Presidential	3.75 & above	\$2,000/semester
Mount Scorpion	3.50-3.74	\$1,250/semester
Black & Gold	3.25 - 3.49	\$500/semester

#### **Nevada State College Foundation Scholarships**

- Education Majors / SCIENCE MAJORS
- NURSING MAJORS / LAW ENFORCEMENT MAJORS



#### **HOW TO APPLY**

#### Requirements:

- Cumulative, unweighted
   GPA of at least 2.5
- No minimum ACT/SAT score
- Application Fee of \$30

#### **Checklist:**

- \*Apply at nsc.edu/apply
- Pay the application fee
- Submit copies of transcripts

\*do not use your CCSD email

**Submit Your Application here:** 

https://nsc.edu/admissions/first-time-student/

# Truckee Meadows Community College

Financial Aid, Scholarships and Student Employment

Elisabeth Saldana, MBA Financial Aid Coordinator for Scholarships and Outreach



# Institutional Aid

- TMCC Need Grant
  - 6 or more credits
  - Students with EFC less than 8500 are eligible
- TMCC Need Work Study
  - 6 or more credits
  - Students with EFC less than 8500 are eligible
- TMCC Summer Need Grant
  - 6 or more credits
- Institutional Incentive Grants
  - The Freshmen Incentive Grant (FIG)
  - The TMCC Incentive Grant (TIG)
  - The Graduation Incentive Grant (GIG)
- TMCC Foundation Scholarship
  - All students are encouraged to apply. The application is available from Jan. 1<sup>st</sup> to March 1<sup>st</sup> annually. Application is done submitted online at the link below:
    - <a href="https://tmcc.academicworks.com/">https://tmcc.academicworks.com/</a> (this should be included in this section)



# State Scholarships

## Nevada Promise Scholarship

- The graduating class of high school seniors of 2021 is encouraged to apply for the Nevada Promise Scholarship. The Nevada Promise Scholarship pays for two years of students tuition at TMCC. For more information visit the link below:
  - https://www.tmcc.edu/nevada-promise-scholarship

## Millennium Scholarship

- All high school students graduating with a high school GPA of 3.25 are eligible to receive the Millennium Scholarship
- Student are encouraged to contact their high school counselor for award information
- Upon gradation students receiving the Millennium will be need to accept their award on the Nevada Treasures website below:
  - http://www.nevadatreasurer.gov/GGMS/GGMS\_Home/

## Silver State Opportunity Grant

 Completing the FAFSA application is a critical step into receiving the SSOG. To continue receiving the SSOG the student needs to stay in a minimum of 15 credits. The grant is awarded on an annual basis.



# Financial Aid For DACA & Undocumented Students

#### Adelante Grant

- Application for the Adelante Grant & TMCC SGA Scholarship is the same application and is available every October 1<sup>st</sup> annually and the has a priority deadline of July 1<sup>st</sup>
  - <a href="https://www.tmcc.edu/financial-aid/applying/non-fafsa-filers">https://www.tmcc.edu/financial-aid/applying/non-fafsa-filers</a>
- Students and parents will need their 2018 income tax returns and W'2's
- Must be in 6 degree seeking credits and be degree seeking
- Maintain a 2.0 GPA
- TMCC SGA Scholarship
  - Must be in 3 degree seeking credits and be degree seeking
  - Maintain a 2.0 GPA
- Nevada Promise Scholarship
- Millennium Scholarship



# Questions

Elisabeth Saldana, MBA
Financial Aid Coordinator for Scholarships & Outreach

Email: esaldana@tmcc.edu

Phone Number: 775-673-7074





# MERIT-BASED SCHOLARSHIPS FOR FRESHMEN

#### PRESIDENT'S SCHOLARSHIP

#### \$10,000 annual award

In addition, up to \$5,000 provided for a semester study abroad experience and guaranteed admission to the UNLV Honors College. Must be a National Merit Finalist and declare UNLV as First-Choice.

#### VALEDICTORIAN SCHOLARSHIP

#### \$1,000 annual award

Must be a valedictorian at the time of admission. For a complete list of eligibility requirements, visit unlv.edu/finaid/scholarships/valedictorian.

#### **GRID SCHOLARSHIPS**

#### Standardized Test Scores



# **GBC Financial Aid**

- 81 Scholarships available
- Award amounts ranging from \$150 to \$2000
- Full, ¾-time, and part time
- Any college level
- GPA 2.0 or Higher
- Some have additional requirements



# Steps for Scholarships

- Send your Transcripts
- Fill out FAFSA every year
- For GBC scholarships, fill out Scholarship Application every semester and return by deadline for that semester
- Priority Deadline March 12, 2021
- Find more information at https://www.gbcnv.edu/financial/scholarships.html



# Notable Scholarships

- Nevada Promise
- Millennium
- <u>CCA of Tennessee</u>: Criminal Justice majors, 5@\$1000, Pahrump Students, 2.2 GPA
- William N. Pennington Nursing Scholarship: Full time nursing students, 15@\$2000, Northern Nevada Students

- Margaret and Richard MacBeth: Parttime, 6@\$500, 2.0GPA
  - Maintenance Training Cooperative and Internship Program
    - \$5000 scholarships
    - Paid internship up to \$25k
    - For more information contact Sidnie Creamer sidnie.creamer@gbcnv.edu

Complete list of scholarships:

https://www.gbcnv.edu/financial/docs/scholarship\_brochure.pdf





# ADMISSION REQUIREMENTS application open: NOW

#### 3.0 Core GPA

- 4 yrs of English
- 3 yrs of Math
- 3 yrs of Social Science
- 3 yrs of Natural Science

provisional option available - contact me!

- 1) complete the app at unr.edu/apply
- 2) submit HS transcript
- 3) submit immunization record
- 4) submit ACT/SAT test scores (optional)

#### TIPS

- attend Virtual Tours and Nevada Bounds! (unr.edu/visit)
- complete everything early!
- ask questions!
- if you have test scores send them in!



- 1) Complete
  Admissions Application
- 2) Activate your MyNevada Account
- 3) Apply for New Freshmen Scholarships through your MyNevada Account

#### **IMPORTANT NOTES**

- Scholarship Deadline: FEB 15
- Complete FAFSA or IM by FEB 15
- Award Notifications sent out in April

#### TIPS

- 3.2 unweighted GPA to be competitive
- 3.5 unweighted required for presidential
- Essay optional (required for Presidential)
- Apply early to get everything done in time!





# Western Nevada College

# WNC Institutional Funding

Grants and Scholarships



# Western Nevada College General Foundation Scholarship

Each year, WNC Foundation awards scholarships to students on the basis of academic criteria or any combination of academics, field of study, financial need, activities, community service, and other criteria.

- Application generally open from November-April
- One application puts you in the que for hundreds of scholarships
- Personal statement is required
- Visit <a href="https://www.wnc.edu/financial/types-of-aid#foundationScholarship">https://www.wnc.edu/financial/types-of-aid#foundationScholarship</a> for information on how to apply.



# Western Nevada College

## Nevada Promise

The Nevada Promise Scholarship is a last-dollar scholarship and incorporates service learning and mentorship with academics with the goal of increasing enrollment in higher education and improving overall student achievement, by eliminating financial barriers and allowing students to place greater emphasis on their education.

- Provides coverage of tuition and other mandatory fees not met by federal or state aid for up to three years.
- No income or high school GPA requirements, and it is open to all Nevada high school students graduating between August 1 and June 15 who begin classes at WNC in the fall immediately following graduation.
- Submit application by October 31st
- Submit FAFSA by March 1st
- Students are required to enroll in a minimum of 12 credits
- Visit <a href="https://www.wnc.edu/promise/">https://www.wnc.edu/promise/</a> for full list of steps required to apply and eligibility



# Western Nevada College SSOG, SEOG & NV Resident Award

The SSOG, SEOG, and NV Resident awards only require FAFSA completion (no external application required to be considered).

- Submit and Complete your FAFSA file by April 1st for priority.
- **SSOG** (Silver State Opportunity Grant)- Requires student to be enrolled in 15 credits
- SEOG(Supplemental Educational Opportunity Grant)-Requires student to be enrolled in a minimum of 6 credits
- NV Resident Award-Requires student to be enrolled in a minimum of 6 credits



# Western Nevada College

## Financial Aid Office

For more information, contact WNC Financial Aid office

Financial Aid Office

Bristlecone Building, Room 102

2201 West College Parkway, Carson City, NV 89703

Monday - Friday: 8am - 5pm

finaid1@wnc.edu

Phone: (775) 445-3264 Fax: (775) 445-3058

WNC Federal School Code: 013896





# CSN's Federal School Code

010362

www.studentaid.gov



www.csn.edu/financial-aid



## Alternative Scholarship

**DACA or Undocumented Students** 

csn created this scholarship for students that cannot qualify for federal aid due to US citizenship requirements.

Maximum award is \$1,200 at full time enrollment

# **SCHOLARSHIPS**

#### **CSN SCHOLARSHIPS**

# \$4.9 Million

was awarded for 2018-2019.

The CSN scholarship application is available every year. Visit the webpage for further details!

www.csn.edu/scholarships

#### MILLENNIUM SCHOLARSHIPS

This state-wide scholarship covers \$40 per credit at CSN.



www.nevadatreasurer.gov

#### **NEVADA PROMISE SCHOLARSHIP**

This last dollar scholarship can cover up to three years of tuition.

#### **REQUIREMENTS:**

- Complete a FAFSA
- Watch CSN Online New Student Orientation
- 8 hours of community service
- Meet with a mentor
- Maintain a 2.5 GPA

www.csn.edu/promise

# **OTHER FUNDING**

#### Student Emergency Fund

This fund awards up to \$500 per academic year to any student who qualifies.

The Student Emergency Fund has distributed more than \$137,000 to students.

#### TAPS Program

The Textbook Assistance
Program (TAPS) is to help
CSN students decrease the
cost of attendance.

Textbooks are loaned to students on a per semester basis.

#### **Work Study**

Pays the wages of qualifies students in part-time jobs.

Work study jobs at CSN:

- FYE Peer Leader
- Campus Life
- Culinary Arts
- Advising Department
- Testing Center
- Centers for Academic Success