



2020-2021 PAYING FOR COLLEGE GUIDE

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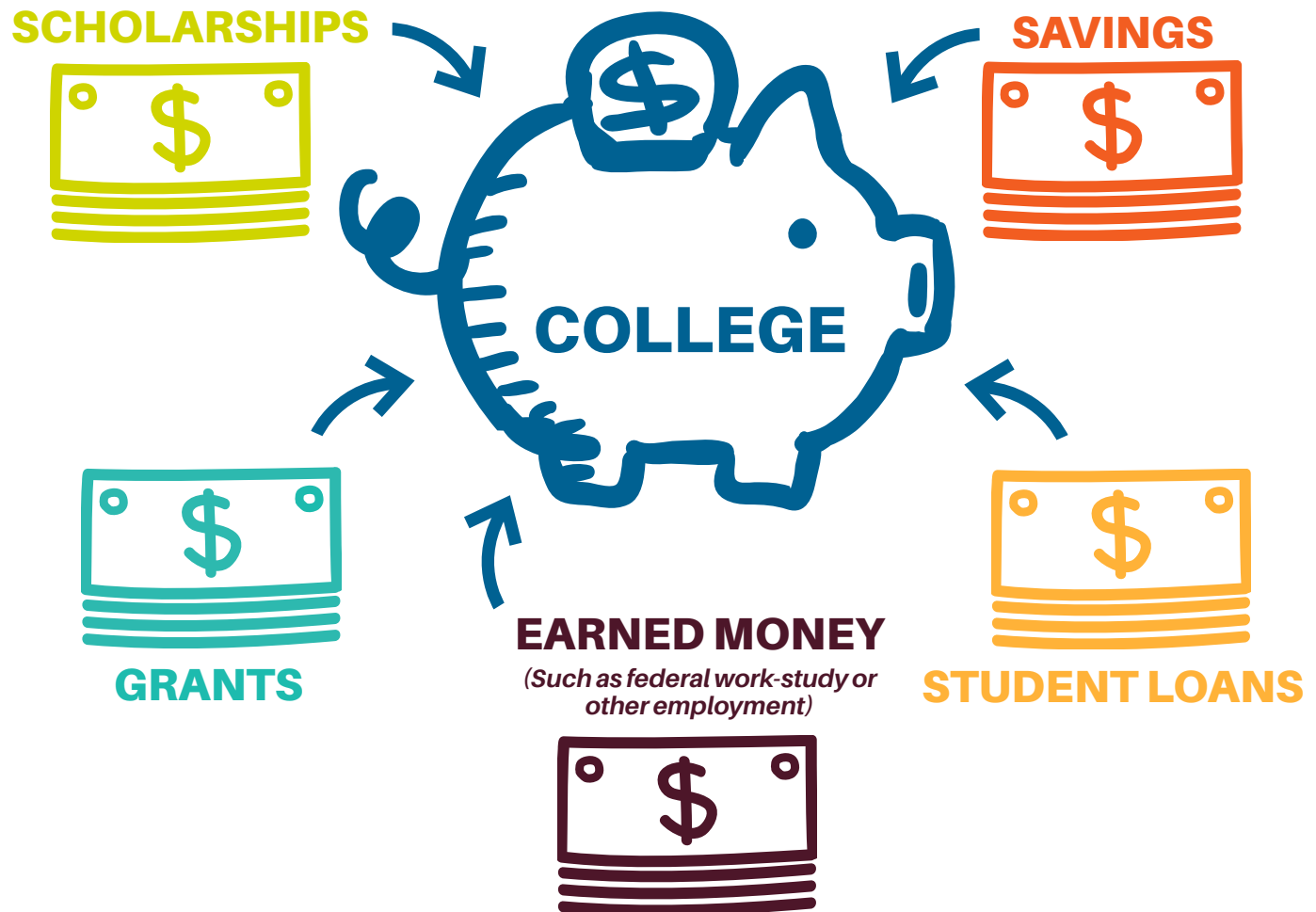
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Paying for college is a little like filling a piggy bank.

The money you put in your piggy bank as a kid probably came from different sources, like mowing your neighbor's lawn, collecting allowance, or receiving a birthday gift.

Saving for college works the same way—you can use a combination of different sources to pay for college. For example, if you have enough scholarships, grants, and savings to pay for your college costs, you may not need to borrow student loans, or you may need to borrow less money.



SAVING FOR COLLEGE >>

No matter how much time or money you have, it's important to save for college now! There are many ways to save—choose what works best for you.

my529

my529 is a tax-advantaged 529 college savings plan designed to encourage saving for qualified higher education expenses. Learn more at my529.org.

Bank/credit union savings and CD accounts

Research terms and conditions for a savings account that meets your needs. Find more information at websites such as americasaves.org.

Compare options before making your decision.

Part-time work

Part-time work in high school and college can help you build your resume and pay for college costs. Put as much of your paycheck as you can into your college savings account.



My future, my529

Utah's educational
savings plan

my529[®]

my529.org | 800.418.2551



SCHOLARSHIPS 101 >>

INSTITUTIONAL:

Institutional scholarships are awarded by your college. Institutional scholarships can come from your school's admissions office, your specific major's department, student groups, or athletics programs.

PRIVATE:

Private scholarships are awarded by businesses, nonprofit organizations, or philanthropists. Private scholarships might take a number of factors into account, including academic merit, financial need, volunteerism, special talents, family heritage, and more.



Study hard and do your best to achieve good grades.

Explore at your school. Talk with your counselor.

Be involved and engaged in your community and with the things you're passionate about.

Search in your community at credit unions, civic groups, parents' employers, religious organizations, local businesses, etc.

Browse the web. Use the scholarship checklist on the next page to guide your search.



SCHOLARSHIP CHECKLIST

- Identify and make a list of your strengths.**
Use the scholarship toolkit on [CompleteScholarships.org](https://www.CompleteScholarships.org) to create stellar scholarship applications.
- Focus on scholarships that are a good fit.**
There are scholarships for academic merit, musical or artistic talent, athletics, and more.
- Look local.**
Find a list of verified local scholarships on [CompleteScholarships.org](https://www.CompleteScholarships.org).
- See what scholarships your top colleges offer.**
Many colleges have scholarships for their students. There are different scholarships for incoming freshmen, transfer students, nontraditional students, and more.
- Get organized.**
Make a list of the scholarships you're planning to apply for. Make sure you leave plenty of time for tasks like asking for letters of recommendation or writing and proofreading your scholarship essay.
- Meet deadlines.**
Submit everything on time.
- Apply, apply, apply!**
You'll learn a lot from the experience, and as you practice, you'll get better. Don't be discouraged by rejection!



Beware of scholarship scams. Never pay a fee to find or apply for scholarships.

FAFSA = FREE APPLICATION FOR FEDERAL STUDENT AID



Over \$120 billion in federal financial aid is awarded to U.S. students each year. If you don't submit the FAFSA, you could be missing out on free money for college.

What is the FAFSA?

It is the form you must complete each year in order to apply for federal financial aid. The FAFSA determines your eligibility for federal and state-based financial aid such as grants, work-study, and student loans. Complete your FAFSA at fafsa.gov (not .net or .biz) or use the official myStudentAid mobile app from Federal Student Aid.

When should I file my FAFSA?

The FAFSA is available on October 1. You should file the FAFSA as soon as you can your senior year (and each year you are in college). Check your college's financial aid deadline on pages 7-8.

Why should I file the FAFSA?

Submitting the FAFSA is a good plan to cover college expenses—even if you have a full-ride scholarship or savings to pay for college. You aren't required to accept any of the financial aid that is offered to you.

- Many scholarships require you to submit the FAFSA as part of the application process.
- Everyone should submit, even if you think you make too much money to qualify for financial aid. You never know what you'll be awarded unless you apply.

Completing the 2021-2022 FAFSA

Before you apply for financial aid:

- Make sure you and your parents create Federal Student Aid IDs at [FSAID.ed.gov](https://fsaid.ed.gov) (see page 10 for details).
** If your parent(s) do not have a Social Security Number, you may still be able to file your FAFSA. Call 801-869-5701 for more information.*

You're almost ready. Gather these things:

- Student's and parent(s)' Social Security Card (if parent does not have one, that is ok)
- Student's I-9 paperwork or Permanent Resident Card (if the student has one. Typically this applies to refugee or asylee students)
- Student's driver's license (if the student has one)
- Student's and parent(s)' 2019 W-2 forms and other records of taxed income*
- Student's and parent(s)' 2019 Federal Income Tax Return**
- Student's and parent(s)' current bank statements
- Student's and parent(s)' 2019 untaxed income records
- Student's and parent(s)' current business and investment, property mortgage information, business and farm, stock, bond, and other investment records***

Have everything you need? It's time to apply!

- Submit the FAFSA at fafsa.gov by your college's priority financial aid deadline (see the deadlines on pages 7-8).

After you've completed your FAFSA, you still have some things to do before you can get your financial aid.

- Be sure to act on any follow-up steps you may receive from Federal Student Aid (FAFSA).
- Your college may not contact you after you submit your FAFSA. Reach out to the financial aid office directly and also check your online student account to make sure you've turned in any additional paperwork they require.
- Review and compare financial aid offers from the colleges you listed on your FAFSA. This is usually done through your college's online portal.
- Accept your financial aid offers. **Remember: you don't have to accept all of the financial aid you were offered** (in particular, student loans). Only accept what you need.

** If you were gainfully employed.*

*** If you filed an income tax return. IRS 1040, Foreign Tax Return, or Tax Return from Puerto Rico, Guam, American Samoa, the U.S. Virgin Islands, the Marshall Islands, the Federated State of Micronesia, or Palau.*

**** Stocks, bonds, and other investments designated for retirement (such as those found in a 401(k) or IRA) are not reported on the FAFSA. The value of businesses with fewer than 100 FTE employees is also not reported on the FAFSA, nor is the value of your primary residence.*

How can I get the best financial aid package?

Each college has a unique financial aid process, and some forms of financial aid have limited budgets and are awarded on a first-come, first-served basis*. You should contact the financial aid office at your college for the most up-to-date information** and if you have questions about their process. Generally, in order to get the best possible financial aid options, you should:

	INCOMING FRESHMAN SHOULD APPLY FOR ADMISSION BY:	INCOMING FRESHMAN SHOULD SUBMIT FAFSA BY:	INCOMING FRESHMAN SHOULD SUBMIT SCHOLARSHIP APPLICATION BY:
Bridgerland Technical College <i>btech.edu/students/financial-aid</i> 435-753-6780	YEAR-ROUND	YEAR-ROUND	FEB 28, 2021
Brigham Young University <i>enrollment.byu.edu/financialaid</i> 801-422-4104	Priority: Nov 2, 2020 Final: Dec 15, 2020	DEC 15, 2020	DEC 15, 2020
Davis Technical College <i>davistech.edu/financial-aid</i> 801-593-2195	YEAR-ROUND	YEAR-ROUND	YEAR-ROUND
Dixie Technical College <i>dixietech.edu/HTML/pages/students/financial-aid/financial-aid-info.html</i> 435-674-8400	YEAR-ROUND	YEAR-ROUND	YEAR-ROUND
Dixie State University <i>financialaid.dixie.edu</i> 435-652-7575	YEAR-ROUND	JUNE 1, 2021	MAR 1, 2021
Ensign College <i>ldsbc.edu/financial-aid</i> 801-524-8111	AUG 1, 2021	YEAR-ROUND	NOT APPLICABLE
Mountainland Technical College <i>mtec.edu/financial-aid</i> 801-753-6282	YEAR-ROUND	Priority: May 1, 2021	NOT APPLICABLE
Ogden-Weber Technical College <i>otech.edu/future-students/financial-aid</i> 801-627-8327	YEAR-ROUND	YEAR-ROUND	YEAR-ROUND
Salt Lake Community College <i>slcc.edu/financialaid</i> 801-957-4410	AUG 20, 2021	Priority: April 15, 2021	FEB 1, 2021
Snow College <i>snow.edu/offices/finaid/index.html</i> 435-283-7129	AUG 20, 2021	JUNE 1, 2021	MAR 1, 2021

**INCOMING
FRESHMAN
SHOULD APPLY FOR
ADMISSION BY:**

**INCOMING
FRESHMAN
SHOULD SUBMIT
FAFSA BY:**

**INCOMING FRESHMAN
SHOULD SUBMIT
SCHOLARSHIP
APPLICATION BY:**

Southern Utah University <i>suu.edu/finaid</i> 435-586-7735	Priority: May 1, 2021	Priority: May 1, 2021	Presidential: Dec 1, 2020; All other: Mar 1, 2021
Southwest Technical College <i>stech.edu/admissions/financial</i> 435-586-2899	YEAR-ROUND	YEAR-ROUND	APR 9, 2021
Tooele Technical College <i>tooeletech.edu/future-students/financial-information/financial-aid</i> 435-248-1800	YEAR-ROUND	YEAR-ROUND	15TH OF EACH MONTH
Uintah Basin Technical College <i>ubtech.edu/admissions/scholarships-financial-aid</i> 435-725-7100	YEAR-ROUND	YEAR-ROUND	YEAR-ROUND
University of Utah <i>financialaid.utah.edu</i> 801-581-6211	FEB 1, 2021	DEC 1, 2020	DEC 1, 2020
Utah State University <i>usu.edu/financialaid</i> 435-797-0173	YEAR-ROUND	YEAR-ROUND	JUNE 1, 2021
Utah Valley University <i>uvu.edu/financialaid</i> 801-863-8442	AUG 1, 2021	Priority: April 1, 2021	FEB 1, 2021
Weber State University <i>weber.edu/financialaid</i> 801-626-7569	DEC 1, 2020	APRIL 1, 2021	NOT APPLICABLE
Westminster College <i>westminstercollege.edu/financial-aid</i> 801-832-2500	Priority: Dec 1, 2020 Final: June 1, 2021	JUNE 1, 2021	NOT APPLICABLE

*If you miss these recommended deadlines, you should still complete your FAFSA, application for admission, or any additional paperwork your college requires—you may still qualify for federal aid.

** Dates listed here are subject to change. Double-check your college's website for the most up-to-date information.



FAFSA SCHOLARSHIP

Win a scholarship just for submitting your Free Application for Federal Student Aid (FAFSA)!

Each year we award FAFSA Scholarships to Utah high school seniors who:

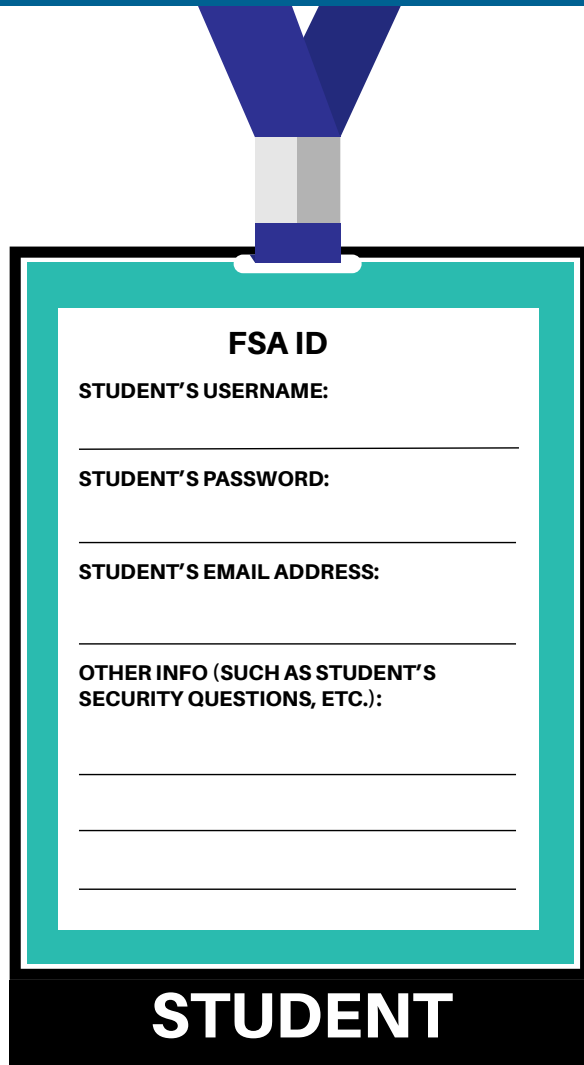
- ★ Attend a FAFSA Completion Open House. Ask your counselor when your school's event will take place.
- ★ Submit a scholarship application at the FAFSA Night.
- ★ Complete their 2020-21 FAFSA. Learn more about the FAFSA on page 5.

Application deadline is May 31st, 2021 for incoming college freshman.

THE FSA ID

The student and one parent need to create an FSA ID in order to complete the FAFSA. You are the only person who should create your FSA ID. This is true for both the student and parent.

Since you will use this FSA ID in the years to come, use a permanent email address (not your school email address). If you need assistance creating or resetting your FSA ID, you can call Federal Student Aid at 1-800-433-3243.



A form for a student to create an FSA ID. It features a teal border and a white background. At the top, it says "FSA ID". Below that are four sections, each with a label and a horizontal line for input: "STUDENT'S USERNAME:", "STUDENT'S PASSWORD:", "STUDENT'S EMAIL ADDRESS:", and "OTHER INFO (SUCH AS STUDENT'S SECURITY QUESTIONS, ETC.):". The "OTHER INFO" section has three additional lines for input. At the bottom, the word "STUDENT" is written in large white letters on a black background.

FSA ID

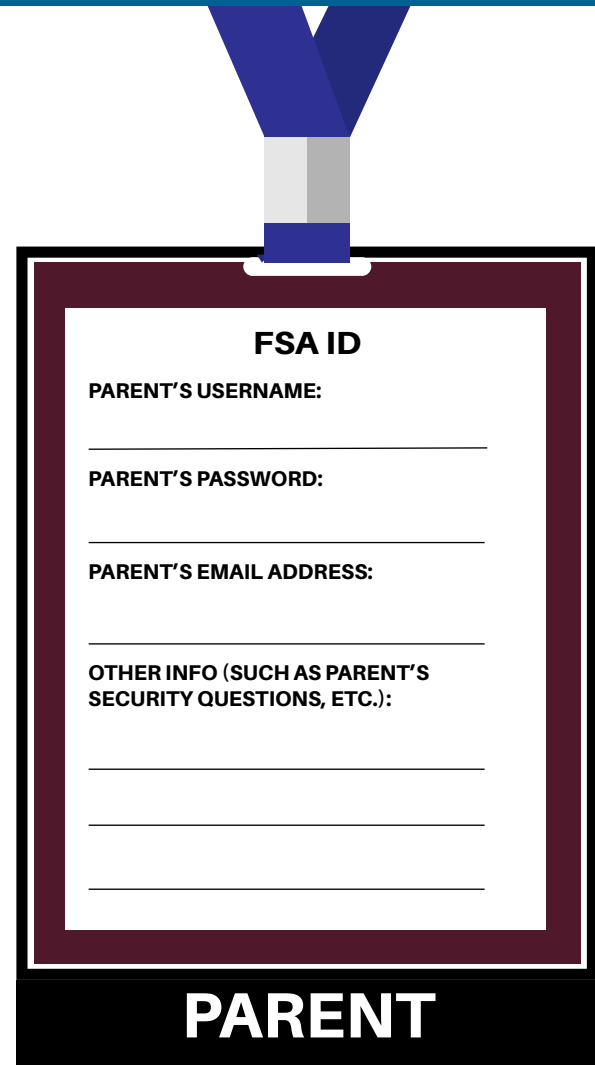
STUDENT'S USERNAME:

STUDENT'S PASSWORD:

STUDENT'S EMAIL ADDRESS:

OTHER INFO (SUCH AS STUDENT'S SECURITY QUESTIONS, ETC.):

STUDENT



A form for a parent to create an FSA ID. It features a maroon border and a white background. At the top, it says "FSA ID". Below that are four sections, each with a label and a horizontal line for input: "PARENT'S USERNAME:", "PARENT'S PASSWORD:", "PARENT'S EMAIL ADDRESS:", and "OTHER INFO (SUCH AS PARENT'S SECURITY QUESTIONS, ETC.):". The "OTHER INFO" section has three additional lines for input. At the bottom, the word "PARENT" is written in large white letters on a black background.

FSA ID

PARENT'S USERNAME:

PARENT'S PASSWORD:

PARENT'S EMAIL ADDRESS:

OTHER INFO (SUCH AS PARENT'S SECURITY QUESTIONS, ETC.):

PARENT

If your parent does not have a valid Social Security Number, do not attempt to create a parent FSA ID. Your parent will need to print and sign a hard copy of the FAFSA signature page (this is available at the end of your FAFSA).

GETTING HELP WITH YOUR FAFSA

Need help completing your FAFSA? Use these resources to get your questions answered.

1

FAFSA walkthrough video

Financial aid professionals at the Utah Higher Education Assistance Authority (UHEAA) walk you step-by-step through the latest FAFSA. You can find the video on [CompleteFinancialAid.org](https://www.completefinancialaid.org).

2

FAFSA DIY kit

Download the kit at [CompleteFinancialAid.org](https://www.completefinancialaid.org).

3

FAFSA Nights

Talk to your counselor to see when your school is hosting a FAFSA Night.

4

Reach out:

801-366-8487
outreach@utahsbr.edu

GRANTS

What is it?

A grant is money for college that you don't have to pay back, as long as you maintain satisfactory academic progress. A grant is usually provided by the state or federal government.

What do I need to know?

Grants don't have to be repaid.

They're based on financial need (determined by the FAFSA).

One of the most common grants is the Federal Pell Grant. The maximum award is more than \$6,000 per year.

Ask the financial aid office at your college for more info about available grants.

WORK-STUDY

Work-study is a part-time job for students that is usually on campus and has flexible hours that generally work around your class schedule.

Work-study jobs are usually on campus and offer flexible hours.

Work-study jobs come with financial aid benefits.

They can give you work experience related to your college major (such as working in a chemistry lab, tutoring center, or campus business office).

STUDENT LOANS

Student loans are money you borrow for college that you have to pay back—even if you don't graduate.

If you're eligible to receive grants or take part in the work-study program, always use those funds first.

Apply for as many scholarships as possible and use college savings before deciding to borrow student loans.

Explore federal student loans first (through submitting your FAFSA), as they often have lower interest rates and more flexible repayment options compared to private loans.



If you're eligible to receive grants or work-study, use those first. Apply for as many scholarships as possible and use college savings before deciding to borrow student loans.



SMART BORROWING TIPS

1

All scholarships, savings, and financial aid such as grants, work-study, and federal student loans should be used before considering private loans.

3

Research all terms and conditions before borrowing any type of loan.

2

Research your college costs and future earning potential to make sure you can afford to repay your loans. You don't have to accept the full loan amount you're offered.

4

Keep track of how much you borrow. Federal student loans can be tracked using [StudentAid.gov](https://studentaid.gov).

OTHER WAYS TO SAVE ON COLLEGE COSTS



- ★ Ask your counselor if Advanced Placement (AP), International Baccalaureate (IB), or Concurrent Enrollment (CE) classes might be a good fit for you. These classes allow you to earn free or low-cost college credits during high school.
- ★ Check with your and/or your parents' employer(s) to see if they offer tuition reimbursement or discount.
- ★ Work while you attend college.
- ★ Look for less expensive housing and transportation options.
- ★ Use student discounts.
- ★ Rent or checkout textbooks from your college's library.
- ★ Build a budget and stick to it.
- ★ Contact your college's financial wellness center for additional advice.

HEY, PARENTS!

Encourage your student on their educational journey.

START EARLY

Whether it's saving for college, selecting the right classes in high school, applying for scholarships, or researching college costs, the earlier you start, the more prepared you and your student will be. If you haven't started already, start today.

EDUCATE YOURSELF

There's plenty of bad information out there and financial aid rules can change from year to year. For more information, ask a reputable source like a school counselor, college representative, or a paying for College Expert at the Utah Higher Education Assistance Authority (UHEAA).

MAKE A PLAN

Helping your student create a plan for tackling scholarships, completing the FAFSA, saving, and doing well in school gives them the chance to openly discuss their ideas and share the responsibility.

SUPPORT RESILIENCE

Perhaps most importantly, encourage persistence. For every scholarship award, there will be a scholarship rejection. Being able to bounce back is the key to succeeding. Nobody's first attempt at a scholarship essay is perfect. Read through their essays and offer your suggestions. Recommend that they meet with English teachers, college advisors, and scholarship coordinators to get expert help.