Paying for College
Any postsecondary education (after high school)
• Technical college
• Community college
• University

Types:
• Certificates and other credentials
• Associate degrees
• Bachelor’s degrees
• Graduate and professional degrees

1. Certificates and other Credentials
   1 year or more (depending on program)
   Provides preparation for specific jobs and careers. Programs can typically be completed in a few weeks to a little over a year of full-time attendance. Many certificates build into and count toward associate degrees.
   Examples:
   • Certificates of Proficiency
   • Certificates of Completion
   • Apprenticeships
   • Licenses
   • Professional Certifications

2. Associate Degrees
   2 years
   Provides preparation for employment or a bachelor’s degree. Programs can typically be completed in two years of full-time attendance.
   Examples:
   • Associate of Applied Science
   • Associate of Science
   • Associate of Arts

3. Bachelor’s Degrees
   4 years
   Provides a well-rounded education for success in a career or for graduate study. Programs can typically be completed in four years of full-time attendance.
   Examples:
   • Bachelor of Science
   • Bachelor of Arts
   • Bachelor of Applied Science
   • Professional Bachelor’s Degree

4. Graduate and Professional Degrees and Credentials
   Typically 1–6 years beyond a bachelor’s degree
   Provides advanced preparation in a variety of careers that require education beyond a bachelor’s degree. Programs can typically be completed in one to six years of full-time attendance, depending on the field of study.
   Examples:
   • Master’s degrees
   • Doctoral degrees
   • Graduate Certificates
How much does college cost?

### 2022 Average Utah In-State Tuitions and Fees

<table>
<thead>
<tr>
<th></th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Technical College</td>
<td>~$95/credit + fees</td>
</tr>
<tr>
<td>2-Year College</td>
<td>$3,173</td>
</tr>
<tr>
<td>4-Year University</td>
<td>$6,921</td>
</tr>
</tbody>
</table>

### 2022 Average National Out-Of-State Tuitions and Fees

| Nationwide Colleges and Universities | $26,382 |

### 2021 Average National Private Non-Profit Tuitions and Fees

<table>
<thead>
<tr>
<th></th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>2-Year College</td>
<td>$18,000</td>
</tr>
<tr>
<td>4-Year University</td>
<td>$37,600</td>
</tr>
</tbody>
</table>

*Don’t forget external costs – Food, housing, books, supplies, transportation, etc.*
<table>
<thead>
<tr>
<th>Institutions</th>
<th>Application Fee</th>
<th>2023-2024 Tuition &amp; Fees</th>
<th>Admissions Requirements</th>
<th>Certificates &amp; Degrees Available</th>
<th>Fall Admissions Deadline</th>
<th>Scholarship Application Deadline</th>
<th>Financial Aid Deadline</th>
<th>1-year Avg. On-Campus Housing &amp; Meal Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bridgerland Tech College</td>
<td>Application fee: $0 Enrollment fee: $0</td>
<td>$95/credit + fees (vary by program)</td>
<td>High school diploma or recognized equivalent of Utah System of Higher Education's academic requirements.</td>
<td>Certificates</td>
<td>Year-round</td>
<td>Year-round</td>
<td>None</td>
<td>N/A</td>
</tr>
<tr>
<td>Brigham Young University</td>
<td>$35</td>
<td>Church member: $6,305 Non-member: $12,992</td>
<td>Letters of recommendation, ecclesiastical endorsement, essay, GPA, high school or college transcripts, ACT/SAT optional.</td>
<td>Bachelor’s Master’s Doctorate</td>
<td>Priority: Nov. 1, 2023 Final: Dec. 15, 2023</td>
<td>Dec. 15, 2023</td>
<td>For need-based scholarships Jan. 20, 2023</td>
<td>Housing: $4,720 Meal Plan: $5,000</td>
</tr>
<tr>
<td>BYU-Pathway</td>
<td>$0</td>
<td>$81/credit</td>
<td>Does NOT require a high school diploma or GED equivalent. If over 18 years old: byupathways.org/admissions</td>
<td>Certificates Associate’s Bachelor’s</td>
<td>Sept. 6, 2023</td>
<td>Sept. 16, 2023</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Davis Tech College</td>
<td>Application fee: $40 Enrollment fee: $5</td>
<td>$95/credit + fees (vary by program)</td>
<td>Varies by program.</td>
<td>Certificates</td>
<td>Year-round</td>
<td>Year-round</td>
<td>Year-round</td>
<td>N/A</td>
</tr>
<tr>
<td>Dixie Tech College</td>
<td>$35</td>
<td>$105/credit + fees (vary by program)</td>
<td>Standardized testing, background checks, immunizations, etc.</td>
<td>Certificates</td>
<td>Year-round</td>
<td>Year-round</td>
<td>Varies by program</td>
<td>N/A</td>
</tr>
<tr>
<td>Ensign College</td>
<td>$35</td>
<td>Church member: $3,888 Non-member: $7,775</td>
<td>Domestic students: ecclesiastical endorsement &amp; high school diploma or GED Equivalent</td>
<td>Certificates Applied Associate’s Associate’s Bachelor’s</td>
<td>Sept. 2, 2024</td>
<td>Year-round</td>
<td>Year-round</td>
<td>N/A</td>
</tr>
<tr>
<td>Mountainland Tech College</td>
<td>Application fee: Program specific Registration fee: $40</td>
<td>$120/credit + fees (vary by program)</td>
<td>Does NOT require a high school diploma or GED equivalent unless applying for federal, state or scholarship aid.</td>
<td>Certificates</td>
<td>Year-round</td>
<td>CTE Scholarship: Jan. 28, 2024</td>
<td>Year-round</td>
<td>N/A</td>
</tr>
<tr>
<td>Ogden-Weber Tech College</td>
<td>Application fee: $0 Enrollment fee: $45</td>
<td>$95/credit + fees (vary by program)</td>
<td>Does NOT require a high school diploma or GED equivalent. Complete required testing per program ogdtech.edu/how-to-enroll</td>
<td>Certificates</td>
<td>Year-round</td>
<td>Year-round</td>
<td>Year-round</td>
<td>N/A</td>
</tr>
<tr>
<td>Salt Lake Community College</td>
<td>$30</td>
<td>Resident: $8,256 Non-resident: $13,700</td>
<td>High school diploma or GED equivalent</td>
<td>Certificates Applied Associate’s Associate’s</td>
<td>Aug 2024</td>
<td>Feb. 1, 2024</td>
<td>N/A</td>
<td>Priority dates: Fall Apr. 15, 2024 Spring Nov. 1, 2024</td>
</tr>
<tr>
<td>Salt Lake Tech College (SLCC)</td>
<td>$30</td>
<td>Resident: $6,769 Non-resident: $10,365</td>
<td>Does NOT require a high school diploma or GED equivalent</td>
<td>Certificates</td>
<td>Aug 2024</td>
<td>Year-round</td>
<td>Year-round</td>
<td>N/A</td>
</tr>
<tr>
<td>Snow College</td>
<td>$30</td>
<td>Resident: $4,180 Non-resident: $7,065</td>
<td>High school diploma or GED equivalent</td>
<td>Certificates Applicant’s Associate’s Associate’s Bachelor’s</td>
<td>Year-round Must be admitted by 1st day of class.</td>
<td>Mar. 1, 2024</td>
<td>June 1, 2024</td>
<td>Housing: $2,16B Meal Plan: $2,15B</td>
</tr>
<tr>
<td>Southern Utah University</td>
<td>$50 (subject to change)</td>
<td>Resident: $6,769 Non-resident: $10,365</td>
<td>2.3 GPA = General Acceptance 2.7 GPA = Provisional Acceptance</td>
<td>Certificates Applicant’s Associate’s Associate’s Bachelor’s</td>
<td>Aug. 28, 2024</td>
<td>Resident: Mar. 1, 2024 Non-Resident: 1st day of Fall</td>
<td>May 1, 2024</td>
<td>Housing: $4,183 Meal Plan: $2,754</td>
</tr>
</tbody>
</table>

Information is subject to change. For specific questions, please contact the institution’s admissions office directly.
## 2023-2024 Facts-at-a-Glance

<table>
<thead>
<tr>
<th>Institution</th>
<th>Application Fee</th>
<th>2022-2023 Tuition and Fees</th>
<th>Admissions Requirements</th>
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<th>Fall Admissions Deadline</th>
<th>Scholarship Application Deadline</th>
<th>Financial Aid Deadline</th>
<th>1-year Avg. Campus Housing &amp; Meal Plan Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Southwest Tech College</td>
<td>$95/credit + fees (vary by program)</td>
<td>$33,101</td>
<td>Does NOT require a high school diploma or GED equivalent</td>
<td>Certificates</td>
<td>Year-round</td>
<td>None</td>
<td>None</td>
<td>N/A</td>
</tr>
<tr>
<td>Tooele Tech College</td>
<td>$95/credit + fees (vary by program)</td>
<td>$33,101</td>
<td>High school diploma or GED equivalent</td>
<td>Certificates</td>
<td>Year-round</td>
<td>Year-round</td>
<td>Varies by program</td>
<td>N/A</td>
</tr>
<tr>
<td>Uintah Basin Tech College</td>
<td>$100/credit + fees (vary by program)</td>
<td>$33,101</td>
<td>Varies by program</td>
<td>Certificates</td>
<td>Year-round</td>
<td>Year-round</td>
<td>Year-round</td>
<td>N/A</td>
</tr>
<tr>
<td>Utah State University</td>
<td>$50</td>
<td>$38,305 $24,223</td>
<td>High school diploma or GED equivalent</td>
<td>Certificates</td>
<td>Dec. 1, 2023</td>
<td>Feb. 1, 2024</td>
<td>Housing: $4,404</td>
<td>Dining: $4,180</td>
</tr>
<tr>
<td>Utah State University Eastern</td>
<td>$50</td>
<td>$38,305 $24,223</td>
<td>High school diploma or GED equivalent</td>
<td>Certificates</td>
<td>Sept. 1, 2024</td>
<td>July 1, 2024</td>
<td>Feb. 1, 2024</td>
<td>Housing: $2,040</td>
</tr>
<tr>
<td>Utah State University Statewide Campuses</td>
<td>$50</td>
<td>$38,305 $24,223</td>
<td>High school diploma or GED equivalent</td>
<td>Certificates</td>
<td>Dec. 1, 2023</td>
<td>Feb. 1, 2024</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td>Utah Tech University</td>
<td>$35</td>
<td>$38,305 $24,223</td>
<td>High school diploma or GED equivalent</td>
<td>Certificates</td>
<td>Mar. 1, 2024</td>
<td>May 1, 2024</td>
<td>Housing: $4,485</td>
<td>Meal Plan: $3,000</td>
</tr>
<tr>
<td>Utah Valley University</td>
<td>$35</td>
<td>$38,305 $24,223</td>
<td>High school diploma or GED equivalent</td>
<td>Certificates</td>
<td>Aug. 1, 2024</td>
<td>Mar. 1, 2024</td>
<td>Year-round</td>
<td>N/A</td>
</tr>
<tr>
<td>Weber State University</td>
<td>$30</td>
<td>$38,305 $24,223</td>
<td>High school diploma or GED equivalent</td>
<td>Certificates</td>
<td>Dec. 1, 2023</td>
<td>Apr. 1, 2024</td>
<td>$4,632</td>
<td>Meal Plan: $4,815</td>
</tr>
<tr>
<td>Westminster University</td>
<td>$0</td>
<td>$38,305 $24,223</td>
<td>Recommended curriculum, HS transcript &amp; standardized test scores, essay</td>
<td>Bachelor’s Master’s</td>
<td>Early Action: Dec. 1, 2023</td>
<td>Regular: Feb. 1, 2024</td>
<td>Year-round</td>
<td>$5,715</td>
</tr>
</tbody>
</table>

Information is subject to change. For specific questions, please contact the institution’s admissions office directly.
Where should I start?
Paying For College Student Bundle
Paying For College Student Bundle

- File the FAFSA
- Apply for Scholarships
- Earn and Save
- Creative Ways to Cut Costs
- Individual Student Situations
Apply for Scholarships
Scholarships are not just for high school seniors or current college students!

For example, these scholarship providers open applications to students in kindergarten:

- My529™ Make Your Mark
- My529™ Book Your Summer
- Doodle4Google™
Who provides scholarships?

- State and local government
- Technical colleges, community colleges, and universities
- Community organizations, school districts, and K-12 schools
- Companies and corporations
- Private donors
Common types of scholarships:

- Merit-based scholarships
- Need-based scholarships
- Athletic scholarships
- Activity-based scholarships
- Identity-based scholarships
- Field of study scholarships
- Creative or artistic scholarships
- Military scholarships
Where to begin:

1. School counseling or guidance office
2. Apply through your college or university
3. Explore employer-sponsored tuition
4. Community scholarships
5. Online scholarship search
6. File the FAFSA
School counseling or guidance office

• Ask: “Who can I talk to about scholarships in high school?”
• Set up a time to meet and be prepared with questions:
  • Where can I find a list of scholarships and deadlines?
  • Are there any scholarships specific to our school?
  • Where have students received scholarships from our school scholarships in the past?
  • What tips or workshops are available to teach me to be a better applicant?
  • What resources should I use?
• Apply to as many scholarships as possible.
Apply through your college or university

• Scholarships upon admission
  • Many Utah colleges have automatic scholarship opportunities when students apply
  • Some colleges do have separate scholarship applications

• Departmental scholarships
  • Such as band, dance, sciences, social sciences, STEM, etc.

• Leadership scholarships
  • Both externally and internally

• Private scholarships
  • Some private donors provide opportunities through the college
Explore employer-sponsored tuition

- Tuition reduction
  - Employer benefits that provide reduced tuition
- Tuition reimbursement
  - Employer benefits that reimburse employees for tuition costs
- Employee scholarships
  - Award opportunity for an employee
- Both parents’ or students’ employers may offer this benefit
Community scholarships

Many community organizations and local businesses provide scholarship opportunities.

• Inquire at your credit union
• Check with local businesses
• Ask community organizations

National scholarships vs. local scholarships

• Local scholarships can increase chances of earning the award due to smaller applicant pools

Apply for small scholarships, too, $250-1,000 scholarships can reduce out-of-pocket costs
Search for scholarships online

An online search for scholarships can go a long way.

Some websites and apps we recommend are:

• USHE.edu/state-scholarships-aid
• Goingmerry.com

• Key to Success app – KTSutah.org
• Fastweb.com

• Myscholly.com
• Scholarships.com

• Bigfuture.collegeboard.org/scholarships
• Cappex.com

• Unigo.com
• Niche.com

• Chegg.com/scholarships
• Careeronestop.org

*Be aware of scams and fraudulent applications. Never pay to apply for a scholarship. If a website looks sketchy, then just leave and move on to an official site.
Although the FAFSA doesn’t give scholarships, it may be required to qualify for scholarships.

• Examples of scholarships that could require the FAFSA:
  • State scholarships (e.g. Opportunity Scholarship and Utah Promise Scholarship)
  • Technical college, community college, and university scholarships
  • Private scholarships

Commonly, scholarships requiring the FAFSA are based on need. However, that isn’t always the case.

• The best example is the Opportunity Scholarship which is merit-based.
Video Resources

• What's Included in the Cost of College?
  • https://youtu.be/DDBSxNpShcE

• The Financial Aid Order of Operations
  • https://youtu.be/d_gAv2QSpiQ

• Tips for Searching and Applying for Scholarships
  • https://youtu.be/AeD8Zslag4o

• 4 Steps for Applying for Scholarships
  • https://youtu.be/LDDI-0RJCG8

• 4 Tips for Winning Scholarships
  • https://youtu.be/U_4wiiDJPBQ
Paying For College Student Bundle

- File the FAFSA
- Apply for Scholarships
- Earn and Save
- Creative Ways to Cut Costs
- Individual Student Situations
File the FAFSA
What is the FAFSA?

• Stands for: **Free** Application for Federal Student Aid
• FAFSA is a **gateway** to aid and scholarship opportunities
• Students apply October 1* senior year **AND** every year of college
  • *Except for the 2023-24 school year, when the FAFSA will open in December 2023
• Go to [fafsa.gov](http://fafsa.gov) to apply!
Why Complete the FAFSA?

Federal Aid
- Grants
- Work-Study
- Student Loans

Institutional Aid & Scholarships
- Technical colleges
- Community colleges
- Universities

State Aid & Scholarships

Some Private Scholarships

FAFSA Required
What will the FAFSA ask?

The FAFSA attempts to calculate a family’s ability to pay for college

The FAFSA will ask for:

- Demographic information like age and family size
- High school information and college interests
- Tax information, income, and assets for the student and parent(s)
FAFSA Timeline

1st DAY OF 12th GRADE

Create an FSA ID and complete the FAFSA (Fall)

Receive, complete, and return offer letter (Winter/Spring)

If eligible for Work-Study, apply for jobs on campus (Summer/Year-Round)

Complete FAFSA verification (if selected, Winter/Spring)

Complete entrance counseling & sign Master Promissory Note (Federal Loans only)

Aid is disbursed to the college (happens each term or semester)

1st DAY OF COLLEGE
What is the Student Aid Index (SAI)?

- Colleges use your SAI to calculate what aid a student qualifies for
  - Need = Cost of Attendance (COA) – Student Aid Index (SAI) – Other Financial Assistance (OFA)
- Completing the FAFSA generates your SAI
- A lower SAI demonstrates a higher need and offers access to need-based aid
- With higher SAI, aid options may still be available
- Research alternative ways to pay for college
- Note: most financial resources require FAFSA completion
What is FAFSA Verification?

- The process of confirming the information provided on the FAFSA
- Not everyone is selected
- In most cases, verification is processed by the college or university
- Verification does not mean that a student is in trouble.
What is a financial aid offer letter?

- A letter sent by the college or university, usually via email or student portal
- The letter outlines types and amounts of aid offered:

<table>
<thead>
<tr>
<th>Federal aid</th>
<th>State aid</th>
<th>Institutional aid</th>
</tr>
</thead>
<tbody>
<tr>
<td>Same amount between colleges</td>
<td>Varies between colleges</td>
<td>Varies between colleges</td>
</tr>
</tbody>
</table>

Use these offers to “shop around”
Student Loans

- All students who complete the FAFSA will be awarded a student loan
- Loans are not automatically disbursed to a student’s college account
- Students must either accept or decline their loan
- Exhaust all financial resources before accepting a student loan
If you borrow federal student loans, Entrance Counseling is required before loans are disbursed for use.

Online modules explain loan terms and conditions:
- Interest
- How to remain eligible for aid
- Repayment

What is Entrance Counseling?
What is work-study?

- A part-time job, usually on-campus, that is federally funded
- Positions are usually flexible with class schedules
- Not all students qualify. If they do, an amount will be included in the offer letter
- Students must apply for work-study jobs
- Earning does not go against aid for future years in college
- Other benefits
FAFSA Timeline

1st DAY OF 12th GRADE

- Create an FSA ID and complete the FAFSA (Fall)
- Complete FAFSA verification (if selected, Winter/Spring)

1st DAY OF COLLEGE

- Receive, complete, and return offer letter (Winter/Spring)
- Complete entrance counseling & sign Master Promissory Note (Federal Loans only)
- If eligible for Work-Study, apply for jobs on campus (Summer/Year-Round)
- Aid is disbursed to the college (happens each term or semester)

FAFSA Timeline
Video Resources

• What is the FAFSA?
  • [https://youtu.be/HlhpzfzHohs](https://youtu.be/HlhpzfzHohs)

• After the FAFSA
  • [https://youtu.be/7PFezwyMFeo](https://youtu.be/7PFezwyMFeo)

• Should I Borrow Federal Student Loans for College?
  • [https://youtu.be/rHhmNSkz_BY](https://youtu.be/rHhmNSkz_BY)

• Federal Student Loan Types
  • [https://youtu.be/8WCWKZeCCGI](https://youtu.be/8WCWKZeCCGI)

• Federal vs Private Student Loans
  • [https://youtu.be/yBcrSVbLSI0](https://youtu.be/yBcrSVbLSI0)

• Federal Work Study
  • [https://youtu.be/1A86FTM5waQ](https://youtu.be/1A86FTM5waQ)
Paying For College Student Bundle

- File the FAFSA
- Apply for Scholarships
- Earn and Save
- Individual Student Situations
- Creative Ways to Cut Costs
Earn and Save
Consider Working While in College

Work-study jobs, part-time employment, seasonal roles, and internships all offer opportunities to learn and grow outside of the classroom while earning a degree.

Click the icons to watch the video
Federal Work-Study Programs

Work study is a part-time position, usually offered on campus. Many work-study jobs offer flexible schedules around classes and exam calendars and can help build connections with faculty and peers.

Work-Study Job Opportunities:

- Student Center Role
- Research Assistant
- Off-Campus Position
- Fitness Center Position
- Library Support Role
Part-Time Employment

Students can be more successful in education when working part-time compared to working full-time.

Balancing work and academics can be a challenge, but it’s important to make studying a priority.

Seek opportunities that align with your interests and career goals! They may provide valuable experiences and connections.

Here are some questions to ask when looking for employment and earning your degree at the same time:

• Will this job bring me closer to my goal of graduation?
• Will I be able to manage the work-load along with school?
• Is this job getting me experience and networking opportunities in my field of study?
Summer and Seasonal Jobs

One of the best ways to save for school is by taking advantage of working full-time during seasonal breaks, during the summer or winter.

Explore seasonal employment opportunities, like:

• Summer programs
• Become a lifeguard, camp counselor, or outdoor guide
• Retail opportunities
• Hospitality positions in restaurants, hotels, etc.
• Check local listings for options in the community.
Internships

Internships are professional learning experiences that give students exposure to a business or organization related to the student’s field of study.

Internships can be a good way to gain:

• Hands-on experience
• Resume-building assets
• Networking opportunities
• Credits to graduate (required by some programs)
• Monetary compensation (sometimes)
# Saving Options

<table>
<thead>
<tr>
<th>Bank or Credit Union</th>
<th>my529</th>
<th>ABLE Account</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Earns interest</td>
<td>• Investment account</td>
<td>• Investment account, but for qualified disability expenses</td>
</tr>
<tr>
<td></td>
<td>• Visit <a href="http://my529.org">my529.org</a> for information on Utah’s plan</td>
<td>• <a href="http://ableut.com">ableut.com</a> • <a href="http://stableaccount.com">stableaccount.com</a></td>
</tr>
<tr>
<td></td>
<td>Short video - <a href="https://youtu.be/tur4nwALKJE">https://youtu.be/tur4nwALKJE</a></td>
<td></td>
</tr>
</tbody>
</table>
Paying For College Student Bundle

- File the FAFSA
- Apply for Scholarships
- Earn and Save
- Creative Ways to Cut Costs
- Individual Student Situations
Creative Ways to Cut Costs
Plan ahead and save more

It’s possible to lower out-of-pocket costs for college by planning ahead and learning about higher education options available in Utah. It can be as simple as earning good grades to qualify for scholarships, or volunteering in the community.
Increase GPA by earning good grades. Stay focused, and study.

Take the ACT/SAT exams more than once to earn a higher score

• Pro-Tip: Focus on a different subject each time to increase the score in each category. The highest score of each category is used for what colleges are looking for, not the best score from one exam.

Volunteer

• Volunteer in the community, or participate in school leadership, clubs, or extracurriculars like intermural sports or performing arts.

1, 2, 4, or more (right college fit)

• Not all college degrees require a four-year commitment or more. There are technical certifications and associate degrees offered by Utah colleges that can equate to one to two-year programs, depending on the field of study.
High School Students

Earn college credit in high school by participating in these programs:

• Concurrent Enrollment (CE)
• Advanced Placement (AP)
• International Baccalaureate (IB)
• Dual Enrollment classes at a technical college
College Students

Housing: To reduce housing expenses, consider living at home or with roommates to save on on-campus housing.

Textbooks: Save on textbooks by renting or buying used copies. Students can also use the library reserve as an alternative to brand-new textbooks.

Take advantage of plateau tuition

- Plateau tuition – or “banded” tuition – is a set tuition price for undergraduate students within a set range of credits. In other words, at almost all Utah colleges, it is the same tuition and fees for students to take 15 credits a semester as it is for them to take 12.

Earn credits to graduate on time.
Become a resident assistant for on-campus housing and save on tuition or consider running for student leadership positions that offer scholarships. Becoming a presidential ambassador can also be beneficial for some students.

Research and ask about student discounts out and around town

See if your college provides transportation benefits which can reduce transportation and commuter expenses

Consider the Western Undergraduate Exchange (WUE) by WICHE if attending college out-of-state

- Through the WUE program, students enroll in colleges or universities outside their home state and pay no more than 150% of that institution’s resident tuition rate. Since nonresident tuition can cost 300% (or more) of resident rates, the WUE discount saves students $9,000 a year on average.
Video Resources

• Concurrent Enrollment Saves Time and Money
  • https://youtu.be/byCK_Ap5eT4

• Tips for Cutting College Costs
  • https://youtu.be/l2mAPjVmvGM
Paying For College Student Bundle

File the FAFSA

Earn and Save

Apply for Scholarships

Paying for College Student Bundle

Individual Student Situations

Find Creative Ways to Cut Costs
Individual Student Situations
Deferment

The option to postpone or delay college enrollment and scholarships for a period of time

• What reasons do students have to defer college?
  • Military service
  • Religious services
  • Humanitarian service
  • Personal circumstances such as illness, family responsibilities, or financial constraints
  • Research, internships, or other educational experiences

• Some reasons for deferment may not be eligible depending on the college. Contact the college for eligible reasons to defer attendance.

• Make sure to inform the college or university about plans to defer admission and scholarships
Most colleges require that students apply, be admitted, and be accepted before they can defer. In short, students usually have to decide on a college before being able to defer attendance.

Federal financial aid such as grants, work-study, and student loans CANNOT be deferred. However, we recommend that students still complete the FAFSA and apply for scholarships. Why?

- Backup plan
- Some deferrable scholarships require FAFSA completion, such as the Opportunity Scholarship
- The form auto-fills information the next time, making it easier to complete upon return
- More resources and assistance are available while students are still in high school. So, learning and understanding how to apply to college and file the FAFSA are skills students can rely on later when they return to college after

### Deferment

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*Each college has different policies and procedures. The examples above may not be or could be deferred depending on the institution.*
DREAMers, Immigrants, and International Students
FAFSA Citizenship Terminology

- **U.S. Citizens**
  - Naturalized and born citizens

- **Eligible Non-Citizens**
  - Students with documentation that Federal Student Aid considers “eligible” for federal aid
  - Categories include: Permanent Residents (Green Card), Refugees, Asylum Grantees, etc.

- **Ineligible Students**
  - Students with documentation that Federal Student Aid considers “ineligible” for federal aid or those without documentation
  - Categories include: Undocumented Students, those with DACA, TPS, DED, etc.

- **International Students**
  - Foreign students who are going to attend (or attending) college in the United States
  - International students are ineligible for federal aid from the FAFSA
FAFSA FAQs: Undocumented Parents

Question:
• Can a student complete the FAFSA if they are a U.S. citizen (or eligible non-citizen) but their parent(s) are undocumented?

Answer:
• Yes. Their parent(s) or adoptive parent(s) will need to create an FSA ID and provide consent on the student’s FAFSA to qualify for any aid.
• If parents are hesitant about sharing personal information, please know that the Department of Education’s current policy states that it does not share data with immigration enforcement entities.
FAFSA FAQs: Eligible Non-Citizens

Question:
• How would I know if a student is considered an “eligible non-citizen”?
• Can a student complete the FAFSA if they are an “eligible non-citizen”?

Answer:
• Yes. Eligible non-citizens should complete the FAFSA, they will need to provide their “Alien Registration Number” and Social Security Number on the form.
• Examples categories are: U.S. permanent residents (Green Card), refugees, or asylum grantees
• Please review documentation that Federal Student Aid stipulates as “eligible” on the following website:
  • [https://studentaid.gov/understand-aid/eligibility/requirements/non-us-citizens](https://studentaid.gov/understand-aid/eligibility/requirements/non-us-citizens)
Scholarship Resources for Refugee and Asylee Students

- **One Refugee** – onerefugee.org
- **Immigrants Rising** - immigrantsrising.org/resource/overview/
- **University Alliance for Refugees and At-Risk Migrants (UARRM)** - uarrm.org/toolkit
- **Opportunity Scholarship & Financial Aid Estimator**: studentaid.gov/aid-estimator/
- thedream.us
FAFSA FAQs: Ineligible Students

Question:

• If a student is **ineligible** for federal student aid (grants, work-study, student loans), what options do they have to pay for college?

Answer:

• Private scholarships are always an option

• If a student needs to do the FAFSA to qualify for a scholarship, work with their college’s financial aid office or Dream Centers (UofU/SLCC)

• In-state tuition may also be an option – have the student ask their college or university if they qualify under House Bill 144
Scholarship Lists and Databases for Ineligible Students

• University of Utah Dream Center: dream.utah.edu
• Salt Lake Community College Dream Center: slcc.edu/dreamcenter/
• Utah State University: usu.edu/financial-support/undocumented-student-resources
• Weber State University: weber.edu/undocumented/scholarships.html
• Utah Tech University: scholarships.utahtech.edu/non-resident-freshman-scholarships-2/
• Southern Utah University: suu.edu/diversity/undocumented-daca-resources.html
• Davis Technical College: davistech.edu/scholarships
• Utah Valley University: uvu.edu/studentaffairs/initiatives/
Legislation

House Bill (HB) 144
Utah law allows undocumented students to pay in-state tuition if the student:
  • Attended a Utah high school for at least 3 years
  • Has a Utah high school diploma or Utah GED
    • Submit a high school transcript with graduation date listed
  • Signs and submits an HB 144 affidavit

House Bill (HB) 118
  • For students who are foreign nationals or legally admitted into the United States with F-1, H-4, or J-1 visas

House Bill (HB) 102
  • Provides earlier access to in-state tuition depending on the student’s immigration status
FAFSA FAQs: International Students

Question:

• Can I file the FAFSA as an international student?

Answer:

• Most foreign citizens are not eligible for federal aid and will need a student visa to study in the U.S. Ask college admissions for more information about International Student Services.
Institution International Student Services

Public Colleges and Universities

Private Institutions
Students with Disabilities
Modifications vs. Accommodations

Modifications: K-12

• Modifications are made to assignments and the curriculum to meet the Free Access to Publication Education, also known as FAPE, requirements in secondary education
  • E.g., reduced number of questions on assignments, reduction topics covered in class, use a word list or list of math formulas

Accommodations: Higher Education

• Accommodations are made on college campuses to create accessibility for students with disabilities, but adjustments aren’t made to the course requirements or the curriculum
  • E.g., specialized tutoring, recorded/audiobooks, class notetakers, preferential seating, lecture notes, study guides, etc.

Source: https://www.parentcenterhub.org/accommodations/
FERPA form - Student Information Release Form

“FERPA gives parents certain rights with respect to their children's education records. These rights transfer to the student when he or she reaches the age of 18 or attends a school beyond the high school level.” – U.S. Department of Education

- The student needs to request the FERPA form. A parent cannot.
  - The student must agree to who is listed as the recipient in order to release records if it’s an individual other than the student with access to records.

- This can be beneficial if the student is deferring enrollment or taking a gap year.
  - e.g., military service, ecclesiastical mission, humanitarian service, etc.

Remember that if you want a trusted adult involved in your college information, meetings, and conversations, you should want this form signed.

Source: https://www2.ed.gov/policy/gen/guid/fpco/ferpa/index.html
Institution Disability Resource Centers

Public Colleges and Universities

Private Institutions
Paying For College Student Bundle

- File the FAFSA
- Apply for Scholarships
- Paying for College Student Bundle
- Earn and Save
- Find Creative Ways to Cut Costs
- Individual Student Situations

Earn and Save
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Questions?

Contact Information