

An aerial photograph of a city, likely Denver, Colorado, showing a mix of green trees and urban buildings. In the background, there are mountains under a sky with soft, golden light, suggesting sunrise or sunset. A large, semi-transparent blue rectangle is overlaid on the right side of the image. Inside this rectangle, the text 'Paying for College' is written in a white, sans-serif font. A thin white vertical line is positioned to the left of the text.

Paying for College

What is 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

4

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

+

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



[Click for College Costs
YouTube Videos](#)

How much does college cost?

2024 Average Utah In-State Tuition and Fees (per year)

<u>Public Technical College</u>	~\$99/credit + fees
<u>2-Year Public College</u>	\$4,382
<u>4-Year Public University</u>	\$7,531

2024 Average National Out-Of-State Tuitions and Fees (per year)

<u>National 2-Year Public College</u>	\$8,415
<u>National 4-Year Public University</u>	\$27,457

2024 Average National Private Non-Profit Tuitions and Fees (per year)

<u>National 2-Year Non-Profit Private College</u>	\$20,019
<u>National 4-Year Non-Profit Private University</u>	\$38,421

*These costs don't include external costs – Food, housing, books, supplies, transportation, etc.

2024-2025 FACTS-AT-A-GLANCE

Institution	Application Fee	2024-2025 Tuition & Fees	Admissions Requirements	Certificates & Degrees Available	Fall Admissions Deadline	Scholarship Application Deadline	Financial Aid Deadline	1-year Avg. On-Campus Housing & Meal Plan
Bridgerland Tech College	Application fee: \$0 Enrollment fee: \$0	\$95/credit + fees (vary by program)	HS diploma, GED or recognized equivalent btech.edu/students/enrollment	Certificates	Year-round	Year-round	For Pell Grants, by the last date of eligible enrollment or June 30	N/A
Brigham Young University	\$35	Church member: \$6,688 Non-member: \$13,376	Letters of recommendation, ecclesiastical endorsement, essays, GPA, HS or college transcripts. ACT/SAT optional. enrollment.byu.edu/applying	Bachelor's Master's Doctorate	Priority: Nov. 1, 2024 Final: Dec. 16, 2024	Dec. 16, 2024	For scholarships consideration Jan. 20, 2025	Housing: \$5,150 Meal Plan: \$5,250
BYU-Pathway	\$0	Church member: \$83/credit Non-member: \$104/credit	Does NOT require a HS diploma or GED equivalent, if over 18 years old byupathway.org/admissions	Certificates Associate's Bachelor's (offered by BYU-Idaho and Ensign College)	Year-round	Year-round	Year-round	N/A
Davis Tech College	HS student annual fee: \$40 Adult application fee: \$0 Enrollment fee: \$0	\$95/credit + fees (vary by program)	Varies by program: davistech.edu/programs	Certificates	Year-round	Continuing after HS graduation: Mar. 31, 2025 All others: Year-round	Continuing after HS graduation: Mar. 31, 2025 All others: Year-round	N/A
Dixie Tech College	Application fee: \$0 Enrollment fee: \$0	\$105/credit + fees (vary by program)	Standardized testing, background checks, immunizations, etc., depends on program requirements dixietech.edu/apply	Certificates	Year-round	Year-round	Varies by program	N/A
Ensign College	\$0	Church member: \$4,004 Non-member: \$8,008	Domestic students: ecclesiastical endorsement & HS diploma or GED equivalent ensign.edu/how-to-apply	Certificates Applied Associate's Associate's Bachelor's	Sept. 1, 2025	Year-round	Year-round	N/A
Mountainland Tech College	Application fee: \$0 Enrollment fee: \$40	\$120/credit + fees (vary by program)	Does NOT require a HS diploma or GED equivalent <i>unless</i> applying for federal, state, private or scholarship aid mtec.edu/admissions	Certificates	Year-round	Year-round	Year-round	N/A
Ogden-Weber Tech College	Application fee: \$0 Enrollment fee: \$45	\$95/credit + fees (vary by program)	Does NOT require a HS diploma or GED equivalent. Complete required testing per program otech.edu/how-to-enroll	Certificates	Year-round	Year-round	Year-round	N/A
Salt Lake Community College	\$0	Resident: \$4,426 Non-resident: \$14,243.50	Some programs may require a HS diploma or GED equivalent slcc.edu/admissions	Certificates Applied Associate's Associate's	Aug. 20, 2025	Feb. 1, 2025	Year-round	N/A
Salt Lake Tech College	\$0	\$99/credit + fees (vary by program)	Some programs may require a HS diploma or GED equivalent slcc.edu/sltech/admissions.aspx	Certificates	Aug. 20, 2025	Year-round	Year-round	N/A
Snow College	\$0	Resident: \$4,338 Non-resident: \$14,288	HS diploma or GED equivalent snow.edu/admissions/apply.html	Certificates Applied Associate's Associate's Bachelor's	Must be admitted by 1st day of class.	Mar. 1, 2025	June 1, 2025	Housing: \$2,340 Meal Plan: \$2,655
Southern Utah University	\$0	Resident: \$6,962 Non-resident: \$21,192	HS diploma or GED equivalent 2.3 GPA or below = Provisional Acceptance suu.edu/apply	Certificates Applied Associate's Associate's Bachelor's Master's Doctorate	Aug. 27, 2025	Resident: Mar. 1, 2025 Non-Resident: 1st day of Fall classes	May 1, 2025	Housing: \$4,282 Meal Plan: \$2,984

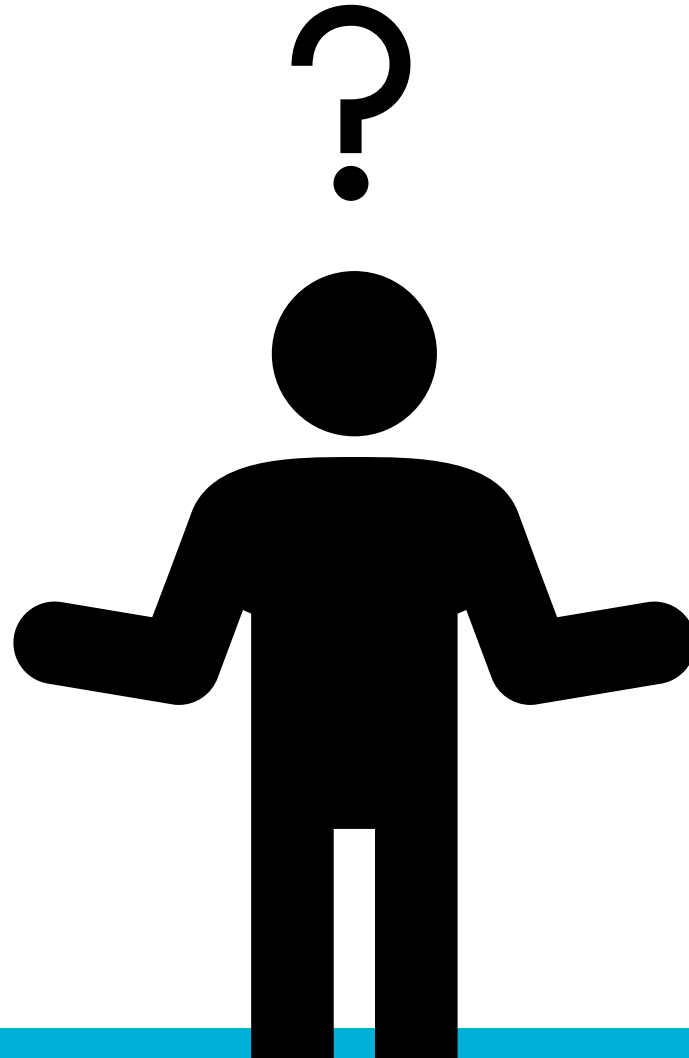
Information is subject to change. Public colleges and universities do not charge for an application fee to Utah residents. For specific questions, please contact the institution's admissions office directly.

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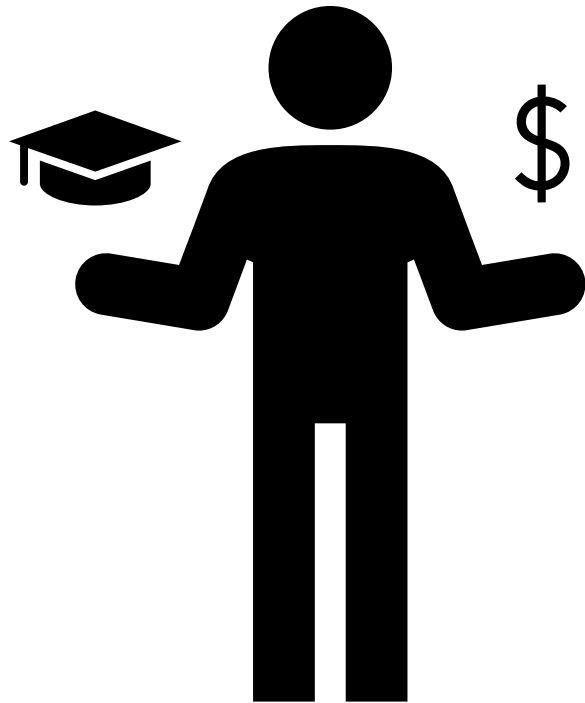
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Southwest Tech College	Application fee: \$0 Enrollment fee: \$0	\$95/credit + fees (vary by program)	Does NOT require a HS diploma or GED equivalent stech.edu/admissions/enrollment	Certificates	Year-round	General: 15 th of each month Tech Ed Scholarship: Apr. 11, 2025	Year-round	N/A
Tooele Tech College	Application fee: \$0 Enrollment fee: \$0	\$85/credit + fees (vary by program)	HS diploma or GED equivalent tooeletech.edu/how-to-enroll	Certificates	Year-round	Year-round	Varies by program	N/A
Uintah Basin Tech College	Application fee: \$0 Enrollment fee: \$0	\$100/credit + fees (vary by program)	Varies by program: ubtech.edu/certificate-programs	Certificates	Year-round	Year-round	Year-round	N/A
University of Utah	\$0	Resident: \$12,424 Non-resident: \$34,900	Required: Common App, HS transcripts. Optional: ACT/SAT scores, personal essay, and letters of recommendation. admissions.utah.edu/apply	Bachelor's Master's Doctorate	Dec. 1, 2024	Dec. 1, 2024	Priority: Feb. 1, 2025	Housing: \$9,363 Meal Plan: \$5,349
Utah State University	\$0	Resident: \$8,560 Non-resident: \$24,993	2.8 HS GPA 2.79 GPA or below considered for USU Earned Admission Path usu.edu/admissions/apply	Certificates Applied Associate's Associate's Bachelor's Master's Doctorate	Priority: Mar. 1, 2025 Final: Aug. 1, 2025	Priority: Dec. 1, 2024	Priority: Feb. 1, 2025	Housing: \$4,676 Dining: \$4,400
Utah State University Eastern	\$0	Resident: \$4,786 Non-resident: \$12,811	HS diploma or GED equivalent eastern.usu.edu/admissions/apply	Certificates Applied Associate's Associate's Bachelor's Master's Doctorate	Sept. 1, 2025	Priority: Apr. 1, 2025	Priority: Feb. 1, 2025	Housing: \$2,482 Meal Plan: \$3,178
Utah State University Statewide Campuses	\$0	Resident: \$8,143 Non-resident: \$24,576	2.8 HS GPA 2.79 GPA or below considered for USU Earned Admission Path usu.edu/admissions/apply	Certificates Applied Associate's Associate's Bachelor's Master's Doctorate	Priority: Mar. 1, 2025 Final: Sept. 1, 2025	Priority: Dec. 1, 2024	Priority: Feb. 1, 2025	N/A
Utah Tech University	\$0	Resident: \$6,306 Non-resident: \$18,246	HS diploma or GED equivalent admissions.utahtech.edu	Certificates Applied Associate's Associate's Bachelor's Master's	Year-round	Mar. 1, 2025	Priority: May 1, 2025	Housing: \$5,109 Meal Plan: \$3,000
Utah Valley University	\$0	Resident: \$6,507 Non-resident: \$18,489	HS diploma or GED equivalent uvu.edu/welcome	Certificates Applied Associate's Associate's Bachelor's Master's	Aug. 1, 2025	Mar. 1, 2025	Year-round	N/A
Weber State University	\$0	Resident: \$6,557.24 Non-resident: \$17,544.82	HS diploma or GED equivalent weber.edu/admissions/apply.html	Certificates Applied Associate's Associate's Bachelor's Master's Doctorate	Year-round	Priority: Dec. 1, 2024	Priority: Apr. 1, 2025	Housing: \$4,072 Meal Plan: \$3,380
Westminster University	\$0	\$43,260	Recommended curriculum, HS transcript & standardized test scores (optional), or essay westminsteru.edu/admissions/undergraduate-admissions	Bachelor's Master's Doctorate	Early Action: Dec. 1, 2024 Regular: Feb. 1, 2025	Year-round	Year-round	Housing: \$7,220 Meal Plan: \$4,860

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Where should I start?



Paying for College Student Bundle



Apply for
Scholarships



File the
FAFSA



Earn and
Save



Paying for College
Student Bundle

Individual Student
Situations



Creative Ways
to Cut Costs



Apply for Scholarships



Scholarships
Handout



Scholarship
Scavenger Hunt
Activity



Scholarship
YouTube or Video
Downloads



Did you know?

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



Special interest/skills/attributes scholarships



Need-based scholarships



Field of study scholarships



Athletic scholarships



Creative or artistic scholarships



Activity-based 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
(Free Application for Federal Student Aid)





School counseling or guidance office

- Ask: Who can I talk to about scholarships while in high school?
- Set up a meeting and prepare with questions like:
 - Where can I find a list of scholarships and deadlines?
 - Are there any scholarships specific to our school?
 - Where have other students from our school received scholarships?
 - What tips or workshops are available to help me become a better applicant?
 - What other resources should I use?
- Apply to as many scholarships as possible

Apply through your college or university

- Scholarships upon admission
 - Many Utah colleges offer automatic scholarship opportunities when students apply
 - Some colleges require separate scholarship applications
- Departmental scholarships
 - Some departments offer scholarships for students pursuing a specific major
- Leadership scholarships
 - Offered both externally and internally
- Private scholarships
 - Some private donors provide scholarships 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 opportunities for employees
- Both parents' and students' employers may offer these benefits

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 the chances of earning an award because they typically have smaller applicant pools

Small scholarships

- Applying for scholarships with \$250-\$1,000 awards can add up and reduce out-of-pocket-costs



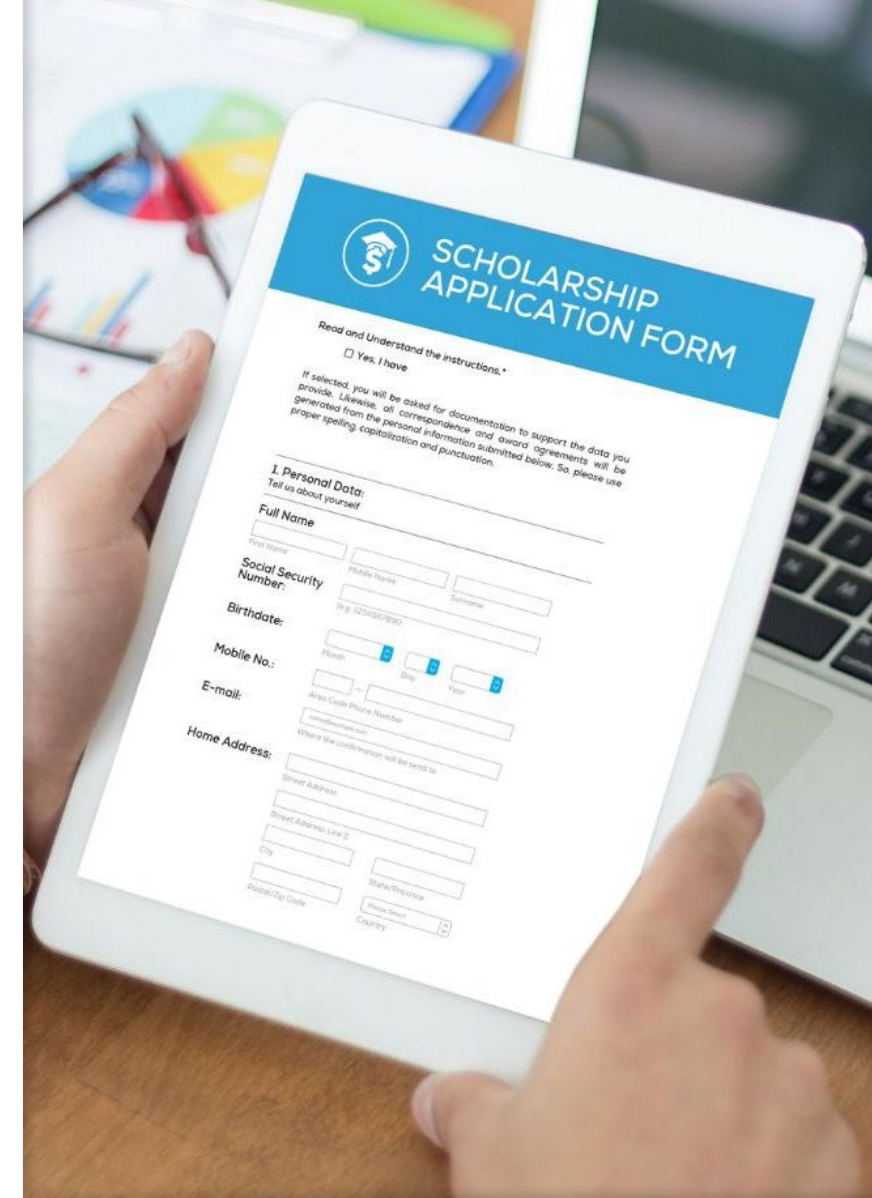
Search for scholarships online

An online search for scholarships can go a long way

Some websites and apps we recommend are:

- [USHE.edu/state-scholarships-aid](https://www.ushe.edu/state-scholarships-aid)
- [Unigo.com](https://www.unigo.com)
- [Goingmerry.com](https://www.goingmerry.com)
- [Key to Success app – KTSutah.org](https://www.keytosuccessapp.com)
- [Fastweb.com](https://www.fastweb.com)
- [Scholarships.com](https://www.scholarships.com)
- [Myscholly.com](https://www.myscholly.com)
- [Appily.com](https://www.appily.com)
- [Bigfuture.collegeboard.org/scholarships](https://www.bigfuture.collegeboard.org/scholarships)
- [Niche.com](https://www.niche.com)
- [Chegg.com/scholarships](https://www.chegg.com/scholarships)
- [Careeronestop.org](https://www.careeronestop.org)

Be cautious of scams and fraudulent applications. Never pay to apply for a scholarship. If a website seems suspicious, leave it and visit an official site instead.



File the FAFSA

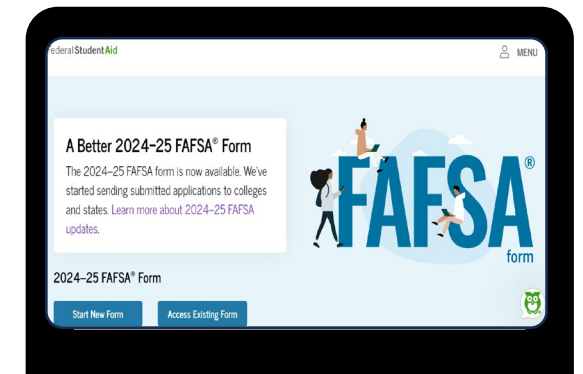
(Free Application for Federal Student Aid)

Although the FAFSA doesn't automatically provide scholarships, completing it may be required to qualify for certain scholarships.

- Examples of scholarships that may require FAFSA completion:
 - State scholarships (e.g., Opportunity Scholarship and Utah Promise Scholarship)
 - Scholarships from technical colleges, community colleges, and universities
 - Some private scholarships

Many scholarships that require the FAFSA are based on financial need, although there are exceptions.

- For example, the Opportunity Scholarship, which requires the FAFSA and is merit-based



Paying for College Student Bundle



Apply for
Scholarships



File the
FAFSA



Paying for College
Student Bundle



Earn and
Save

Individual Student
Situations



Creative Ways
to Cut Costs

File the FAFSA



[FAFSA Handout](#)



[Financial Aid Estimator Activity](#)



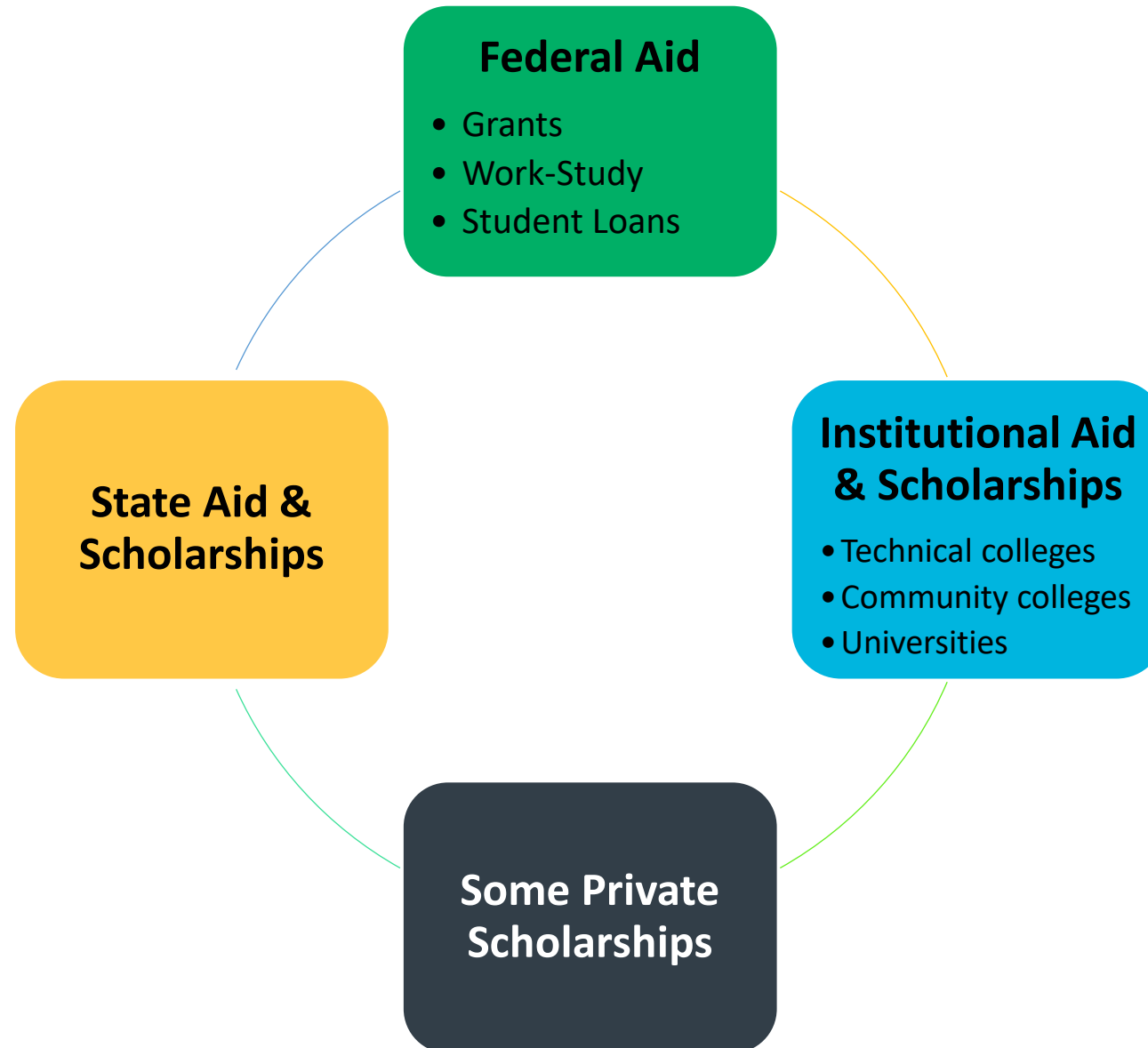
[FAFSA YouTube or Video Downloads](#)

What is the FAFSA?

- It stands for **Free** Application for Federal Student Aid
- FAFSA is the **gateway** to financial aid and many scholarship opportunities
- High school students should start to apply **October 1st** of their senior year **AND** every year of college
- Go to **studentaid.gov** to apply!



Why Complete the FAFSA?



What will the FAFSA ask?

The FAFSA attempts to calculate a family's ability to pay for college. It will ask for:



Demographic information like age and family size



High school information and college interest



Tax information, income, and assets for the student and parent(s)

FAFSA Timeline

Create a studentaid.gov account
and complete the FAFSA
(Fall)



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



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



1st DAY OF
12th
GRADE



Complete FAFSA
verification
(if selected, Winter/Spring)

For federal loans, complete
Entrance Counseling & sign the
Master Promissory Note



Accepted aid is automatically
disbursed to the college
(At the beginning of each term or semester)



1st DAY OF
COLLEGE

What is the Student Aid Index (SAI)?

Completing the FAFSA generates your SAI

- Colleges use the SAI to determine students' eligibility for financial aid
 - $\text{Need} = \text{Cost of Attendance (COA)} - \text{Student Aid Index (SAI)} - \text{Other Financial Assistance (OFA)}$
 - A lower SAI indicates higher financial need and provides access to need-based aid
 - Even with a higher SAI, there are some aid options available. Research alternative ways to pay for college.
- Note: Most financial resources require FAFSA completion



What is FAFSA verification?

- It is the process of confirming the information provided on the FAFSA
- Not everyone is selected for verification
- In most cases, verification is processed by the college or university
- Verification does not imply that a student is in trouble



What is a financial aid offer letter?

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

Federal aid	State aid	Institutional aid
Same amount between colleges	Varies between colleges	Varies between colleges

Use these offers to shop around for the best financial aid



Student loans

- All students who complete the FAFSA will be offered a student loan
- Loans are not automatically disbursed to a student's college account
- Students must either accept or decline their loan offer
- Exhaust all financial resources before accepting a student loan
- If a student needs to borrow, they should always accept their subsidized loan first; students are not required to pay interest while they're in school

OFFER LETTER					
Award Type	Fall	Spring	Summer	Total	Action
Direct Subsidized Loan	\$1,750.00	\$1,750.00	\$0.00	\$3,500.00	Decline
Direct Plus Loan	\$6,678.00	\$6,678.00	\$0.00	\$13,236.00	Decline
Direct Unsubsidized Loan	\$1,000.00	\$1,000.00	\$0.00	\$2,000.00	Decline
Federal Pell	\$3,697.50	\$3,697.50	\$0.00	\$7,395.00	Accept
Federal Work Study UG	\$300.00	\$300.00	\$0.00	\$600.00	Accept

What is required after I accept a student loan?

- If you borrow federal student loans, you must complete Loan Entrance Counseling and the Master Promissory Note before your loans can be disbursed.
- Both processes are online modules that explain the loan terms and conditions, including:
 - Interest
 - How to remain eligible for aid
 - Repayment





What is Work-Study?

- A part-time job, typically on-campus, that is federally funded
- Positions are usually flexible to accommodate class schedules
- Not all students qualify. If eligible, an amount will be included in the offer letter
- Students must apply for work-study jobs
- Earnings do not affect aid eligibility for future years in college.
- Other benefits

FAFSA Timeline

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(Fall)



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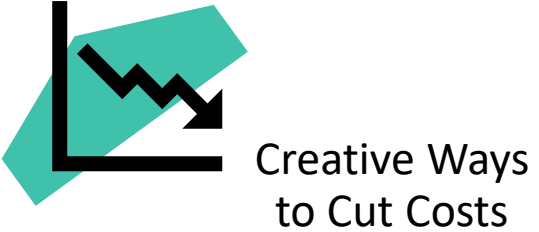
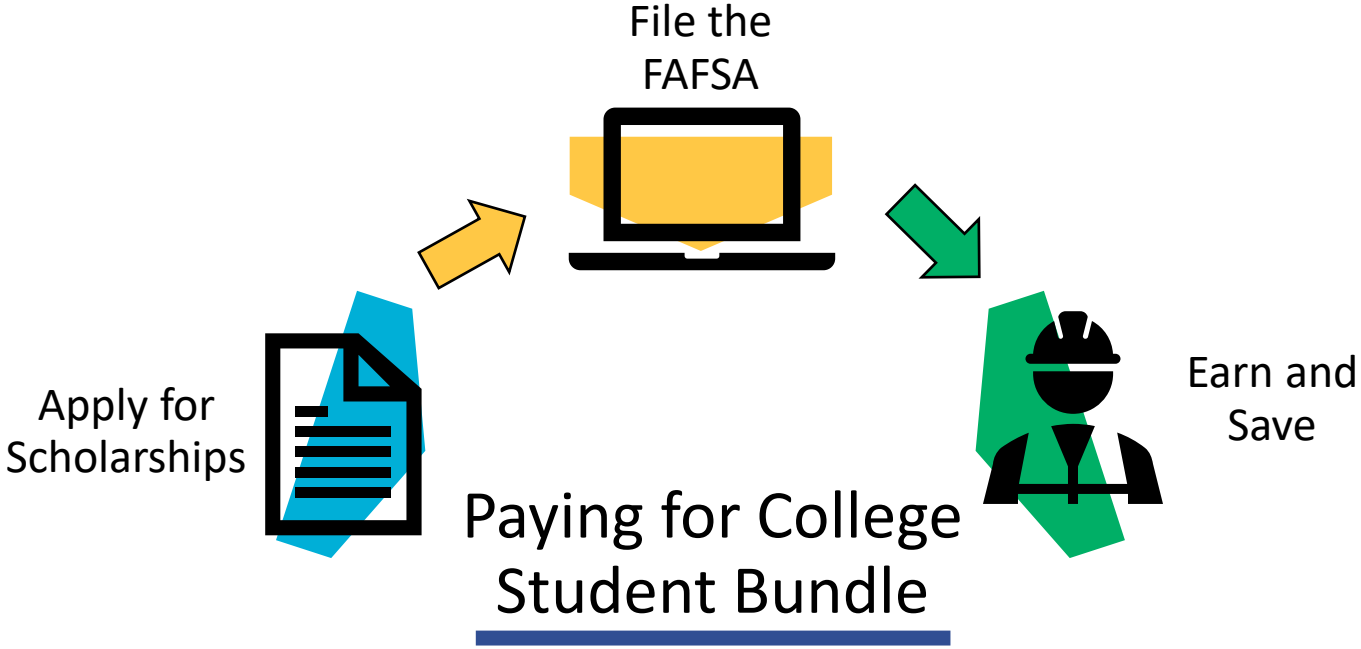
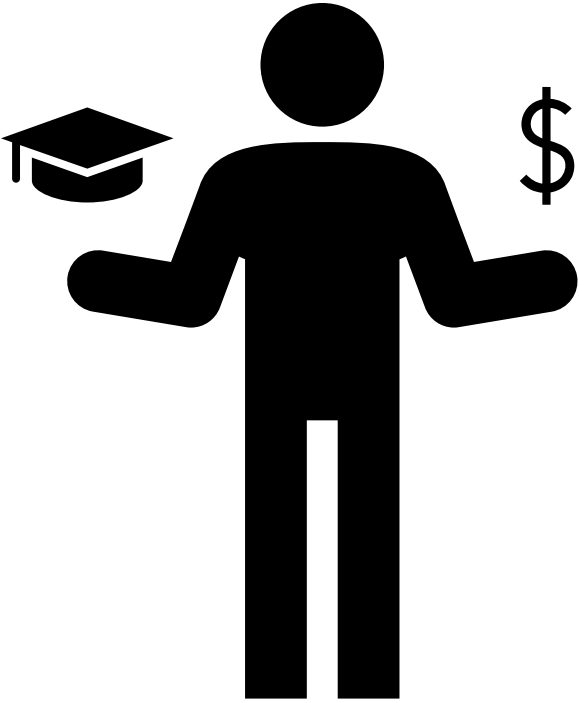


Accepted aid is automatically
disbursed to the college
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1st DAY OF
COLLEGE

Paying for College Student Bundle



Earn and Save



[Earn and Save
Handout](#)



[Resume Builder
Activity](#)



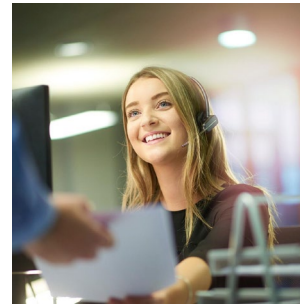
[My529
Exploration
Activity](#)



[Earn and Save
YouTube or Video
Downloads](#)

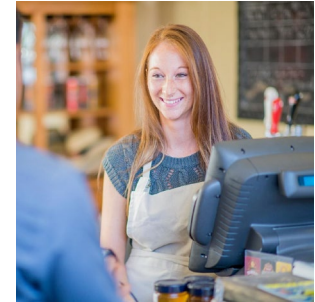
Consider working while in college

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.



Work-Study Program

Part-Time Employment



Summer or Seasonal Jobs

Internships



Federal Work-Study program



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

Work-Study Job Opportunities:

- Student Center Roles
- Research Assistantships
- Off-Campus Positions
- Fitness Center Positions
- Library Support Roles

Part-time employment

Students can often achieve greater success in their education when working part-time rather than full-time.

Balancing work and academics can be challenging, but prioritizing studying is crucial.

Seek opportunities that align with your interests and career goals, as they can provide valuable experiences and connections.



Questions to ask when seeking employment and earning your degree:

- Will this job bring me closer to my goal of graduation?
- Can I manage this workload alongside my studies?
- Does this job offer experience and networking opportunities in my field of study?

Summer and seasonal jobs



One of the best ways to save for college is to work full-time during seasonal breaks, like the summer or winter.

Explore seasonal employment opportunities, such as:

- Summer programs
- Lifeguarding, camp counseling, or outdoor guiding
- Retail positions
- Hospitality roles in restaurants, hotels, etc.
- Check local listings for options in the community

Internships


Internships are professional learning experiences that give students exposure to businesses and organizations relevant to their field of study.



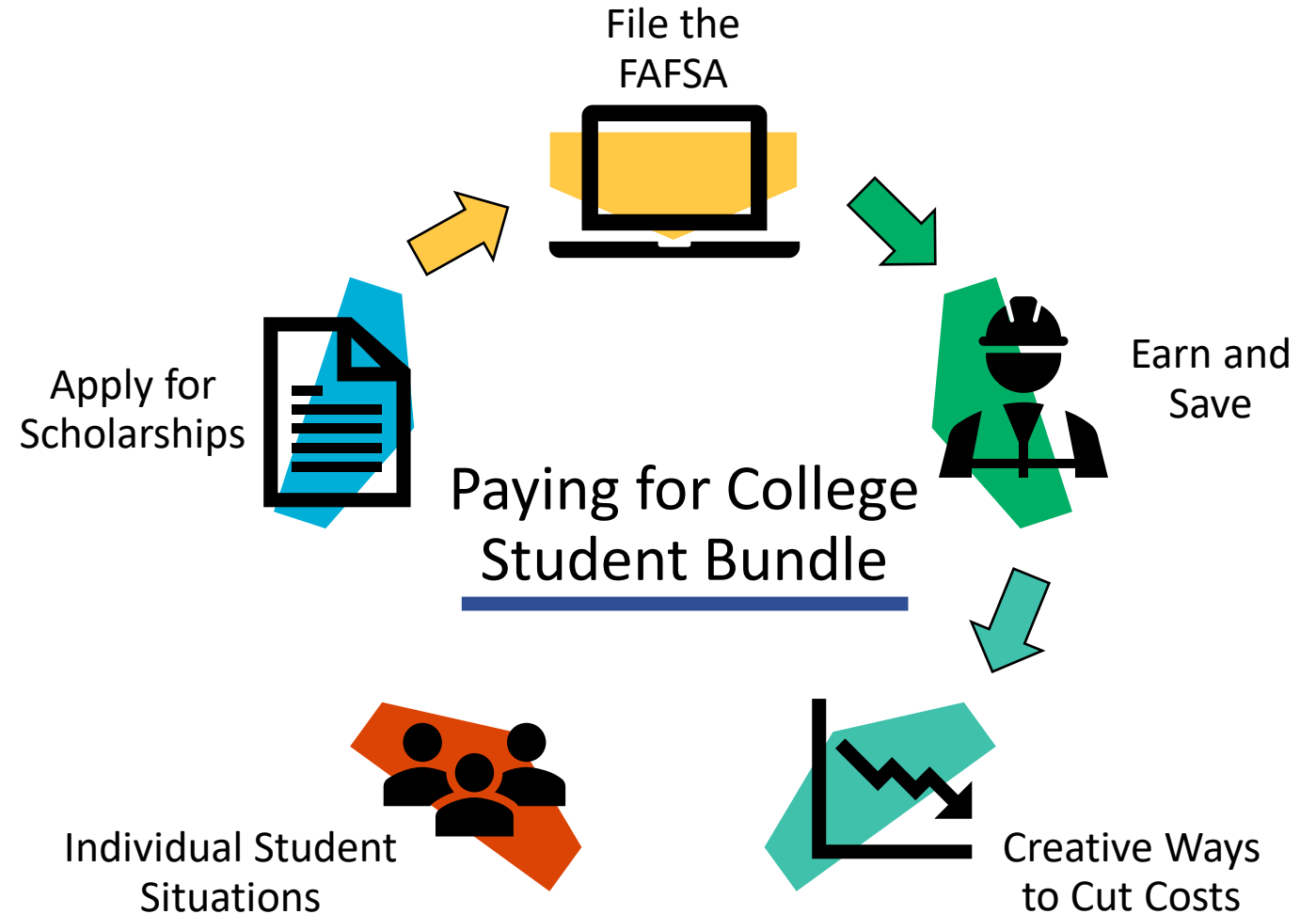
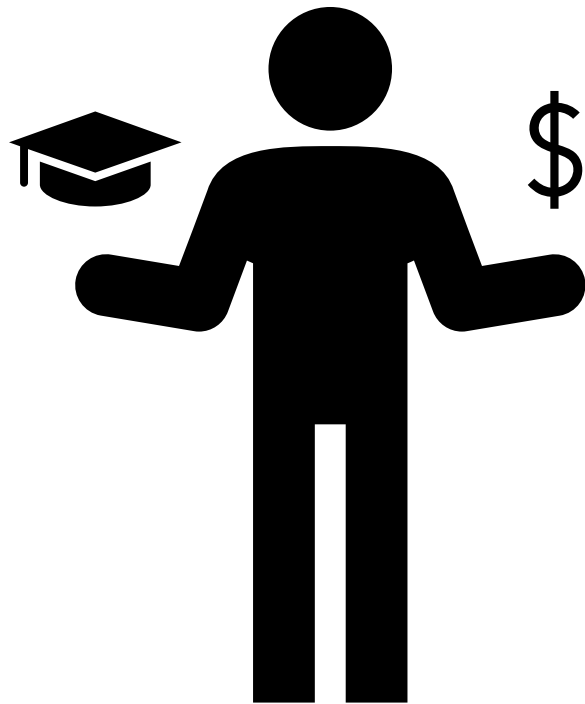
Internships offer:

- Hands-on experience
- Resume-building assets
- Networking opportunities
- Credits towards graduation for some programs
- Some offer monetary compensation

Saving options

Bank or Credit Union	my529	ABLE Account
<ul style="list-style-type: none">• Earns interest	<ul style="list-style-type: none">• Investment account• Visit my529.org for information on Utah's plan <div data-bbox="1220 1133 1324 1230"></div> <p data-bbox="1098 1250 1447 1286">Click for my529 video</p>	<ul style="list-style-type: none">• Investment account, but for qualified disability expenses• ableut.com• stableaccount.com

Paying for College Student Bundle



Creative Ways to Cut Costs



Cut Costs
Handout



College Benefits
Bingo Activity



Cut Costs YouTube
or Video
Downloads

Plan ahead and save more

Lowering out-of-pocket costs for college is possible by planning ahead and researching higher education options available in Utah.

Simple steps such as earning good grades to qualify for scholarships or volunteering in the community can make a difference.

While in high school



Increase GPA by earning good grades. Stay focused and study.



Take the ACT/SAT exams multiple times to improve your score

- **Pro-Tip:** Focus on a different subject each time to improve scores in each category. Colleges consider the highest score in each category rather than the best overall score from a single exam



Volunteer

- Volunteer in the community or participate in school leadership, clubs, or extracurricular activities like intramural sports or performing arts
- Explore UServe.utah.gov for different volunteer opportunities in Utah

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

- Not all college degrees require a four-year commitment. Utah colleges offer technical certifications and associate degrees that can be completed in one to two years, depending on the field of study



While in high school



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

(CE)

Concurrent Enrollment

(AP)

Advanced Placement

(IB)

International Baccalaureate

(DE)

Dual Enrollment at a technical college

College prep and attendance



Housing: Consider living at home or with roommates to reduce housing expenses and save on on-campus housing costs.



Take advantage of plateau tuition: Plateau tuition – also known as "banded" tuition – offers a set tuition price for undergraduate students within a specific range of credits. At almost all Utah colleges, students pay the same tuition and fees whether they take 15 credits a semester or 12.



Student involvement and leadership:

- Apply to be a **presidential ambassador** for tuition benefits and leadership opportunities
- Consider running for **student leadership** positions that offer scholarships or tuition stipends
- Become a **resident assistant** for on-campus housing

College prep and attendance



Textbooks: Save on textbooks by renting or purchasing used copies and utilize the college's library reserve as an alternative to buying brand-new textbooks.



Earn credits to graduate on time: Ensure taking enough credits each semester to graduate on time to avoid additional costs for additional semesters.



Student discounts: Research and inquire about student discounts around town.



Transportation: Check if your college provides transportation benefits, which reduce transportation and commuter expenses.

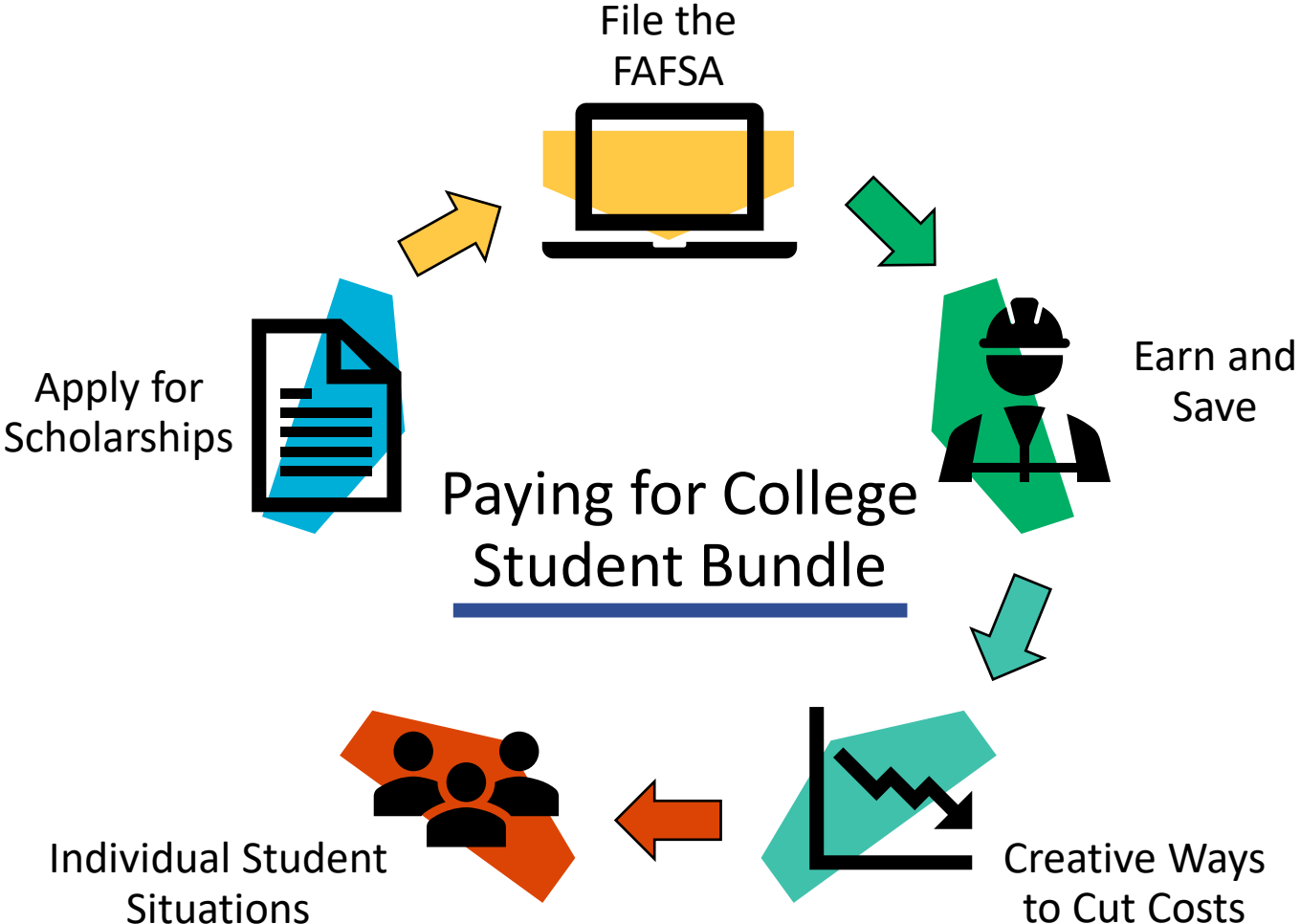
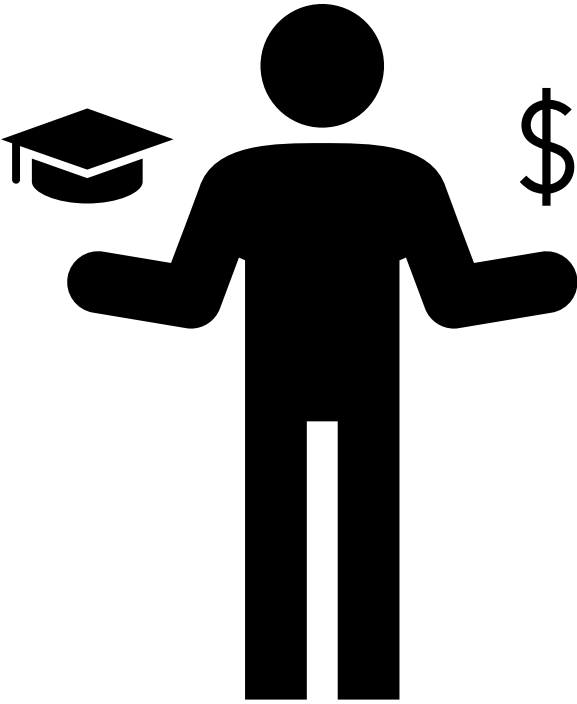
College prep and attendance



Out-of-state savings: 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 out-of-state students an average of \$9,000 a year.

Paying for College Student Bundle



Individual Student Situations

Deferment



Deferment
Handout

A close-up photograph of a person's hands holding a vintage-style globe of the Earth. The globe is dark with gold-colored text and lines, showing the continents of North and South America. The person is wearing a red sleeve. The background is a bright, out-of-focus outdoor scene with green grass and a yellowish sky, suggesting a sunny day.

Deferment

Is 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

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

Inform the college or university about plans to defer admission and scholarships

Deferment continued

Some colleges may require students to apply, be admitted, and accept their offer before deferring enrollment. Contact your college to review their deferment process.

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

Why?

- Having a backup plan is crucial
- Some deferrable scholarships require FAFSA completion, such as the Opportunity Scholarship
- Filling out the FAFSA early simplifies the process later on, as some information will be saved in the system
- Learning how to apply to college and file the FAFSA while still in high school equips students with valuable skills for the future

What might*
be deferrable?

- Enrollment and admissions
- Scholarships
- Housing

What CANNOT
be deferred?

- Federal aid
- Deadlines for aid or scholarships

**Each college has different policies and procedures. The examples above may not be or could be deferred depending on the institution.*

Who is Eligible to Submit a FAFSA?



Who is Eligible to
Submit a FAFSA?
Handout

FAFSA citizenship terminology

U.S. Citizens:

- Includes naturalized citizens and those born as citizens
- U.S. Citizen students are eligible for federal aid from the FAFSA

Eligible Non-Citizens:

- Students with documentation that Federal Student Aid considers "eligible" for federal aid
- Examples include Permanent Residents (Green Card holders), Refugees, Asylum Grantees, etc.

Neither U.S. Citizens Nor Eligible Non-Citizens:

- Students with documentation that Federal Student Aid considers "ineligible" for federal aid, or those without documentation
- Examples include students without a Social Security Number (SSN), DACA recipients, TPS recipients, DED recipients, etc.

International Students:

- Foreign students attending or planning to attend college in the United States
- International students are ineligible for federal aid through the FAFSA

FAFSA eligibility for students with parents without SSNs

Question:

- Can a student complete the FAFSA if they are a U.S. citizen or an eligible non-citizen, but their parent does not have a Social Security Number (SSN)?

Answer:

- **Yes.** The student's parent(s) or adoptive parent(s) will need to create a StudentAid.Gov Account and provide consent on the student's FAFSA to qualify for any aid.
- If parents are hesitant about sharing personal information, please know that FAFSA data is protected (encrypted) by federal law and prohibits any use of FAFSA data except to calculate federal and state financial aid.
 - edtrust.org/the-equity-line/2024-25-better-fafsa-advocacy-faqs/
 - [law.cornell.edu/uscode/text/20/1090](https://www.law.cornell.edu/uscode/text/20/1090)

FAFSA eligibility for students considered as an eligible non-citizen

Question:

- How can we determine if a student is considered an "eligible non-citizen"?
- Can an “eligible non-citizen” complete the FAFSA?

Answer:

- **Yes.** Eligible non-citizens should complete the FAFSA, they are required to provide their "Alien Registration Number" and Social Security Number on the form
- Examples of eligible categories include **U.S. permanent residents (Green Card holders), refugees, or asylum grantees**
- Please review what documentation is considered “eligible” by Federal Student Aid on their website:
 - 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



Funding alternatives for students who are neither U.S. citizens nor eligible non-citizens

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 complete the FAFSA to qualify for a scholarship, they should work with their college's financial aid office or Dream Centers (UofU/SLCC)
- In-state tuition may also be an option. Encourage students to inquire with their college or university if they qualify under House Bill 144

Scholarship resources for students who are neither U.S. citizens or eligible non-citizens

- **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:** <https://www.suu.edu/finaid/scholarships.html>
- **Davis Technical College:** davistech.edu/scholarships
- **Utah Valley University:** uvu.edu/studentaffairs/initiatives/



Legislation

House Bill (HB) 144

Utah law allows students to pay in-state tuition if the student:

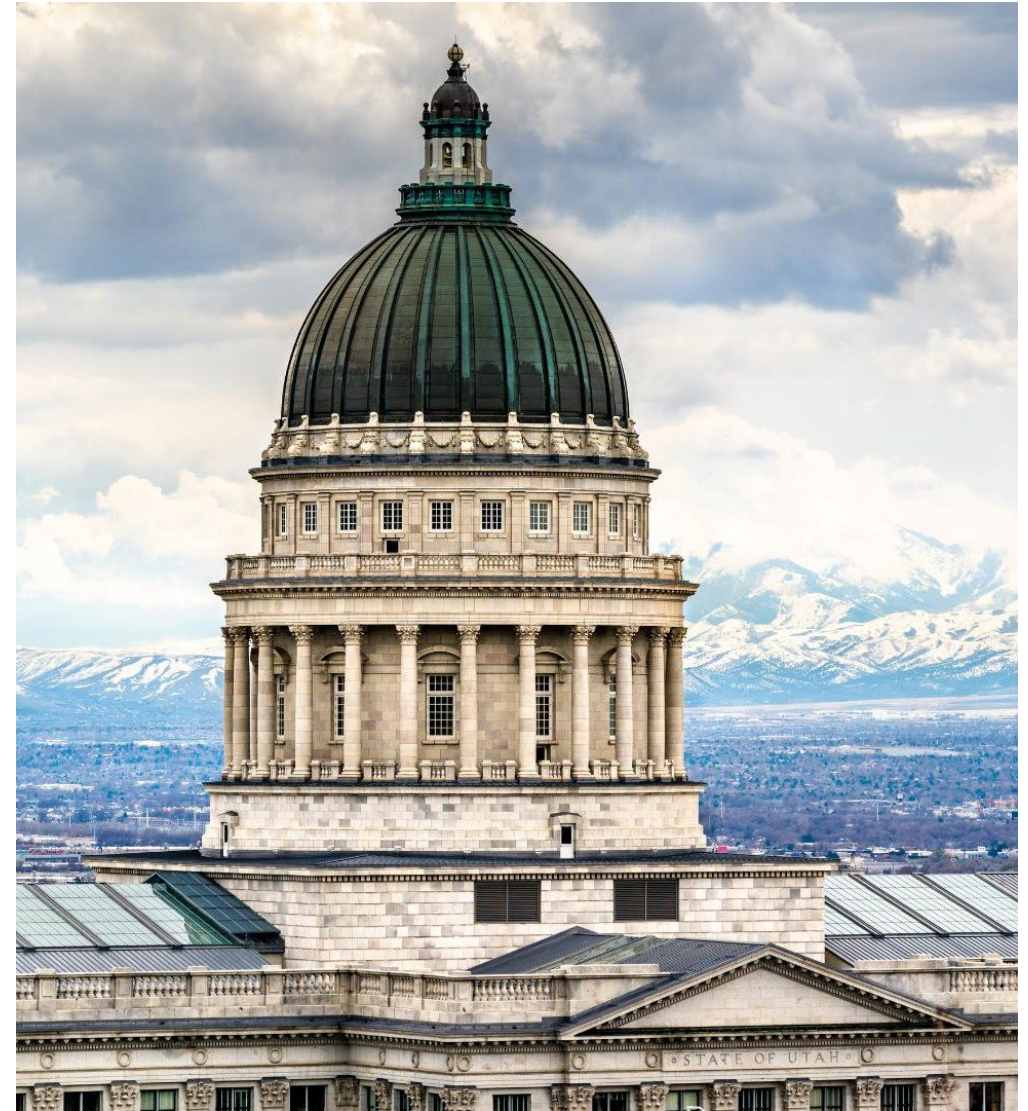
- Attended a Utah high school for at least three years
- Has a Utah high school diploma or Utah GED
 - Submit a high school transcript with graduation date listed
- Signs and submits an HB 144 affidavit

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 eligibility for international students

Question:

- Can an international student file the FAFSA?

Answer:

- Most foreign citizens are not eligible for federal aid and will need a student visa to study in the U.S.
- For more information, contact the college's International Student Services office.

Institution International Student Services

Public Colleges and Universities



Private Institutions

Students Who Are Citizens/Members of Federally Designated Native American Tribes



Tribal Citizen/Member
Handout

Students Who Are Citizens/Members of Federally Designated Native American Tribes

In-State Tuition Residency Tribal Access

Board Policy R512, Resident Student Status:

<https://public.powerdms.com/Uta7295/tree/documents/2022238>

- In-state tuition may be available to American Indians if they meet the following criteria for resident student status:
 - They are enrolled on the tribal rolls of a tribe whose reservation or trust lands lie partly or wholly within Utah or whose border is at any point contiguous with the border of Utah; or
 - They are a member of a federally recognized or known Utah tribe and has graduated from a Utah high school.
- For more details talk to your college's residency office

Students with Disabilities



Students with Disabilities
Handout

Modifications vs. Accommodations

Modifications: K-12

- Modifications are made to assignments and the curriculum to meet the Free Appropriate Public Education (FAPE) requirements in secondary education
- Examples include:
 - Reduced number of questions on assignments
 - Fewer topics covered in class
 - Use of 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 are not made to the course requirements or the curriculum
- Examples include:
 - Specialized tutoring
 - Recorded/audiobooks
 - Class notetakers
 - Preferential seating
 - Lecture notes
 - Study guides

Source: [Parent Center Hub](#)

Student Information Release Form (FERPA)

“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 must 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 for reasons such as military service, ecclesiastical mission, humanitarian service, etc.
- If students want a trusted adult involved with their college information, meetings, and conversations, make sure this form is signed

Institution Disability Resource Centers

Public Colleges and Universities



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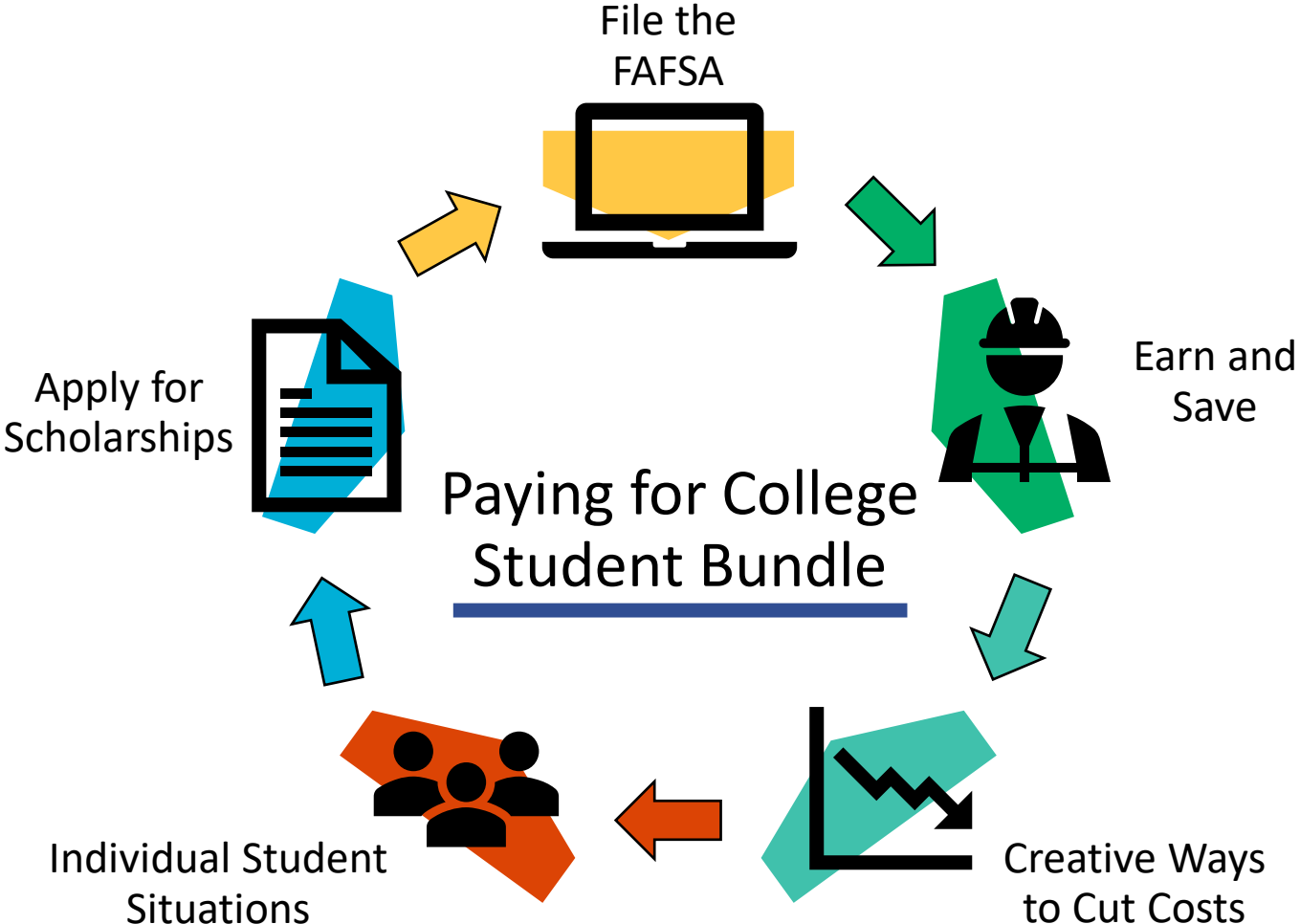
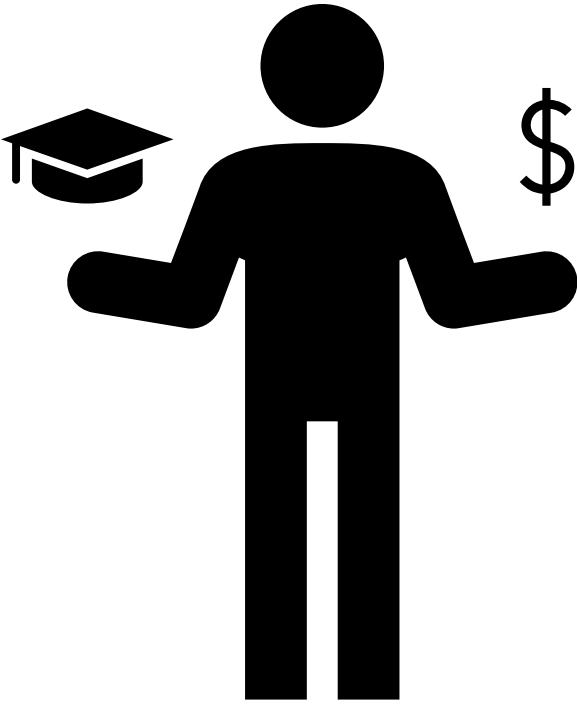
UtahStateUniversity®



Private Institutions



Paying for College Student Bundle



An aerial photograph of a city, likely Denver, Colorado, featuring a prominent domed building (the Colorado State Capitol) and surrounding urban landscape. The image is partially obscured by a large, semi-transparent blue rectangular overlay. The word "Questions" is written in white, sans-serif font within this overlay, positioned to the right of a vertical white line.

Questions