

# Paying for College



UTAH  
SYSTEM OF  
HIGHER  
EDUCATION

# 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



# 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 indirect costs – Food, housing, books, supplies, transportation, etc.

# Institutions' Facts at a Glance

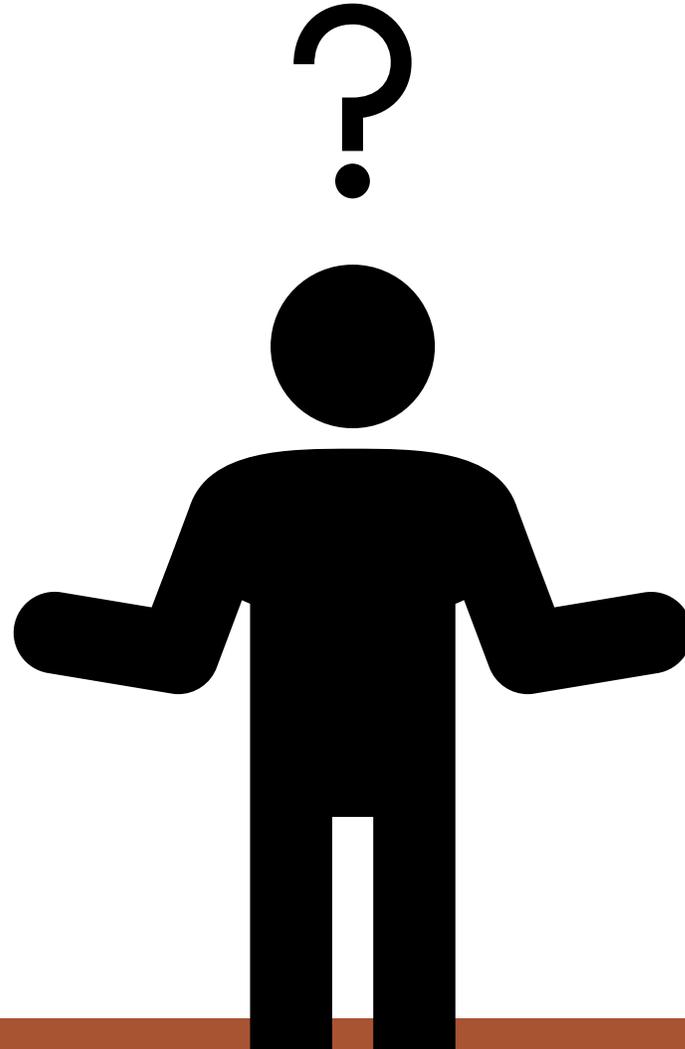


## 2025-26 FACTS AT A GLANCE

Institution	Location & Contact	Certificates & Degrees Available	2025-26 Tuition & Fees (*15 Credit Hour Avg.)	Admissions Requirements	Deadlines	Net Price Calculator	Net Price QR Code
<b>Bridgerland Tech College</b>	Logan/Brigham City <a href="http://btech.edu">btech.edu</a> 435-753-6780	Certificate	\$95/credit + fees (Varies by program)	HS diploma, GED or recognized equivalent. <a href="http://btech.edu/students/enrollment">btech.edu/students/enrollment</a>	<b>Fall Admissions:</b> Year-round <b>Scholarship Application:</b> HS student priority: Feb. 28, 2026 All: Year-round <b>Financial Aid:</b> Year-round	<a href="http://btech.edu/wp-content/uploads/netprice.html">btech.edu/wp-content/uploads/netprice.html</a>	
<b>Brigham Young University</b>	Provo <a href="http://byu.edu">byu.edu</a> 801-422-4104	Bachelor Master Doctorate	Application fee: \$35 Church member: \$6,888 Non-member: \$13,776	Letters of recommendation, ecclesiastical endorsement, essays, GPA, HS and college transcripts, if applicable. ACT/SAT scores are optional for most students. <a href="http://enrollment.byu.edu/applying">enrollment.byu.edu/applying</a>	<b>Fall Admissions:</b> Priority: Nov. 3, 2025 Final: Dec. 15, 2025 <b>Scholarship Application:</b> Dec. 15, 2025 <b>Financial Aid:</b> For scholarships consideration Jan. 20, 2026	<a href="http://enrollment.byu.edu/financialaid/net-price-calculator">enrollment.byu.edu/financialaid/net-price-calculator</a>	
<b>BYU-Pathway Worldwide</b>	Worldwide <a href="http://byupathway.edu">byupathway.edu</a> 801-353-1400	Certificate Associate   Bachelor (Offered by BYU-Idaho and Ensign College)	Church member: \$86/credit Non-member: \$107.50/credit	Does NOT require a HS diploma or GED equivalent, if over 18 years old. <a href="http://byupathway.org/admissions">byupathway.org/admissions</a>	<b>Fall Admissions:</b> Year-round <b>Scholarship Application:</b> Year-round <b>Financial Aid:</b> Year-round	<a href="http://byupathway.edu/tuition">byupathway.edu/tuition</a>	
<b>Davis Tech College</b>	Kaysville <a href="http://davistech.edu">davistech.edu</a> 801-593-2500	Certificate	HS student annual fee: \$40 \$95/credit + fees (Varies by program)	Varies by program: <a href="http://davistech.edu/programs">davistech.edu/programs</a>	<b>Fall Admissions:</b> Year-round <b>Scholarship Application &amp; Financial Aid:</b> Continuing after HS graduation: Mar. 30, 2026 All others: Year-round	<a href="http://davistech.edu/consumer-information/net-price-calculator">davistech.edu/consumer-information/net-price-calculator</a>	
<b>Dixie Tech College</b>	St. George <a href="http://dixietech.edu">dixietech.edu</a> 435-674-8400	Certificate	\$105/credit + fees (Varies by program)	A high school diploma or GED equivalent is required for most programs. Additional requirements may vary by program. See <a href="http://dixietech.edu/programs">dixietech.edu/programs</a>	<b>Fall Admissions:</b> Year-round <b>Scholarship Application:</b> Year-round <b>Financial Aid:</b> Varies by program	<a href="http://dixietech.edu/wp-content/uploads/files/scholarships/netpricecalculator/netpricecalculator-v2.html">dixietech.edu/wp-content/uploads/files/scholarships/netpricecalculator/netpricecalculator-v2.html</a>	
<b>Ensign College</b>	Salt Lake City <a href="http://ensign.edu">ensign.edu</a> 801-524-8100	Certificate Applied Associate Associate Bachelor	Church member: \$4,124 Non-member: \$8,248	First-Year Students: High School diploma or equivalency and Ecclesiastical Endorsement. Visit: <a href="http://ensign.edu/how-to-apply">ensign.edu/how-to-apply</a>	<b>Fall Admissions:</b> Sept. 1, 2026 <b>Scholarship Application:</b> Year-round <b>Financial Aid:</b> Year-round	<a href="http://ensign.edu/financialaid/net-price-calculator">ensign.edu/financialaid/net-price-calculator</a>	
<b>Mountainland Tech College</b>	Lehi/Orem/Provo/ Spanish Fork/ Payson/Heber <a href="http://mtec.edu">mtec.edu</a> 801-753-6282	Certificate	Registration Fee: \$40 \$120/per credit + fees (Varies by program)	Does NOT require a HS diploma or GED equivalent unless applying for federal, state, private, or scholarship aid. <a href="http://mtec.edu/admissions">mtec.edu/admissions</a>	<b>Fall Admissions:</b> Year-round <b>Scholarship Application:</b> Year-round <b>Financial Aid:</b> Year-round	<a href="http://mtec.edu/tuition-and-fees">mtec.edu/tuition-and-fees</a>	
<b>Ogden-Weber Tech College</b>	Ogden/Weber <a href="http://otech.edu">otech.edu</a> 801-627-8300	Certificate	Enrollment fee: \$45 \$95/credit + fees (Varies by program)	Does NOT require a HS diploma or equivalent. Requirements vary by program. <a href="https://www.otech.edu/find-your-program/">https://www.otech.edu/find-your-program/</a>	<b>Fall Admissions:</b> Year-round <b>Scholarship Application:</b> Year-round <b>Financial Aid:</b> Year-round	<a href="http://otech.edu/forms/npcalc/">otech.edu/forms/npcalc/</a>	
<b>Salt Lake Community College</b>	Salt Lake City <a href="http://slcc.edu">slcc.edu</a> 801-957-4111	Certificate Applied Associate Associate	Resident: \$4,543* Non-resident: \$14,884*	Some programs may require a HS diploma or GED equivalent. <a href="http://slcc.edu/admissions">slcc.edu/admissions</a>	<b>Fall Admissions:</b> Year-round <b>(Priority) Scholarship Application:</b> Fall 2026: Apr. 1, 2026 Summer 2026: Apr. 15, 2026 Spring 2027: Oct. 1, 2026 <b>Financial Aid:</b> Year-round	<a href="http://slcc.edu/financialaid/net-price-calculator.aspx">slcc.edu/financialaid/net-price-calculator.aspx</a>	
<b>Salt Lake Tech College</b>	Salt Lake City <a href="http://slcc.edu">slcc.edu</a> 801-957-4111	Certificate	\$99/credit + fees (Varies by program)	Most SLCC programs do not require a HS diploma or GED. <a href="http://slcc.edu/sltech/admissions.aspx">slcc.edu/sltech/admissions.aspx</a>	<b>Fall Admissions:</b> Year-round <b>Scholarship Application:</b> Year-round <b>Financial Aid:</b> Year-round	<a href="http://slcc.edu/financialaid/net-price-calculator.aspx">slcc.edu/financialaid/net-price-calculator.aspx</a>	
<b>Snow College</b>	Ephraim/Richfield <a href="http://snow.edu">snow.edu</a> 435-283-7000	Certificate Applied Associate Associate Bachelor	Resident: \$4,438* Non-resident: \$14,638*	HS diploma or GED equivalent. <a href="http://snow.edu/apply">snow.edu/apply</a>	<b>Fall Admissions:</b> Must be admitted by 1st day of class <b>Scholarship Application:</b> Mar. 1, 2026 <b>Financial Aid:</b> Priority: Jun. 1, 2026 Final: Year-round	<a href="http://collegeraptor.com/Shopping/School/Snow-College-UT-230597">collegeraptor.com/Shopping/School/Snow-College-UT-230597</a>	

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.

**Where should I start?**



# Paying for College Student Bundle



Apply for  
Scholarships



File the  
FAFSA

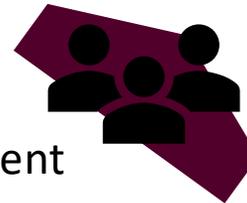


Earn and  
Save



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

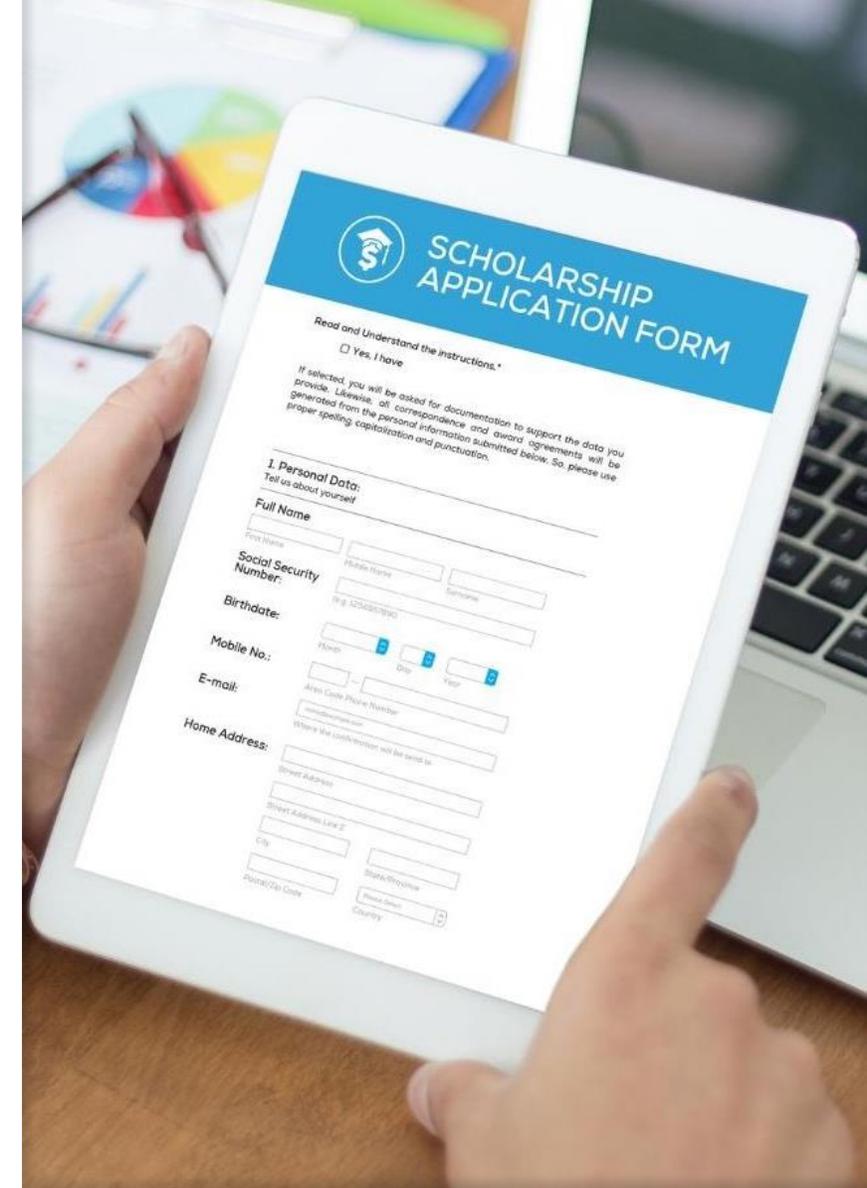
Small scholarships

- 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://USHE.edu/state-scholarships-aid)
- [Goingmerry.com](https://Goingmerry.com)
- [Fastweb.com](https://Fastweb.com)
- [Key to Success app – KTSutah.org](https://KeytoSuccessapp.com)
- [Scholarships.com](https://Scholarships.com)
- [Appily.com](https://Appily.com)
- [Myscholly.com](https://Myscholly.com)
- [Niche.com](https://Niche.com)
- [Bigfuture.collegeboard.org/scholarships](https://Bigfuture.collegeboard.org/scholarships)
- [Careeronestop.org](https://Careeronestop.org)
- [Unigo.com](https://Unigo.com)



**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](#)



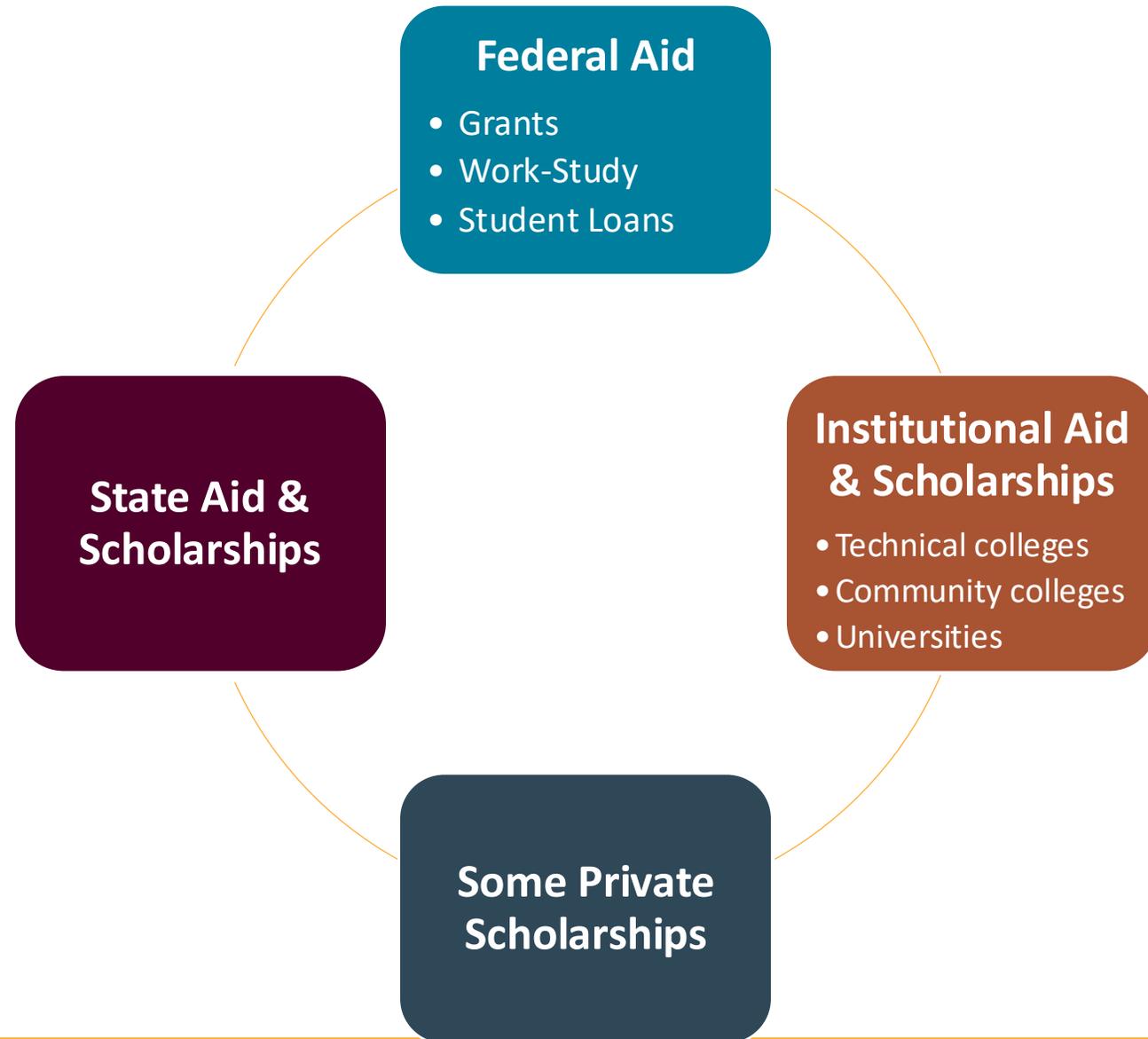
[FAFSA YouTube or Video Downloads](#)

# 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 1<sup>st</sup>** 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)



1<sup>st</sup> DAY OF 12<sup>th</sup> GRADE

1<sup>st</sup> DAY OF COLLEGE



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)

# 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

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)



1<sup>st</sup> DAY OF 12<sup>th</sup> GRADE

1<sup>st</sup> DAY OF COLLEGE



Complete FAFSA verification (if selected, Winter/Spring)

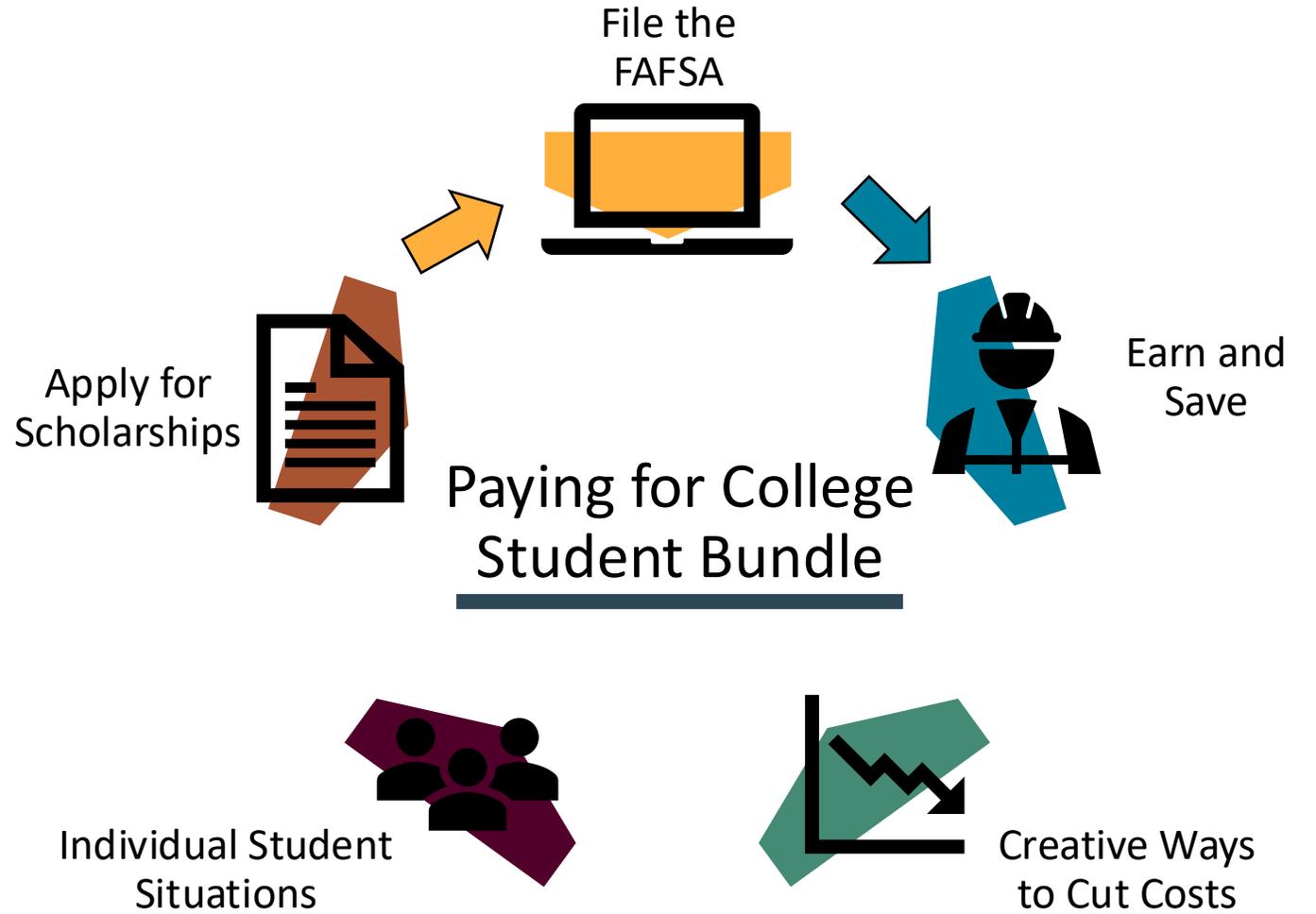


For federal loans, complete Entrance Counseling & sign the Master Promissory Note



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

# Paying for College Student Bundle



# Earn and Save



[Earn and Save  
Handout](#)



[Resume Builder  
Activity](#)



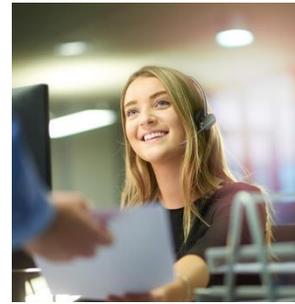
[My529  
Exploration  
Activity](#)



[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.



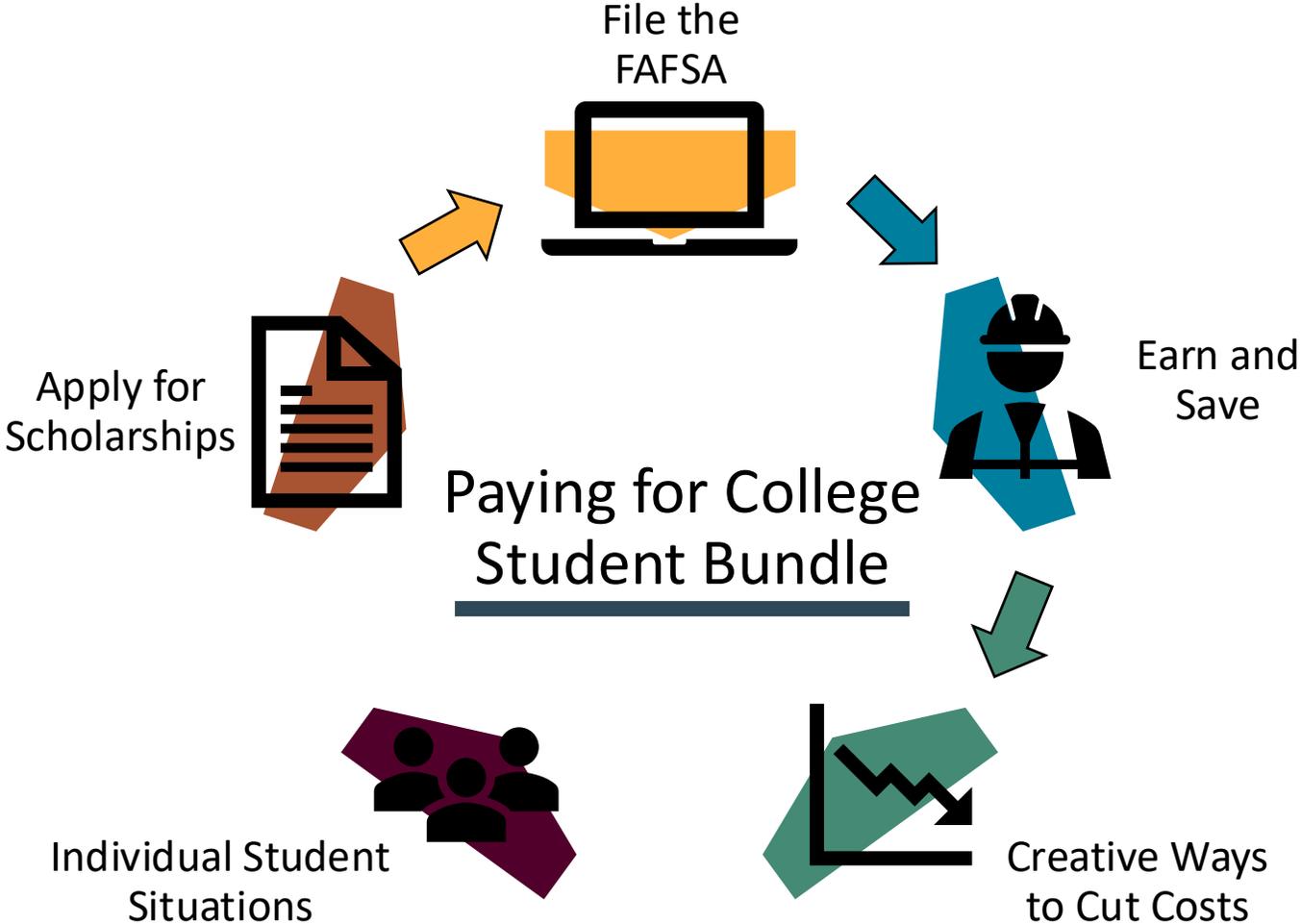
## **Internships offer:**

- 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"><li>• Earns interest</li></ul>	<ul style="list-style-type: none"><li>• Investment account</li><li>• Visit <a href="https://my529.org">my529.org</a> for information on Utah's plan</li></ul> <div data-bbox="1220 1133 1322 1229"></div> <p data-bbox="1098 1250 1447 1286"><a href="#">Click for my529 video</a></p>	<ul style="list-style-type: none"><li>• Investment account, but for qualified disability expenses</li><li>• <a href="https://ableut.com">ableut.com</a></li><li>• <a href="https://stableaccount.com">stableaccount.com</a></li></ul>

# 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](https://www.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.

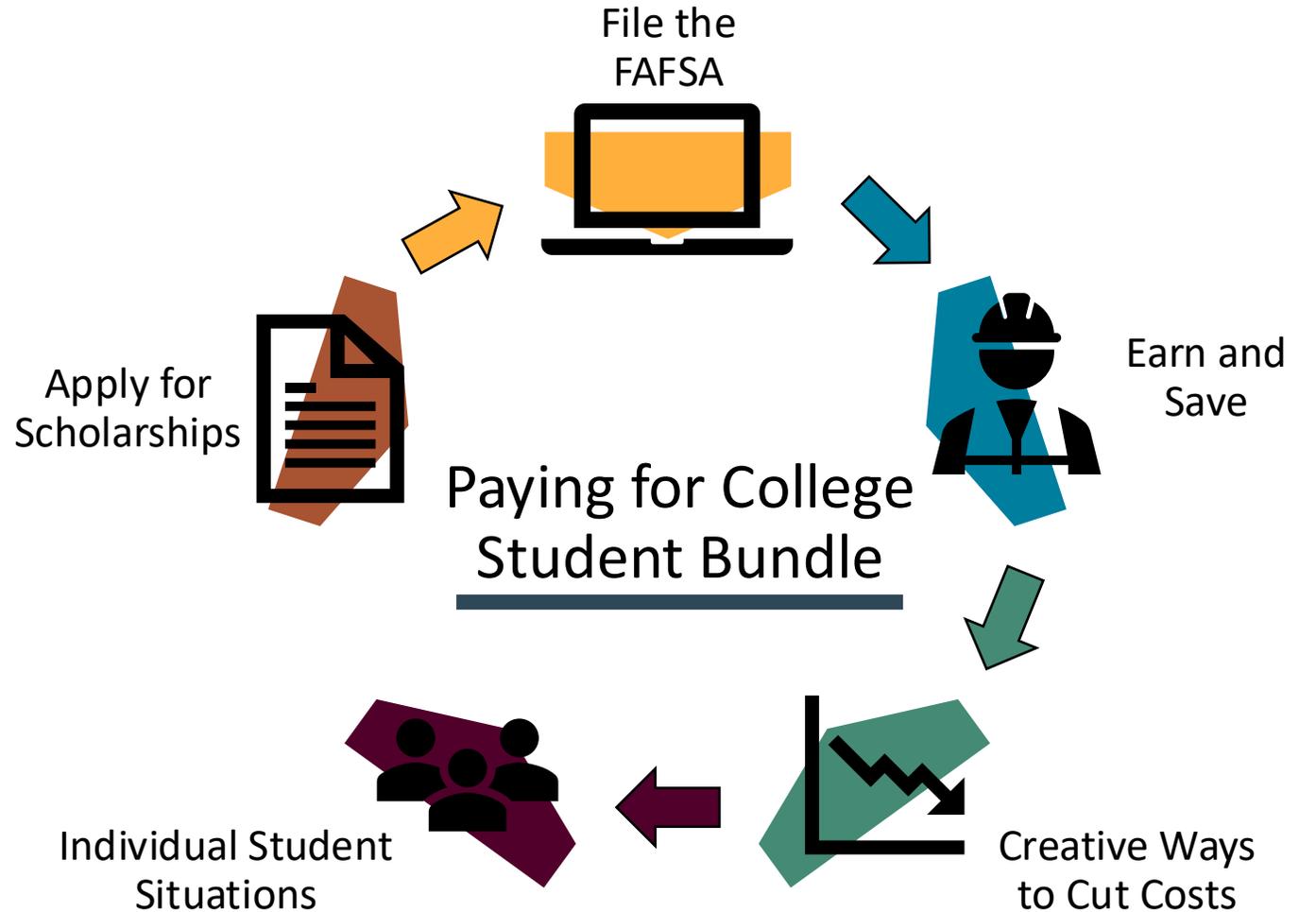
# College prep and attendance



**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 person's arm and hand are visible, holding a small, vintage-style globe of the Earth. The globe is positioned in the lower-left quadrant of the frame. The background is a bright, out-of-focus outdoor scene with a strong light source, likely the sun, creating a lens flare effect. The person is wearing a red garment. The globe shows continents and oceans, with a compass rose visible at the bottom.

# Deferment overview

- 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 overview 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 deferable?

- 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/](https://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](https://studentaid.gov/understand-aid/eligibility/requirements/non-us-citizens)

# Scholarship resources for refugee and asylee students

- **One Refugee** – [onerefugee.org](http://onerefugee.org)
- **Immigrants Rising** – [immigrantsrising.org/resource/overview/](http://immigrantsrising.org/resource/overview/)
- **University Alliance for Refugees and At-Risk Migrants (UARRM)** – [uarrm.org/toolkit](http://uarrm.org/toolkit)
- **Opportunity Scholarship & Financial Aid Estimator** - [studentaid.gov/aid-estimator/](http://studentaid.gov/aid-estimator/)
- [thedream.us](http://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](http://dream.utah.edu)
- **Salt Lake Community College Dream Center:** [slcc.edu/dreamcenter/](http://slcc.edu/dreamcenter/)
- **Utah State University:** [usu.edu/financial-support/undocumented-student-resources](http://usu.edu/financial-support/undocumented-student-resources)
- **Weber State University:** [weber.edu/undocumented/scholarships.html](http://weber.edu/undocumented/scholarships.html)
- **Utah Tech University:** [scholarships.utahtech.edu/non-resident-freshman-scholarships-2/](http://scholarships.utahtech.edu/non-resident-freshman-scholarships-2/)
- **Southern Utah University:** <https://www.suu.edu/finaid/scholarships.html>
- **Davis Technical College:** [davistech.edu/scholarships](http://davistech.edu/scholarships)
- **Utah Valley University:** [uvu.edu/studentaffairs/initiatives/](http://uvu.edu/studentaffairs/initiatives/)



# Legislation

## House Bill (HB) 144

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

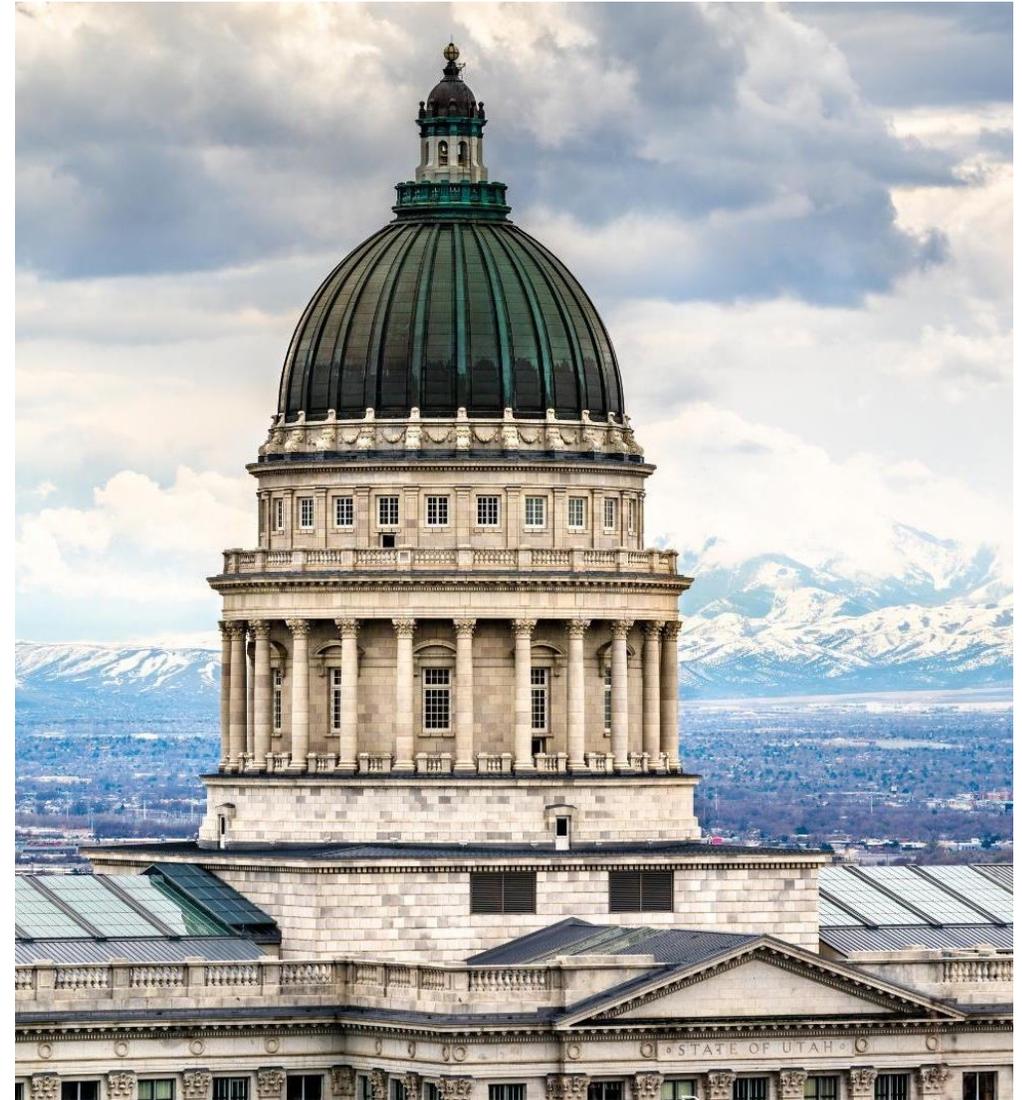
- Attended a Utah high school for at least three years
- Has a Utah high school diploma or Utah GED
  - Submit a high school transcript with graduation date listed
- Signs and submits an HB 144 affidavit

## 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:

- 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*



BRIDGERLAND  
TECHNICAL  
COLLEGE  
btech.edu



DAVISTECH  
DAVIS TECHNICAL COLLEGE



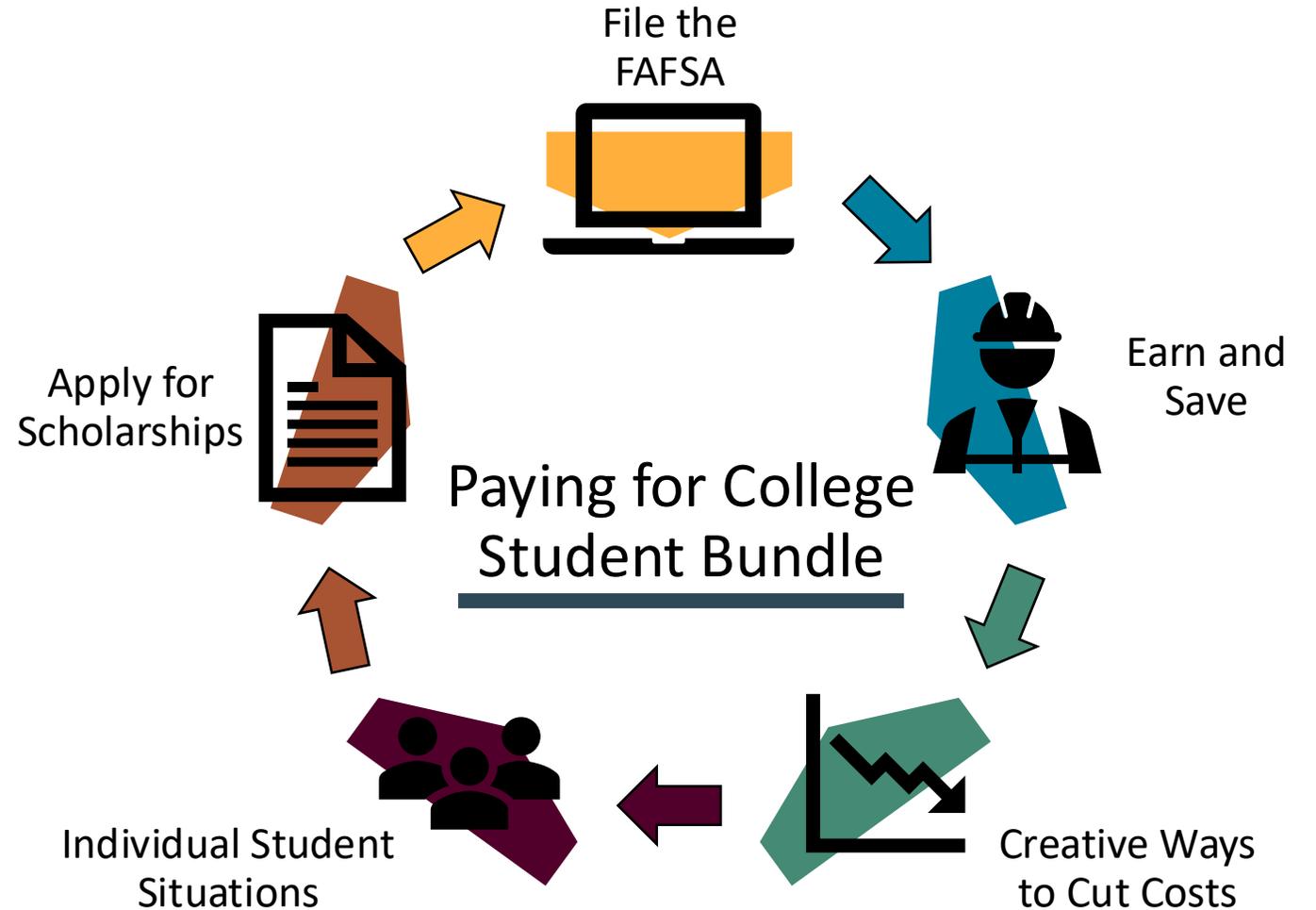
OGDEN-WEBER  
TECHNICAL COLLEGE



## *Private Institutions*



# Paying for College Student Bundle



# Questions



UTAH  
SYSTEM OF  
HIGHER  
EDUCATION