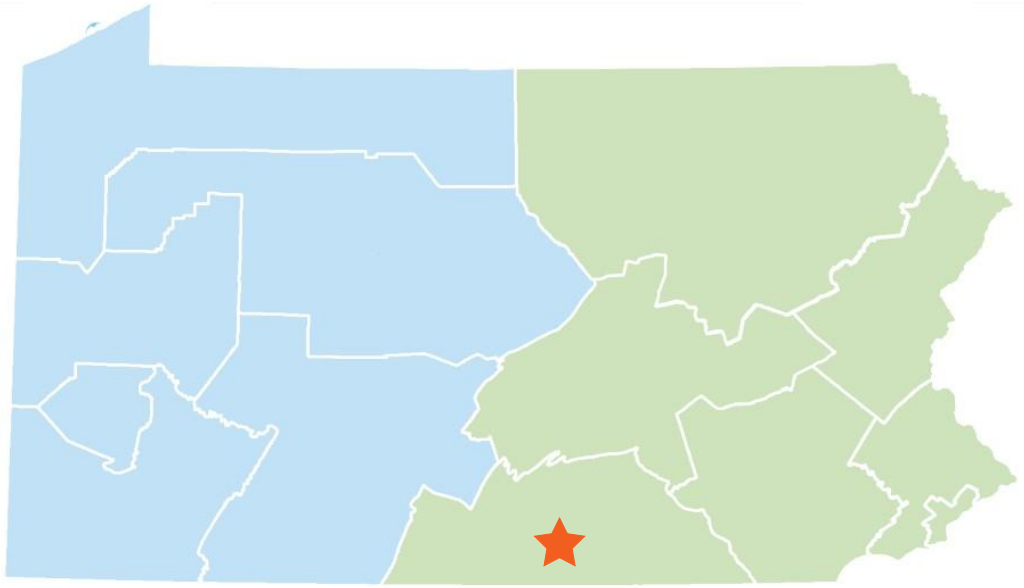

HOME OF THE
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CONFERENCE CHAMPIONS '11
STATE CHAMPIONS 2016
CONFERENCE CHAMPIONS '18
CONFERENCE CHAMPIONS '22

Your Presenter

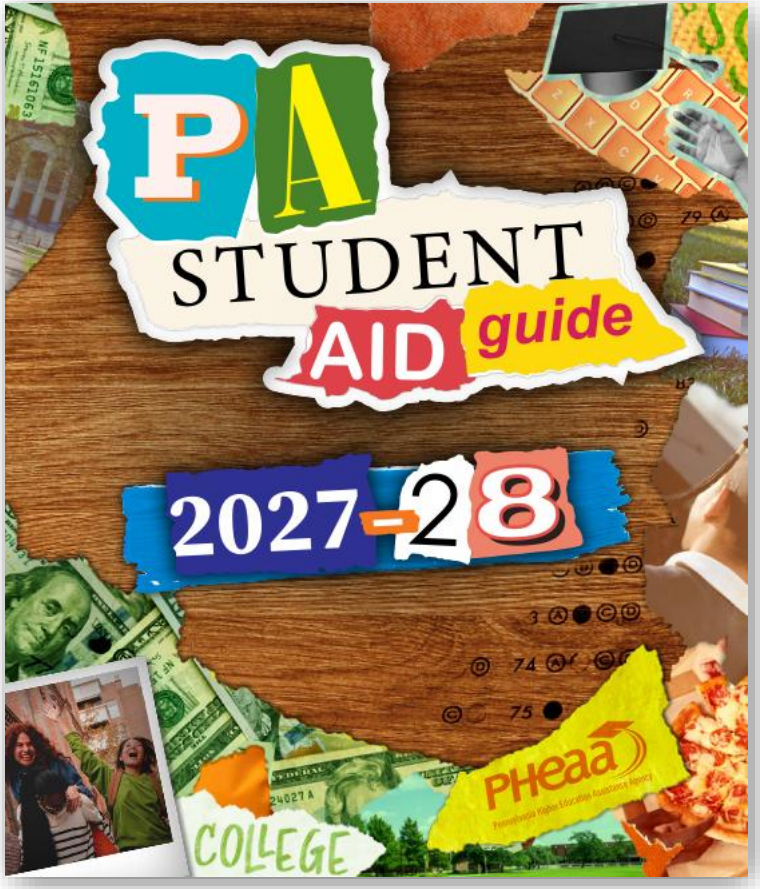


Ed Lane

Higher Education Access Partner
Adams, Cumberland, Franklin, Fulton & York Counties
PA Higher Education Assistance Agency (PHEAA)
717-798-4381
ed.lane@pheaa.org

Student Aid Guide

- The **page numbers** in top left of this presentation refers to where in the Student Aid Guide (SAG) you can review for more information.
- To view the electronic version of the SAG, go to: https://www.pheaa.org/college-planning/student-aid-guide or scan the QR Code



Topics



- Financial Aid Basics
- Federal and Pennsylvania State Aid
- Financial Aid Made Simple - 5 Steps
- The Free Application for Federal Student Aid (FAFSA®)
- Student and Parent Loans
- Financial Aid Notifications
- Final Thoughts
- Questions

What Is Financial Aid?

Financial aid consists of funds provided to students and families to **help** pay for postsecondary educational expenses.



Free Money (Gift Aid) – Grants/Scholarships



Self-Help - Work, Savings, Tuition Account Programs, etc.



Borrowed Money – Loans (Federal Student Loans, PLUS, Private Loans)

Basic Principles, Federal Aid

- Paying is the joint responsibility of the student and parents, to the extent possible.
- Need-based financial aid is subject to a federal formula to determine financial aid.
- Not all families qualify for need-based aid. There is no guarantee that you will get any free money to pay for higher education.
- The student should be engaged in the process.

What School Costs Are Considered?

A school's cost of attendance includes:

- Tuition and fees
- Housing and food
- Books, course materials, supplies, and equipment
- Transportation
- Personal expenses



Student Aid Index (SAI)

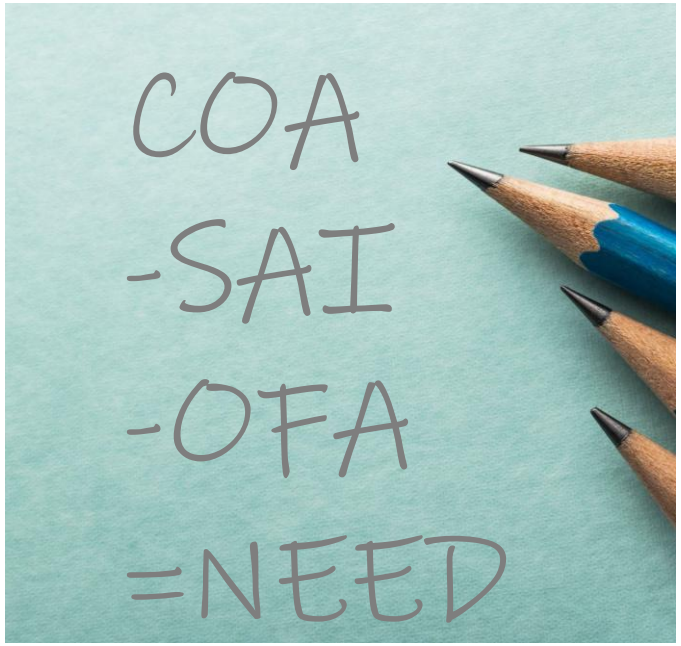
The SAI can be as low as negative 1500 (-1500).

SAI values can be as high as 999,999.

It is not the amount a family is required to pay, but instead helps the financial aid office determine how much financial support you may need.

Calculating Financial Need

- Schools and colleges receive FAFSA information and calculate financial need
- Financial Aid Office (FAO) “packages” student based on financial need and available funding (varies from school to school)
- Financial aid offer sent to student



Financial Aid – Gift Aid

Based on financial need or merit (assets, income, family, ability, actions, criteria)

- Scholarships and grants—**free money**
- Federal government, state government, schools and colleges
- Organizations, businesses, community, employers, FREE Internet search

Financial Aid – Self-Help Aid

- Loans
  - Loans are borrowed money—Must be paid back
- Work-study awards: Earned money
  - Wages earned and paid directly to the student for working, coordinated through the campus or state
- Tuition reimbursement—employer sponsored education
- U.S. Military benefits—requires service commitment & satisfying criteria

Federal Grant Programs

- Pell Grant—max award $7,395*
  - Eligibility is the same for every postsecondary institution
- Federal Supplemental Educational Opportunity Grant (FSEOG)—max award $4,000
  - Eligibility determined by Financial Aid Office at each potential school
  - Student must be enrolled at least half-time
  - **Awarded to most financially needy students**

*for the 2026-27 academic year

Other Federal Programs

(Based on specific situations & criteria)

- Teach Grant–Teacher Education Assistance for College & Higher Education
- Iraq & Afghanistan Service Grant
- Veterans Education and Training Benefits
- Vocational Rehabilitation Program (students with disabilities)
- Americorps - **americorps.gov**

StudentAid.gov

PA State Grant Program

2026-2027 Award Amounts

- In-state—max award $6,000 (full-time)
- **Reciprocal states:** Delaware, DC, Massachusetts, Ohio, Vermont, West Virginia
  - Up to $600 for full-time students ($800 for veterans)
- Award amount determined in part by the cost of the school

Must be at least half-time to be eligible



2026-27 Award Amounts

The maximum award for student attending an approved school in a reciprocal state is $600 and $800 (veterans)

*** Must be at least half-time to be eligible**

Cost Tier	Maximum Award	Minimum Award
$0 - $14,000	$3,192	$500
$14,001 - $21,000	$5,106	$500
$21,001 - $31,000	$5,488	$500
$31,001 - $34,000	$6,000	$500

Other State Programs

- PA Active Volunteer Tuition & Loan Assistance Program
- PA Blind or Deaf Higher Education Beneficiary Grant Program
- Chafee Education and Training Grant Program
- PA Fostering Independence Tuition Waiver Program
- Grow PA Scholarship Grant Program
- PA Mental Health Education Learning in Schools
- PA Partnerships for Access to Higher Education Program



For details, see the PA Student Aid Guide, or visit **pheaa.org**

Grow PA Scholarship Grant Program

New program!

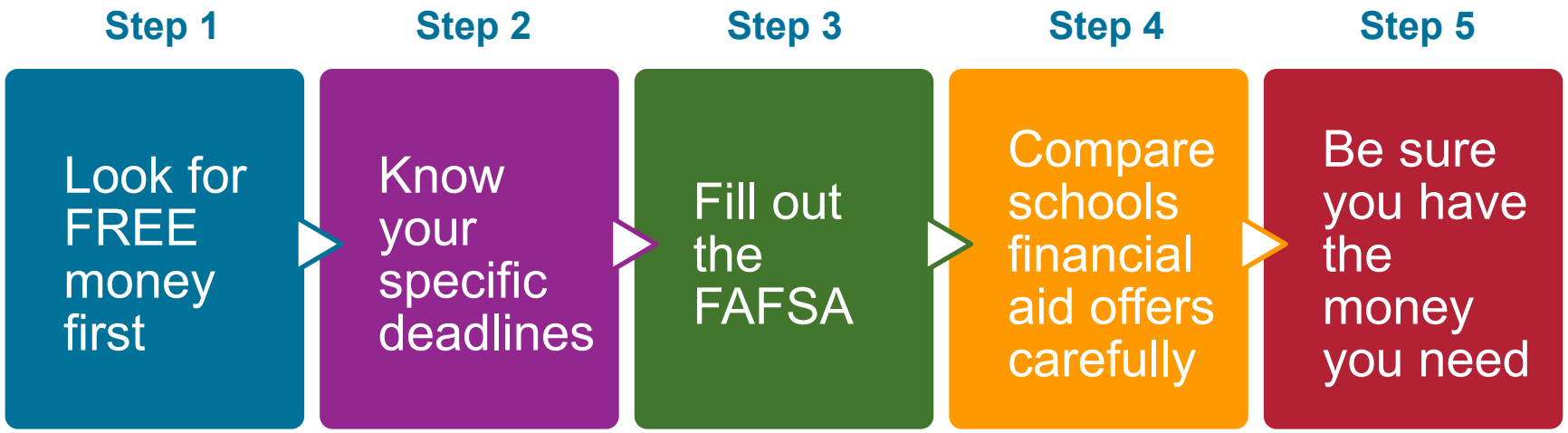
This program helps in-state students pay for school and builds the workforce in PA for **in-demand** occupations.

- The Grow PA Grant Program provides grants (maximum award $5,000 per year) to students who meet the qualifying criteria.
- After graduation, the student must commit to live and work in Pennsylvania, within an in-demand occupation, for a number of years equal to the number of years in which you received the grant.

Learn more at **pheaa.org/GrowPA**

Financial Aid Made Simple

5 Steps to Financial Aid



Step 1: Look For Free Money First

- Start searching early.
- Use **free** scholarship search sites.
- Don’t ignore scholarships with smaller award amounts.
- Search for scholarships every year.



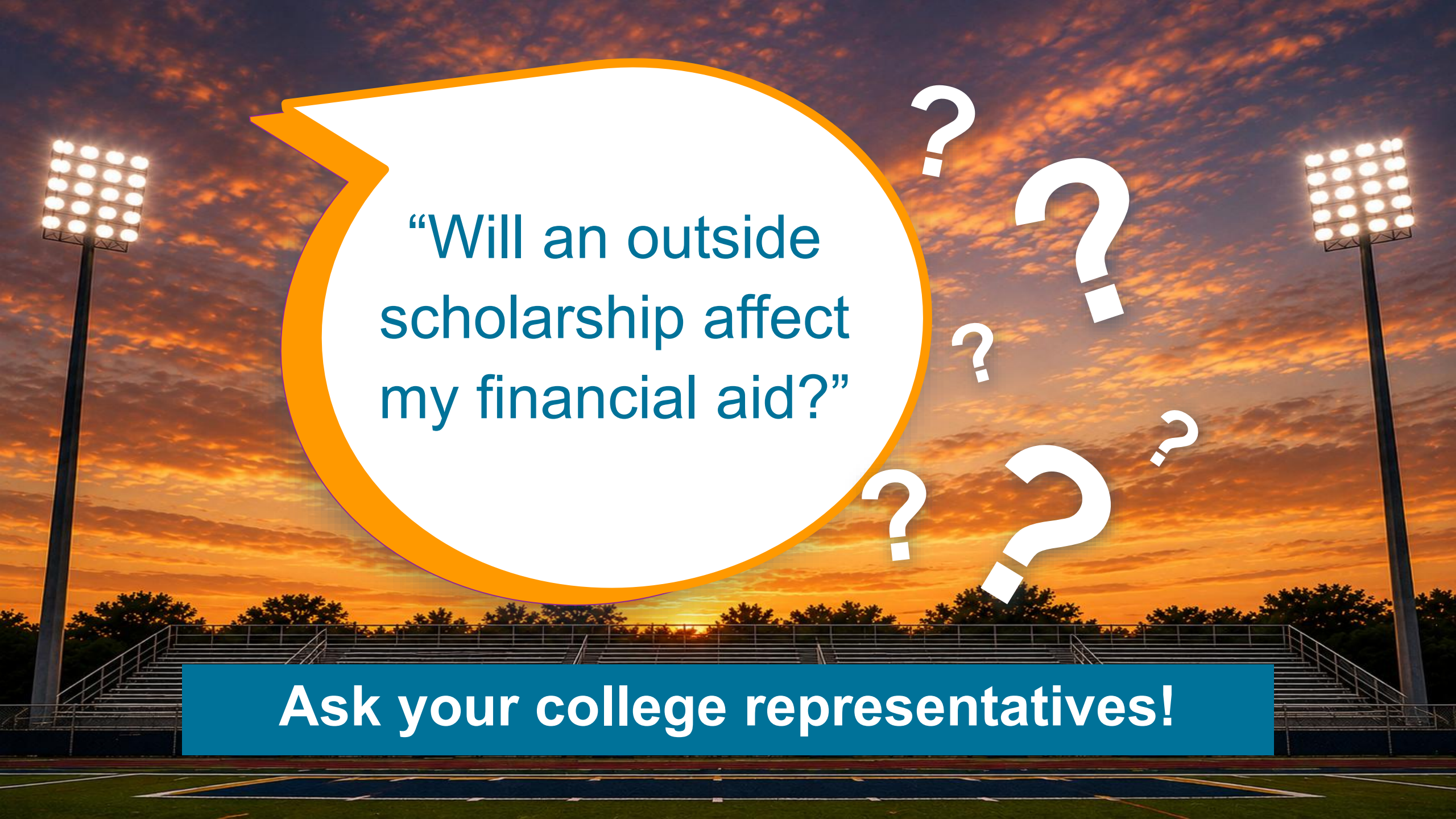
Step 1: Look For Free Money First

- Scholarships **are** obtainable – Effort pays off!
- **Available** beyond the first year
- Wide **variety** of criteria
- **Will** reduce your debt and need to borrow with loans

Recognize Scholarship Scams



- Application fees
  - Even if the fee is minimal or “only to encourage serious students to apply”
- “Guaranteed” scholarships
  - No individual can honestly “guarantee” you’ll win free money
- Solicitations
  - “You’ve been selected…”
  - “You are a finalist…”
  - Bona fide companies won’t ask for a check or credit card payment upfront
- Official-looking companies
  - The logo may look like the U.S. Dept. of Education’s logo
  - The company may talk about “federal” or “national” awards
- Seminars
  - Don’t get pressured into paying for services on the spot


“Will an outside scholarship affect my financial aid?”
Ask your college representatives!

Step 2: Know Your Deadlines

- Applications for admission
- Deadlines for scholarships
  - Institutions, Outside Sources
- Free Application for Financial Aid (FAFSA)
  - Schools have priority deadlines



PA State Grant Deadlines

You must complete your FAFSA by the deadline to be considered for the PA State Grant.

- **May 1**—If you plan to enroll in a degree program or a college transferable program at a 2-year private college or other college or university.
- **August 1**—If you plan to enroll in a community college; a designated Pennsylvania -Admission institution; a business, trade, or technical school; a hospital school of nursing; or a 2-year program that is not transferable to another institution.



Deadlines Are Crucial



- Make sure you know the priority FAFSA filing deadlines for the schools you are researching.
- File your FAFSA prior to the earliest deadline of your school possibilities.
- Students do not have to be accepted for admission to list any schools on the FAFSA.

Step 3: The FAFSA is Your Connection to Funding

The FAFSA is a federal form used to determine student eligibility for the following:

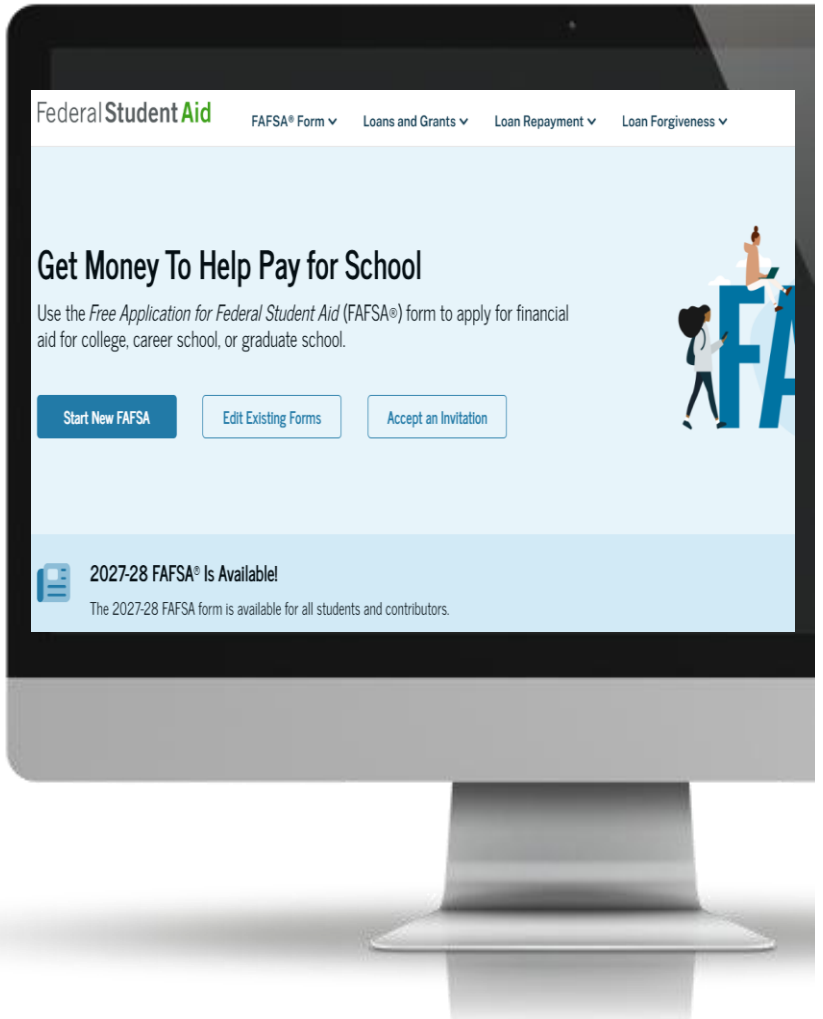
- Federal programs
- State programs
- School programs



FAFSA (Free Application for Federal Student Aid)

- The FAFSA is the primary federal form for financial assistance to attend a postsecondary school.
- Must file a FAFSA each year a student attends school to be eligible.
- File online—Fast, Secure, SKIP LOGIC and Built-in Edits.
- While filing the FAFSA online is preferred, a printable PDF version is available at **StudentAid.gov**.

StudentAid.gov/fafsa



Create Your StudentAid.gov Account

- The student applying for aid and all contributors providing information on the FAFSA need to create a StudentAid.gov Account at **StudentAid.gov/fsa-id/create-account**.
- Create at least 1 day prior to completing the FAFSA
- Legal signature for student and contributors.
- Users without an SSN will be able to acquire a StudentAid.gov Account.

Social Security Number

Username

Email Address

Password

Enable Two-Step Verification

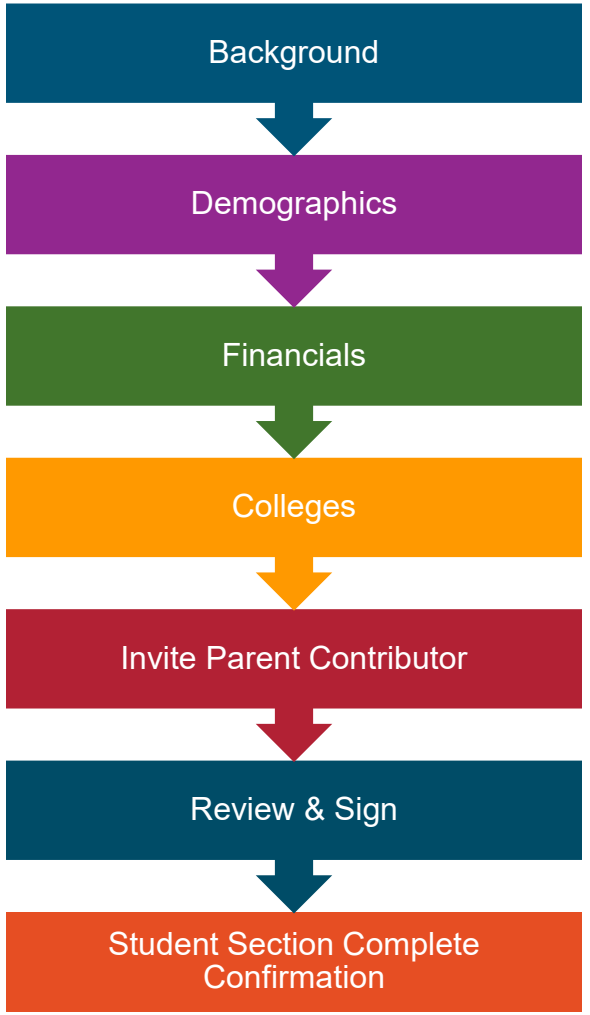
New FAFSA Real-Time Identity Verification

Applicants identified as being at a high-risk for identity fraud will be asked to confirm their identity.

- This step **must** be completed on a mobile or tablet device with a camera.
- Applicants will be asked to present one valid form of government-issued identification and to come on camera to take a picture. This process is automated and will happen in real time.
- The session is designed to be completed in one sitting and cannot be paused or resumed later.
- Students who fail to provide documentation during the timeframe can still submit their FAFSA form but will need to contact their school's financial aid office to complete the identity verification confirmation process.

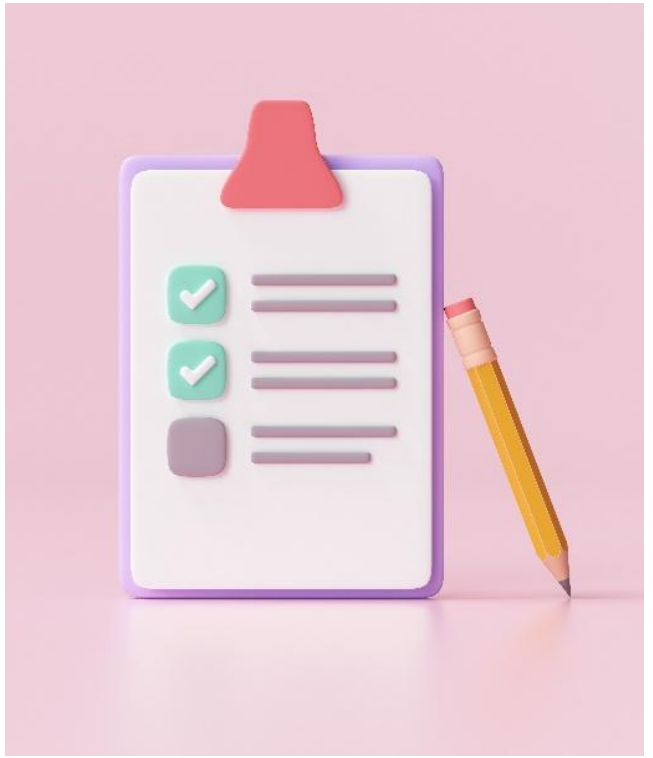
FAFSA Steps – Dependent Student

1. Login—dependent student
2. Dependent onboarding steps
3. Verify student identity information
4. Student provides consent



Consent

- Applicant and any required contributor on the FAFSA must provide consent. They are consenting to:
  - Direct Data Exchange to import applicant, parent, parent spouse, or student spouse Federal Tax Information (FTI).
  - Redisclose FTI to state entities, institutions, and scholarship organizations.

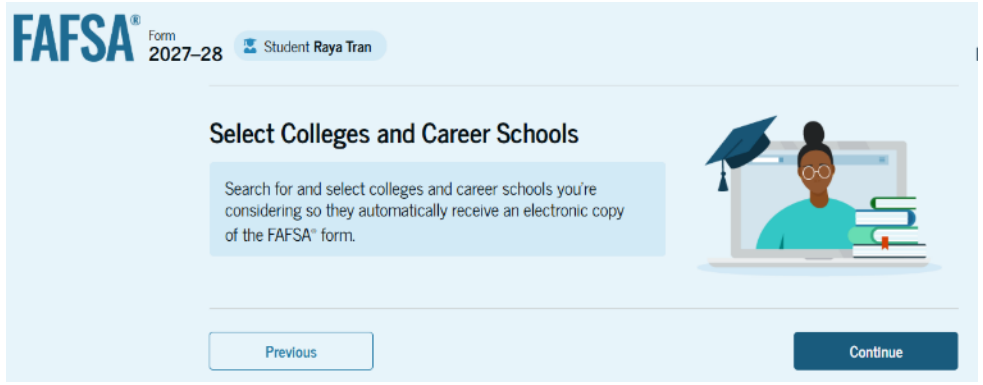


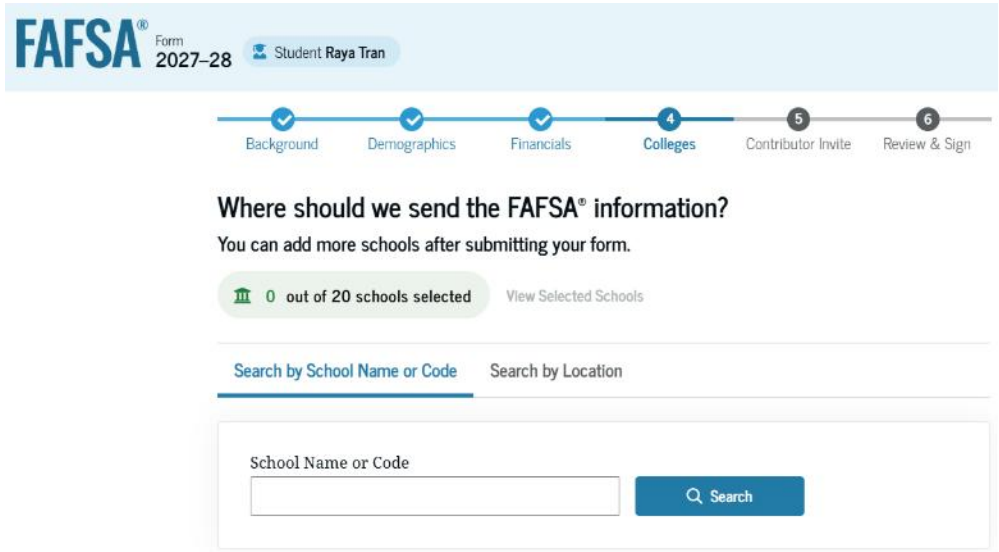
IRS Direct Data Exchange

- System integration allows users' federal tax information to be retrieved and transferred directly into the FAFSA form via IRS direct data exchange.
- Students and contributors must provide consent to retrieve and disclose federal tax information from the IRS for the student to be eligible for federal student aid.
- **The data exchange with the IRS may not work if the student or parent:**
  - has had a change in marital status after the end of the tax year.
  - filed a Puerto Rican or foreign tax return.
  - was victim of identity theft, involving their federal tax return.

FAFSA – School Selection

- List more than one!
- Only schools that are listed will be able to see your FAFSA information.
- Students can list up to 20 colleges at a time
- Schools can be added or deleted at any time
- First school listed on FAFSA is used for PA State Grant eligibility purposes





Dependent Students - Who Reports info on the 2027-28 FAFSA?

YES

- Married parents living together
- Biological parents living together
- Divorced or separated parents:
  - The parent that provided the most financial support to student over the past 12 months
  - If equal, then student would invite the parent with the higher income and assets
- Stepparent – If part of the student's household
- Adoptive parents

NO

- Foster Parents
- Legal Guardians
  - By court order
- Anyone else the student is living with



Dependent Students - Who Reports Info on the 2027-28 FAFSA?

On the FAFSA, the legal parent is the student's:

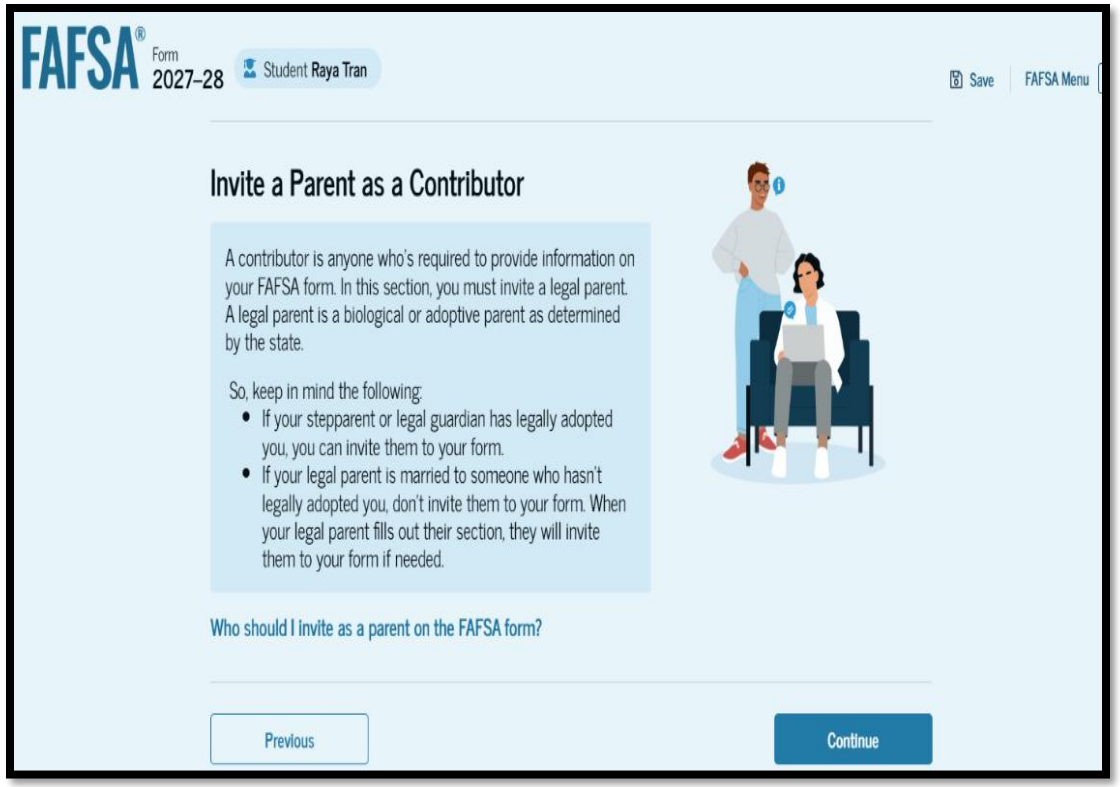
- Biological or adoptive parent
  - Regardless of gender
  - Or as determined by state (listed on birth certificate)

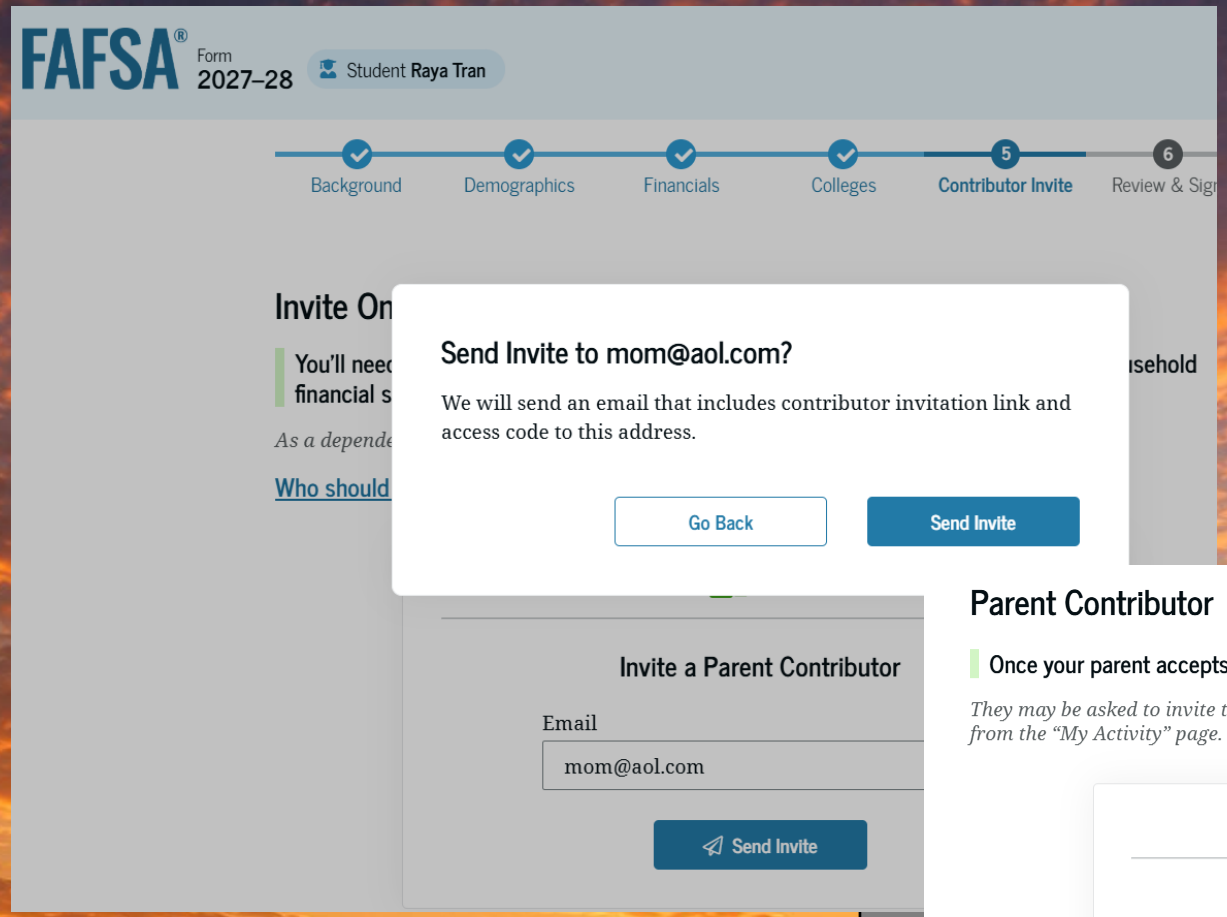
- Dependent students can use the Who's my FAFSA Parent? wizard to determine which parent(s) will be a required contributor on the FAFSA.
- Scan QR code or visit StudentAid.gov/fafsa-apply/parents to access the Parent Wizard



Dependent Student Invites Parent

- The student is asked to invite a parent contributor. The student will enter their parent's email address in order to send them an invite to their FAFSA® form.







Parent Contributor

Once your parent accepts the invitation, they can complete the parent section of this FAFSA form.

They may be asked to invite their spouse as a contributor too. Check the status of contributor invitations from the "My Activity" page.

Parent

mom@aol.com

Invite Sent

Other ways to send the invite

Copy and Send the Invite Link

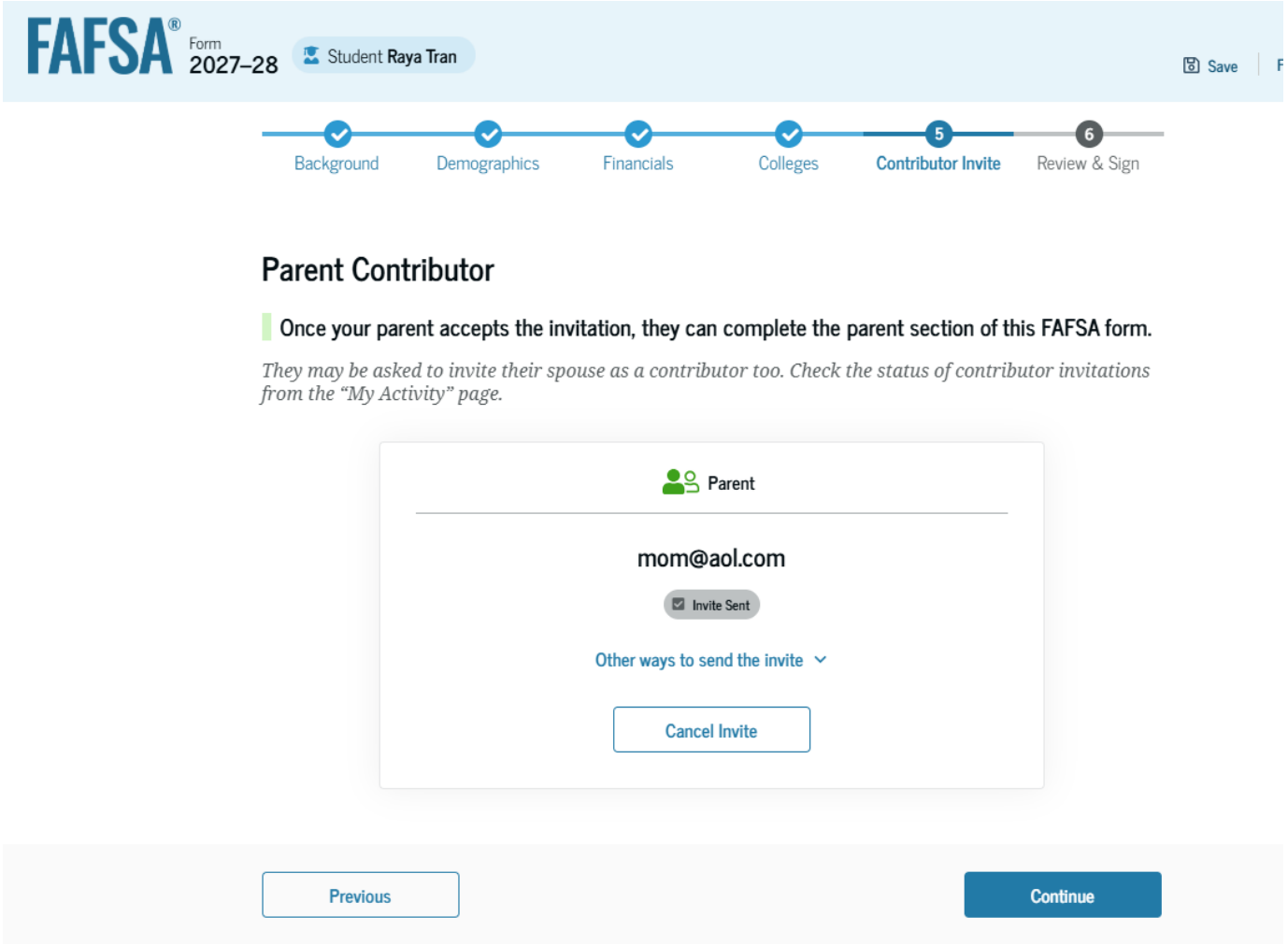
www.fafsa.gov/invite/8BR4U7T Copy Link

You can also have them go to www.fafsa.gov/invite and enter code:

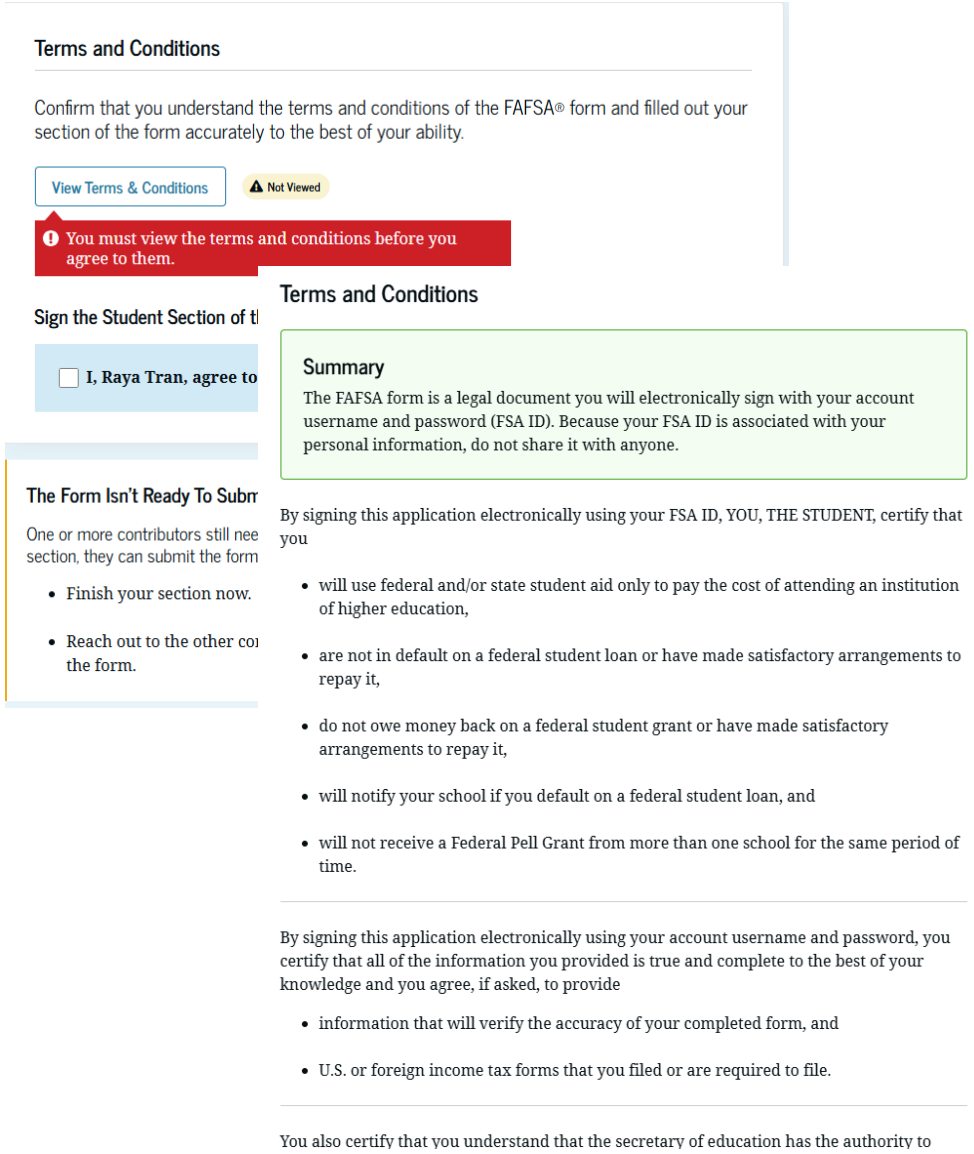
8BR4U7T

Cancel Invite

Dependent Student Invite Sent

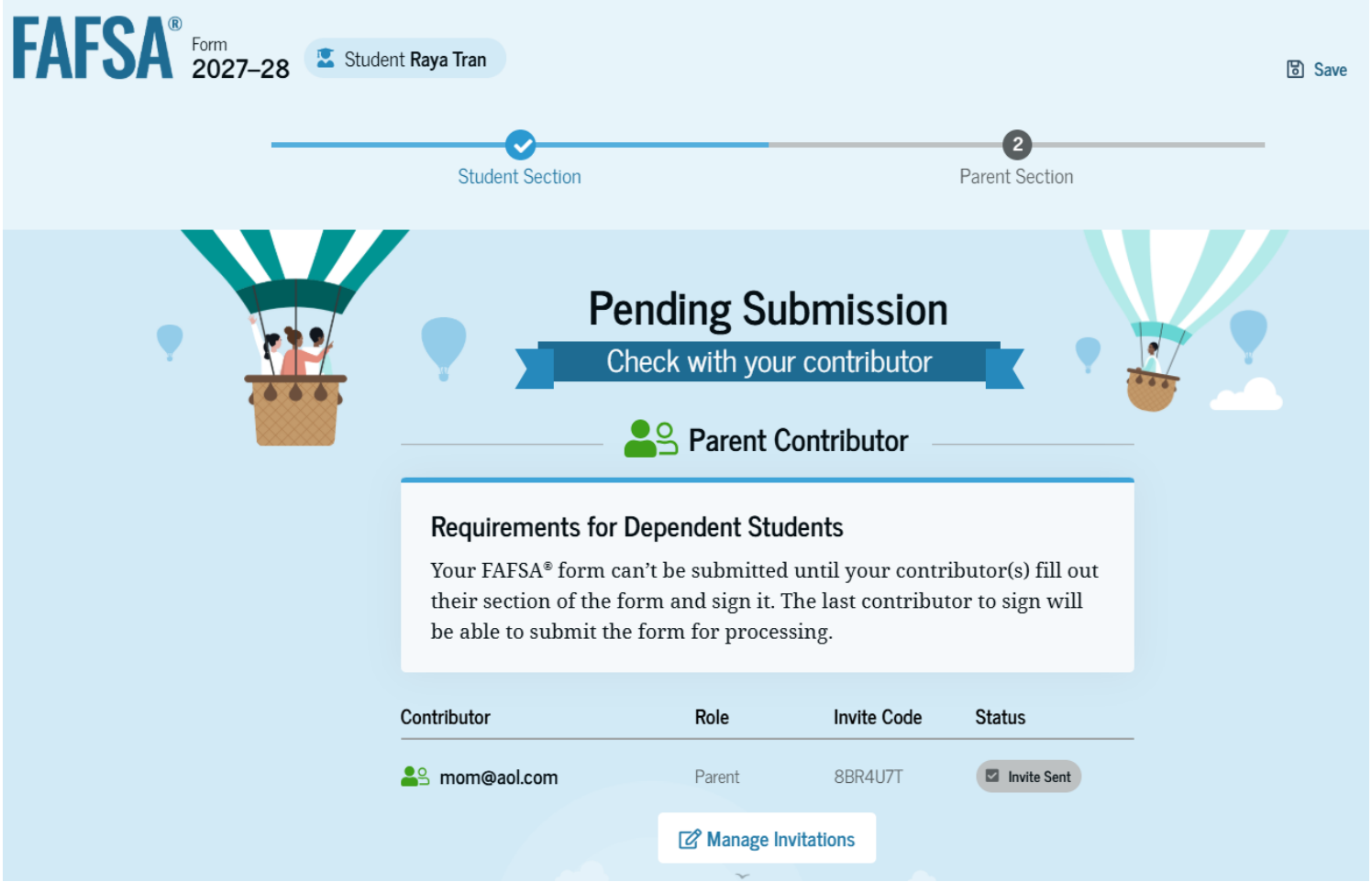


Signing the FAFSA

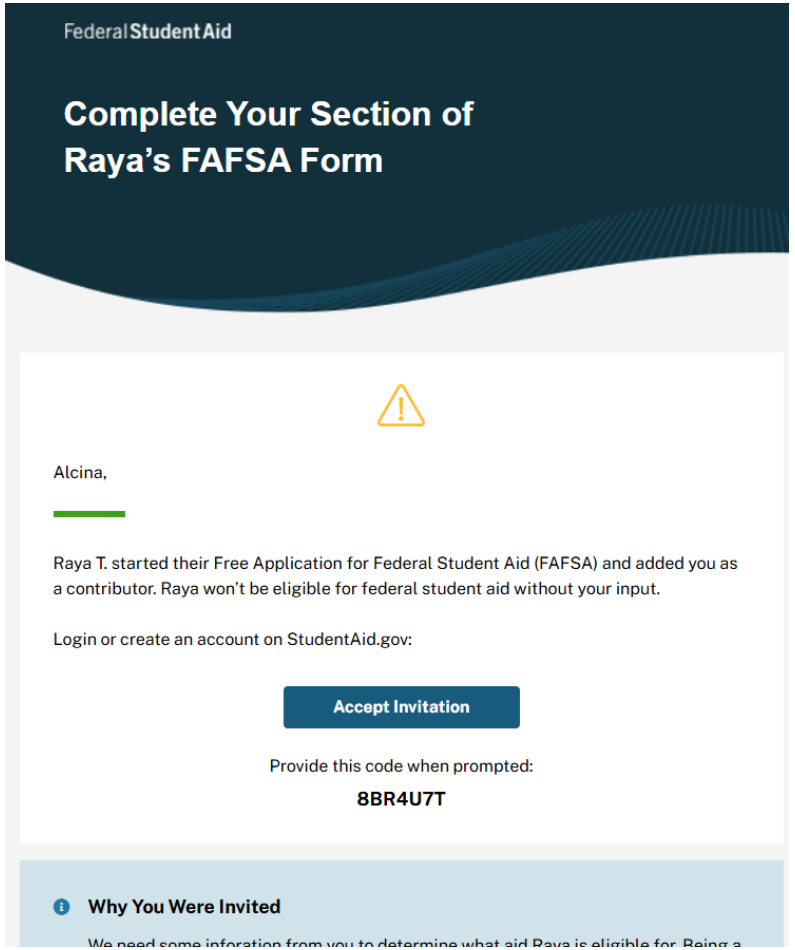


- On this page, the student acknowledges the terms and conditions of the FAFSA® form and signs their section. After agreeing and signing, the student is able to submit their section of the FAFSA form.
- Since parent information has not been provided, the FAFSA form is not considered complete and can't be processed yet.

Dependent Student Section Complete



Parent's Invitation Email



Federal Student Aid

Complete Your Section of Raya's FAFSA Form

Alcina,

Raya T. started their Free Application for Federal Student Aid (FAFSA) and added you as a contributor. Raya won't be eligible for federal student aid without your input.

Login or create an account on StudentAid.gov:

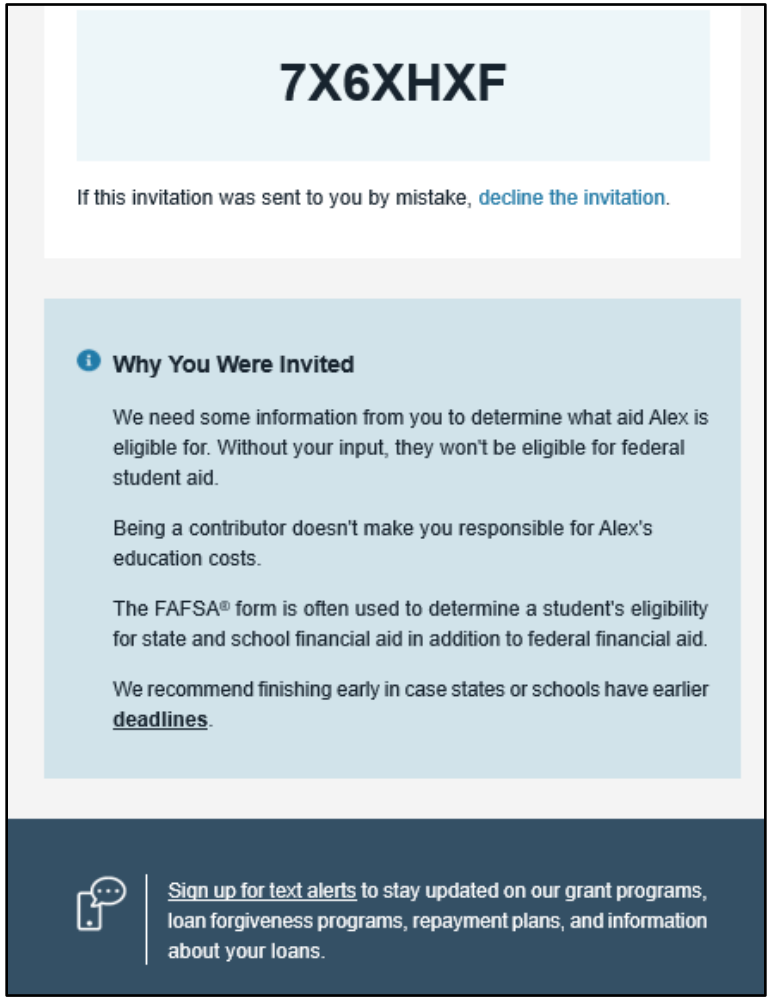
Accept Invitation

Provide this code when prompted:

8BR4U7T

Why You Were Invited

We need some inforation from you to determine what aid Raya is eligible for. Being a



7X6XHXF

If this invitation was sent to you by mistake, decline the invitation.

Why You Were Invited

We need some information from you to determine what aid Alex is eligible for. Without your input, they won't be eligible for federal student aid.

Being a contributor doesn't make you responsible for Alex's education costs.

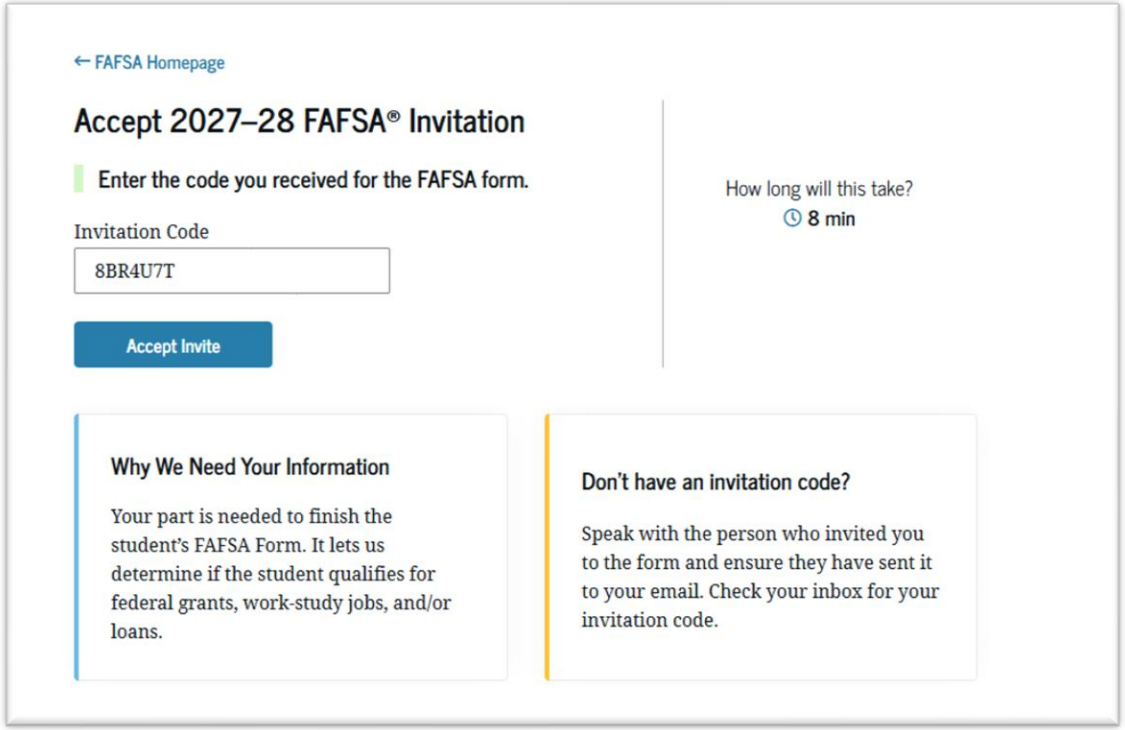
The FAFSA® form is often used to determine a student's eligibility for state and school financial aid in addition to federal financial aid.

We recommend finishing early in case states or schools have earlier deadlines.

Sign up for text alerts to stay updated on our grant programs, loan forgiveness programs, repayment plans, and information about your loans.

Parent Needs to Accept Invitation

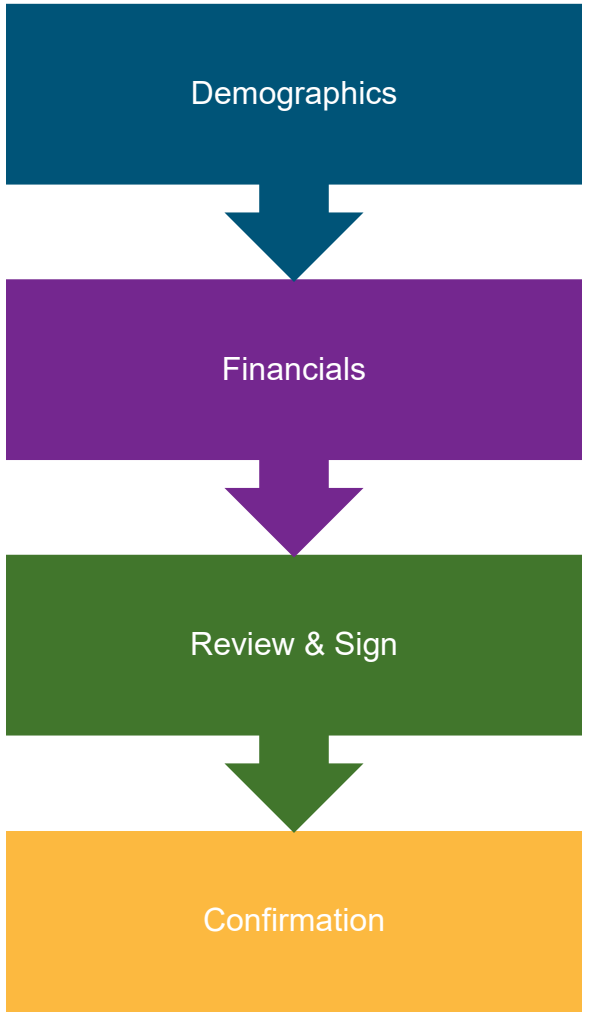
After logging in, the parent is taken to the "Accept 2027–28 FAFSA® Invitation" page. The invitation code from the parent's email automatically fills in the text box if the parent used the link from the email.



FAFSA Steps – Parent Contributor

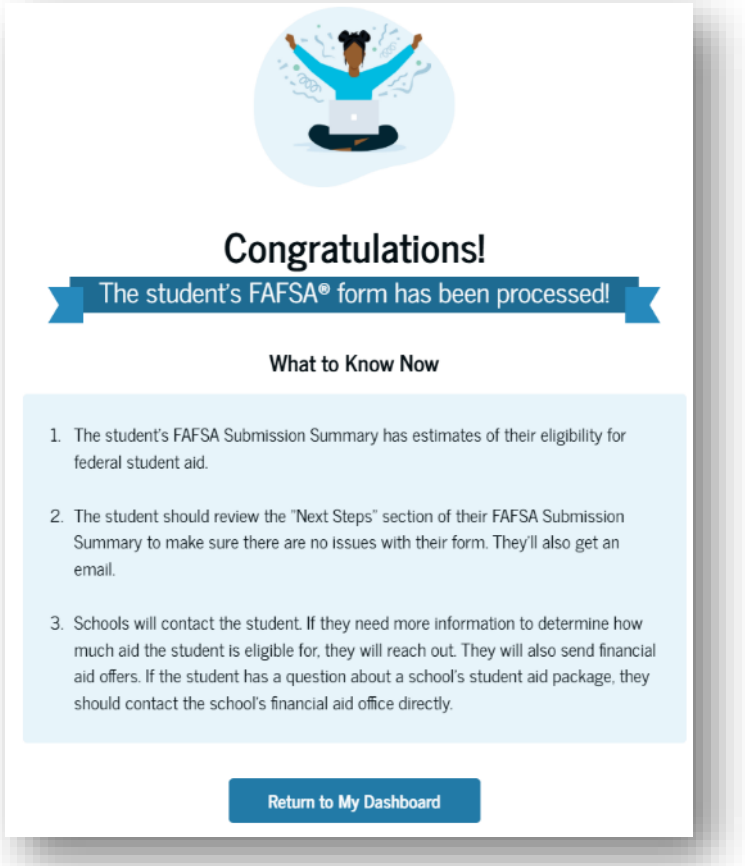
1. Following link in email invite—parent log in
2. Parent onboarding steps
3. Verify parent identity information
4. Parent provides consent

Once all required data has been provided and all sections have been signed, any role can submit the FAFSA form



FAFSA Confirmation

Upon submitting the student's FAFSA® form, the parent is presented an abbreviated confirmation page. This page displays information about tracking the student's FAFSA form and next steps. The student will receive an email with the full, detailed confirmation. With the student and parent sections completed and signed, the FAFSA form is now considered complete and submitted for processing.



When Is A Student Automatically Considered "Independent"?



- 24 or older on Jan 1st of 2027
- Married
- Veteran (includes active-duty personnel)
- Working on graduate level degree
- Legally emancipated minor or in a legal guardianship with someone other than their parent or stepparent, as determined by a court in state of residence
- Orphan, in foster care or ward of the court at anytime since the student turned 13
- Have legal dependents other than spouse
- Student deemed homeless by proper authority
- PA State Grant status can be different

Student Unusual Circumstances

A student may be experiencing an **unusual circumstance** that prevents them from contacting their parents or contacting parents would pose a risk to student. This may include but is not limited to students who:

- Left home due to an abusive or threatening environment;
- Are abandoned by or estranged from their parents, and have not been adopted;
- Have refugee or asylee status and are separated from their parents, or their parents are displaced in a foreign country;
- Are a victim of human trafficking;
- Are incarcerated, or their parents are incarcerated, and contact with the parents would pose a risk to the student; or
- Are otherwise unable to contact or locate their parents and have not been adopted.

After Filing

After completing the FAFSA, students and contributors will receive a FAFSA Submission Summary in real-time.

After the initial submission, students can make up to four corrections without waiting between transactions.

Information will be shared with PHEAA and all college choices.

PHEAA will send you an email to instruct you on how to activate your GrantUs account and apply for the PA State Grant.

Students should monitor the email account provided on the FAFSA and respond to requests from Federal Student Aid, PHEAA and the colleges.

PA State Grant Application Information

- Visit pheaa.org/StateGrant after completing the FAFSA for more information
- All data corrections (for example, school choice) will need to be made on the FAFSA
  - PHEAA will receive the updated information
  - First school listed on FAFSA is used for PA State Grant eligibility purposes
- FAFSA information will be automatically sent to PHEAA

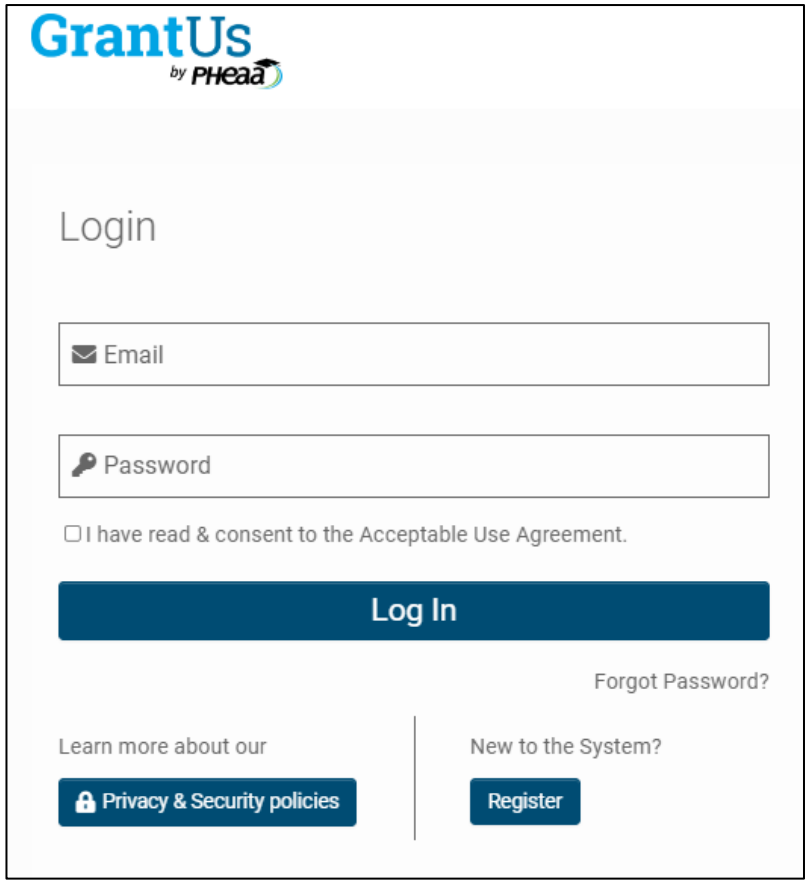
Steps to Apply for a PA State Grant

1. Complete the FAFSA by the appropriate filing deadline.
2. If you pass the pre-screening applicant checks, you'll get an email from noreply@grantus.org to activate your GrantUs account.
3. Review and complete items listed under your Action Items.

Students should watch for email messages and mail from PHEAA regarding their PA State Grant status. Students with incomplete applications will not be considered for state grant funds. Additional details on how to apply for a PA State Grant can be found at pheaa.org.

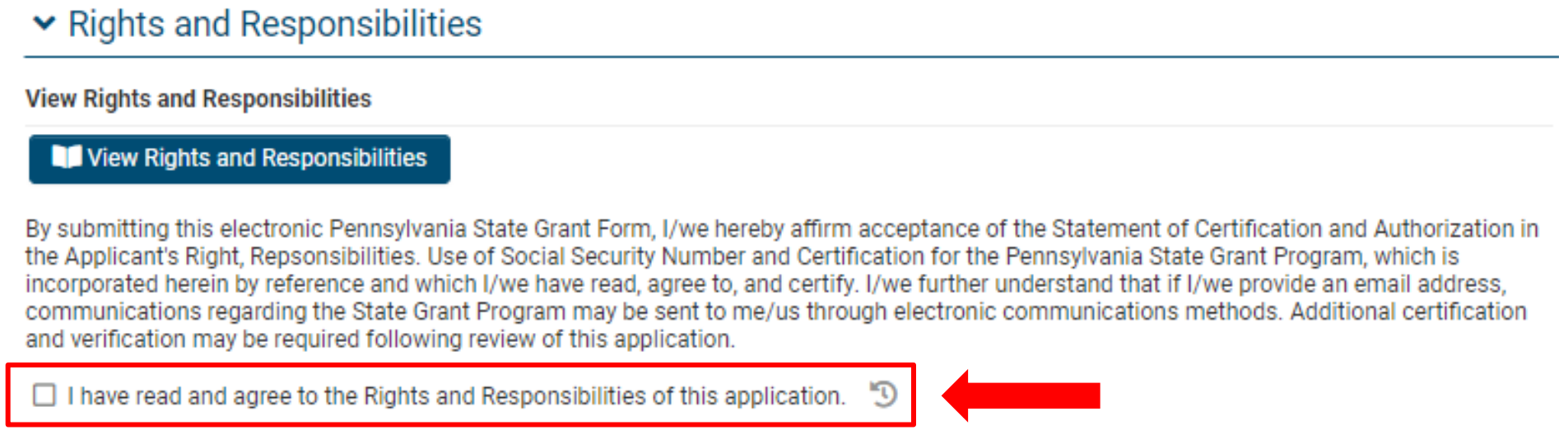
GrantUs

- PHEAA's PA State Grant and Special Programs online account management tool.
- Will be used to apply and manage eligibility for PA State Grant Program



PA State Grant Form (SGF)

- ✓ Check Rights and Responsibilities Box to electronically sign SGF



Financial Aid Offer

- Official notification from school about financial aid, terms and conditions
- Lists the type and amount of aid to be received
- Describes what must be done to accept or reject any aid
- Discloses students' rights, responsibilities and academic requirements

Reviewing the Financial Aid Offer

After reviewing their offer, students should be sure they know and understand the following:

- How much of the financial aid is free money?
- Is aid based on need and/or merit?
- Are there any conditions on the free money; in particular, is there a GPA requirement?
- Will aid change from year to year?
- Will institutional aid increase as tuition increases?
- Will loans be needed? If so, how much?

Financial Need

- Your financial aid offer may not meet all of your calculated financial need.
- Be sure to determine how much will be required of you in out-of-pocket costs and loans.



Step 4: Compare Schools' Financial Aid Offers Carefully

- There is no required standard format.
- If you receive a scholarship, do you know if there are conditions for maintaining it?
- Do you understand what is free money vs money that has to be paid back?

Bottom Line: What are your out-of-pocket costs?



Direct Costs – Gift Aid (Free Money)

College A

$53,000 (Direct Costs) - $20,000 (Grants & Scholarships) = $33,000 in remaining costs

College B

$29,000 (Direct Costs) - $5,000 (Grants & Scholarships) = $24,000 in remaining costs

Comparing Financial Aid Offers

Cost	$10,521	$36,212	$46,810
SAI	$ 6,474	$ 6,474	$ 6,474
Need	$4,047	$29,738	$40,336
Free Money	$ 4,016	$ 18,909	$31,920
Loans	$ 5,500	$ 5,500	$ 5,500
Work-Study	$ 0	$ 3,000	$ 3,000
TOTAL AID	**$9,516**	**$27,409**	**$40,420**
Gap = (Cost – Aid)	**$ 1,005**	**$8,803**	**$6,390**
Actual Cost = (Cost – Free $)	**$6,505**	**$17,303**	**$14,890**

Financial Aid Notification Letter

Dream University

Congratulations on your admission to Dream University!

Please review the financial aid offer information listed below and contact us with any questions.

Estimated Annual Cost of Attendance

Tuition & Fees.....$18,000

Housing & Meals.....$13,500

Total Billed Costs.....$31,500

The total estimated Cost of Attendance is $35,500. This includes $4,000 of non-billed expenses such as books, supplies, transportation and other living expenses.

Financial Aid Offer	Fall	Spring	Total
Federal Pell Grant	$3,698	$3,697	$7,395
Pennsylvania State Grant	$2,744	$2,744	$5,488
Federal Supplemental Educational Opportunity Grant (FSEOG)	$1,500	$1,500	$3,000
Dream University Grant	$1,000	$1,000	$2,000
Dream University Scholarship	$3,000	$3,000	$6,000
Total Scholarships and Grants	**$11,942**	**$11,941**	**$23,883**
Federal Direct Subsidized Loan	$1,750	$1,750	$3,500
Federal Direct Unsubsidized Loan	$1,000	$1,000	$2,000
Total Education Loans	**$2,750**	**$2,750**	**$5,500**
Federal Work Study *Federal Work Study offers are not credited to the student's bill	$1,200	$1,200	$2,400

Other Forms You May Need to Complete



- ✓ Check with your school

College Scholarship Service (CSS) Profile

College Specific Form

FAFSA Renewal, CSS Profile

- Renew every year for aid opportunities
- Submit your renewal **early**—it matters!
- If your school requires the CSS Profile, you need to also renew every year for aid options at your school

LUCKY YOU!

You don't get to fill out the FAFSA or the CSS Profile just once! You get to go through the process **EVERY YEAR** you attend college in order to continue receiving aid.

Special Circumstances

If things change….

- Divorced or separated parents
- Stepparents
- Adoptive parents
- Foster parents
- Legal guardians
- Living with others
- Recent death or disability
- Reduced income

Step 5: Be Sure You Have The Money You Need

- Have you considered annual out of pocket costs **beyond the first year?**
- Do you understand your actual costs?
- Do you have a strategy for handling out of pocket costs?



Be a Smart Borrower



- Student debt is an increasing concern as more students graduate with staggering loan amounts.
- Think about how you'll repay your debt before you borrow.
- Consider every potential free financial aid option before borrowing.
- The federal government has made it very easy to borrow—this is good for access, but students need to be aware of the pitfalls of borrowing too much.
- **If you must borrow, only borrow what you need.**

MySmartBorrowing.org

- An interactive, online tool created by PHEAA that helps students and families:
  - Estimate career salaries and college tuition
  - View the impact of savings on overall cost
  - Calculate loan repayment
  - Avoid over-borrowing



Types of Federal Loans

- Undergraduate Students
  - Subsidized (6.52% interest and 1.057% fee)
  - Unsubsidized (6.52% interest and 1.057% fee)
- Graduate Students
  - Unsubsidized (8.07% interest and 1.057% fee)
- Parents
  - PLUS Loan (9.07% and 4.228% fee)

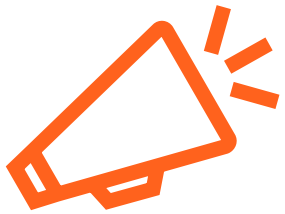
Undergraduate Loan Borrowing Limits

Dependent Undergraduate Student (does not include students whose parents are unable to borrow under the PLUS Program)	Annual Loan Limits
First Year	**$5,500** of which no more than $3,500 may be subsidized
Second Year	**$6,500** of which no more than $4,500 may be subsidized
Third Year and Beyond*	**$7,500** of which no more than $5,500 may be subsidized

*Aggregate Federal Student Loan Limit for undergraduate dependent student is $31,000

Federal Direct PLUS Loan

- In parent's name for dependent's student costs
- Rates set every July 1st for the life of that year's loan; fees are deducted from disbursement
  - 9.07% variable/fixed interest rate; 4.228% fees
- MUST apply each year
- Principal can be deferred while student is in school; Interest will continue to accrue
- If denied - student is eligible for an additional $4,000 unsubsidized loan



Parents are limited to $20,000 per year with $65,000 as the aggregate limit **per dependent!**

Changes to the Parent PLUS Loan

- All parents (combined) are limited to borrow no more than $20,000 per year per dependent student
- Additionally, the aggregate borrowing limit per dependent student is $65,000 (without regard to amounts forgiven, repaid, canceled, or discharged).



Private/Alternative Loans

- From private lenders or financial institutions
- In student's name/co-signers usually required
- Can borrow up to the Cost of Attendance
- Based on credit scores and debt-to-income
- Principal can be deferred while student is in school; Interest will continue to accrue
- Terms vary by lender – compare before making choices

Read the Fine Print!

PA FORWARD® Student Loans
by PHEAA

Undergraduate and Graduate Loans

PA's Low-Cost Way to Pay for College!



Low, Fixed Rates

2.78–9.94% APR [1,2]

Effective as of 6/4/26

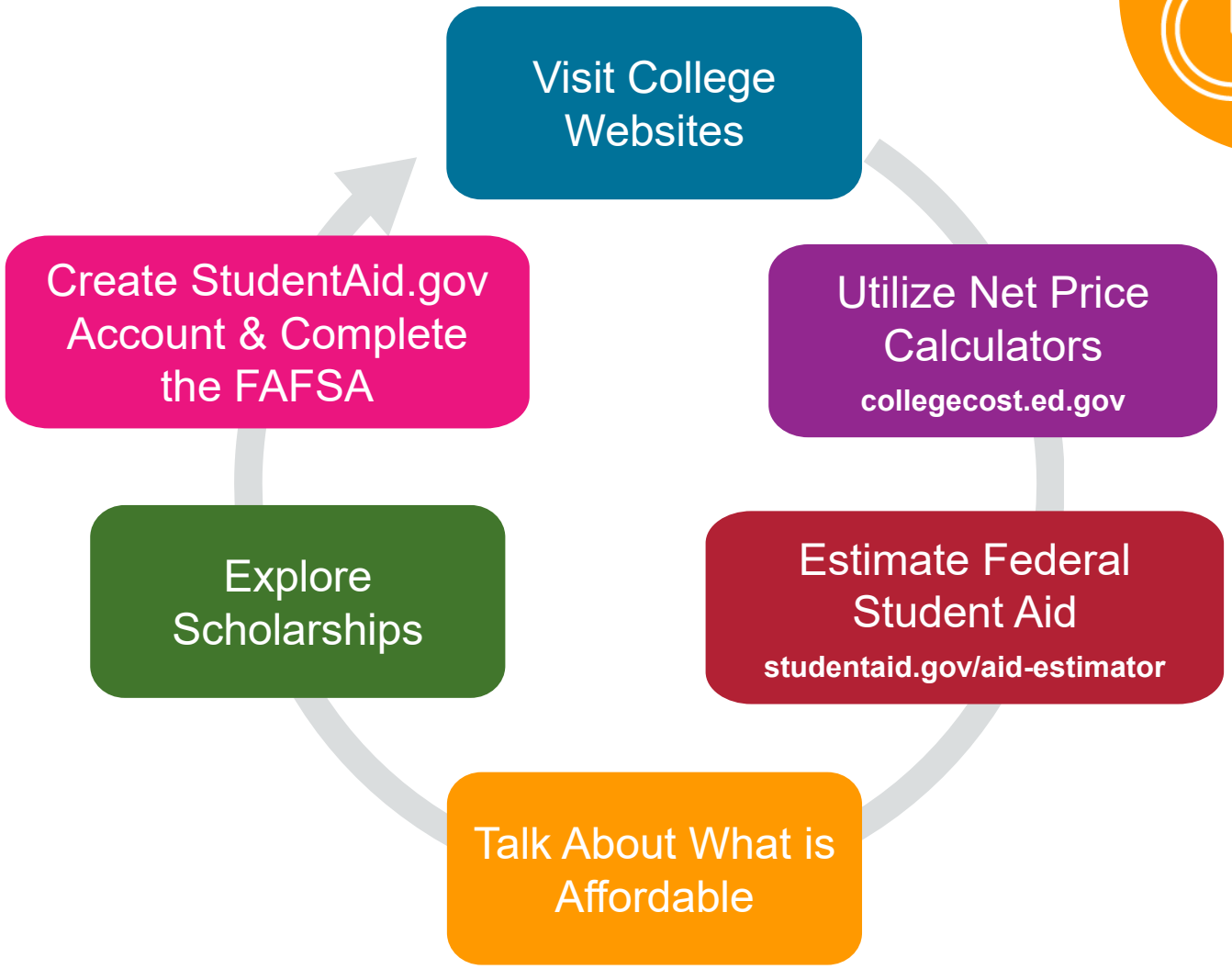
Learn more at **pheaa.org/PAForward**

1) Annual Percentage Rate (APR) Calculations–The lowest APR is based on the following assumptions: A loan of $10,000 made in a single disbursement, a borrower who selected an Immediate Repayment Plan and a repayment term of 60 months, monthly payments of $178.84 and a final payment of $170.99, a fixed periodic interest rate of 3.06%, and total payments of $10,722.77. The borrower in this sample qualified for a 0.25% Direct Debit benefit for the entirety of the repayment period and a 0.50% Graduation benefit was applied 47 months into repayment. The highest APR is based on the following assumptions: A loan of $10,000 made in a single disbursement, a borrower who selected an Interest Only Repayment Plan and a repayment term of 180 months, monthly payments of $83.17 for 52 months and monthly payments of $107.34 for the remainder of the repayment term, a fixed periodic interest rate of 9.98%, and total payments of $23,645.54. The borrower in this sample did not qualify for any interest rate discounts. Less than half-time students may only borrow a maximum of $5,000 per loan. These APRs are estimates and may differ from the actual rates received.
2) The provided rate range includes Undergraduate, Graduate, and Parent loans and may change based on loan type, loan term, repayment plan, and applicable discounts (not all discounts apply to all loan products). See individual loan programs for more specific information. PHEAA uses applicant credit scores to determine eligibility and interest rates. Higher credit scores may mean an applicant is offered a lower interest rate.
Applicants, including co-signers, are subject to credit qualifications, completion of an application and credit agreement, and verification of application information.
PHEAA reserves the right to discontinue all programs or benefits without prior notice.


ONLY consider Direct PLUS or private alternative loans after looking into all other sources of financial aid.
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What Can You Do Now?



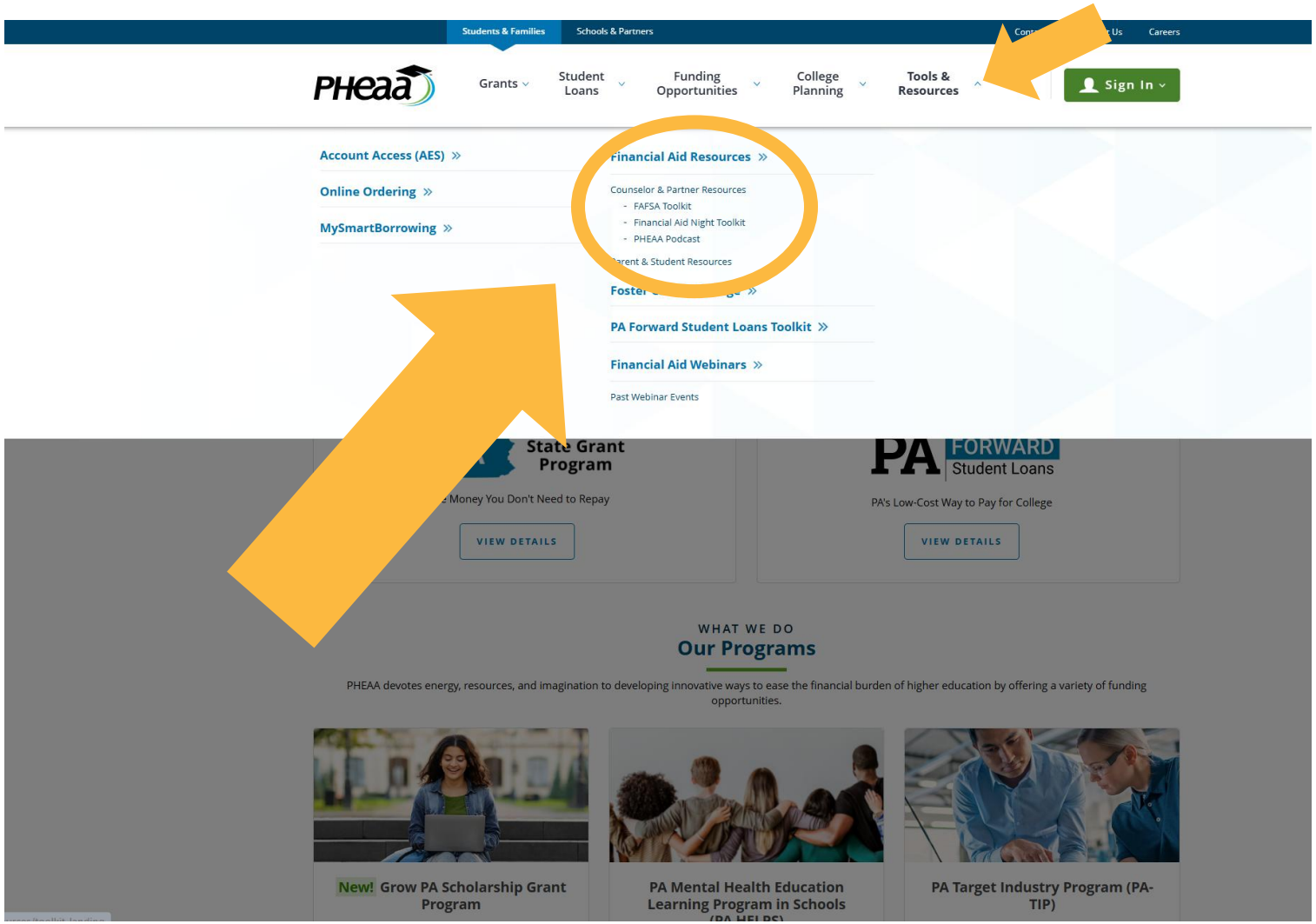


Use Your Resources



- **pheaa.org**
- **EducationPlanner.org**
- **MySmartBorrowing.org**
- **YouCanDealWithIt.com**
- PHEAA toll free: 1-800-692-7392
- PHEAA's Higher Education Access Corner Podcast (Available on Spotify, Amazon Music, iHeartRadio, and PHEAA's YouTube channel, PHEAAStudentAid)
- Federal Student Aid Info Center: 1-800-433-3243
- **StudentAid.gov** – The one-stop shop site for all financial aid information.
- **StudentAid.gov/FAFSA** – Direct link to the FAFSA

pheaa.org/ResourcesStudents



Social Media Outreach



PHEAA

American Education Services

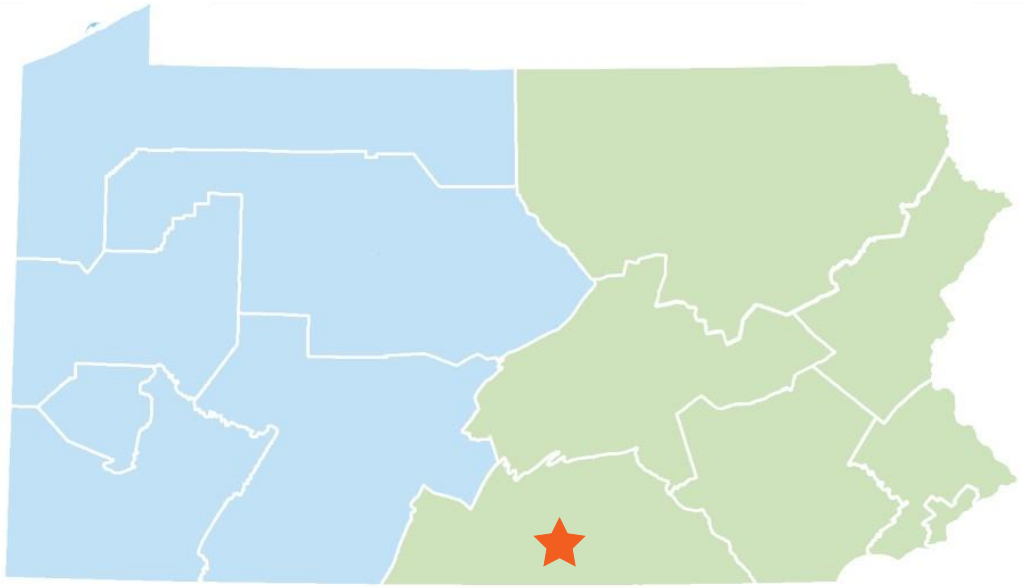
@PHEAAaid

@aesSuccessorg

@PHEAAaid

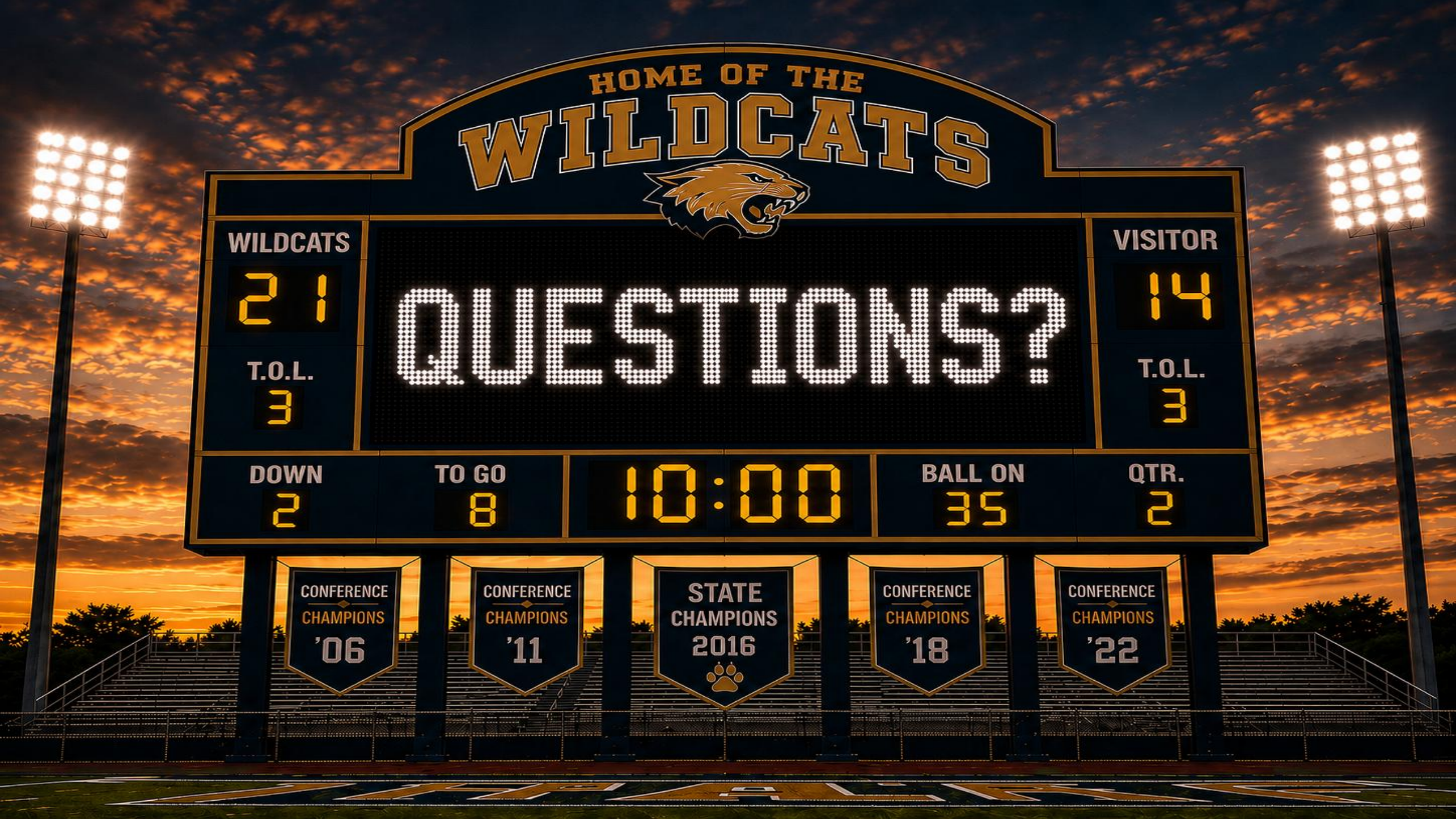
PHEAA

Your Presenter



Ed Lane

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HOME OF THE
WILDCATS
WILDCATS
21
T.O.L.
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QUESTIONS?
VISITOR
14
T.O.L.
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DOWN
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TO GO
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BALL ON
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QTR.
2
CONFERENCE CHAMPIONS '06
CONFERENCE CHAMPIONS '11
STATE CHAMPIONS 2016
CONFERENCE CHAMPIONS '18
CONFERENCE CHAMPIONS '22