

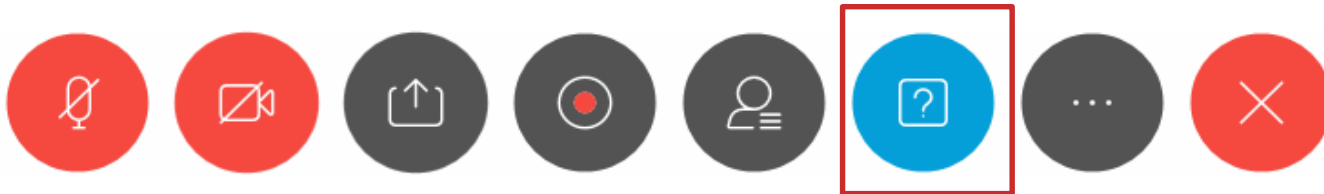
Take your
EDUCATION to the **NEXT LEVEL**



Financial Aid 101

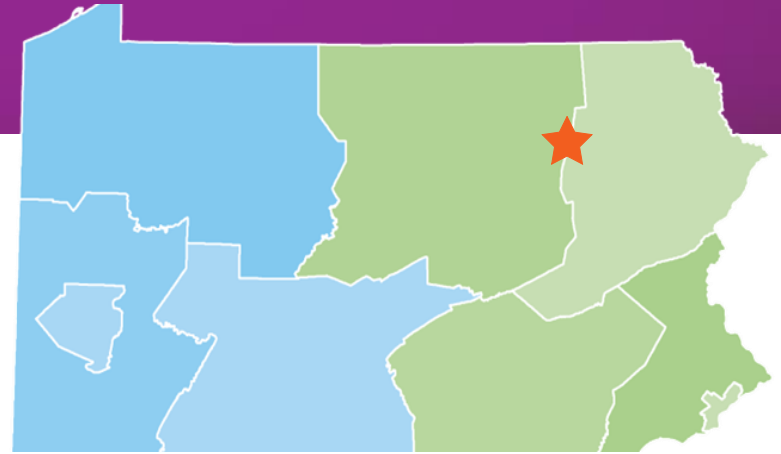
Welcome

- We will be taking questions using the Q&A feature at the end of our presentation.



- Click the ? symbol to see the feature box on the right of your screen.

Your Presenter



Robin Walker

Higher Education Access Partner

**PA Higher Education Assistance Agency
(PHEAA)**

717-956-8285

rwalker@pheaa.org

Topics



- **BE A SMART CONSUMER**
- **Financial Aid Made Simple – 5 Steps**
 - » Free Money (scholarships & Federal & PA grants)
 - » Deadlines
 - » Filing the FAFSA
 - » Comparing Financial Aid Offers
 - » Be sure you have the funds
- **Student and Parent Federal Loans**
- **Alternative Loans**
- **Tips and Strategies**
- **Web Resources**

Necessary Things to Consider

Students – Return On Investment

- Your Academic Major Choice, Academic Demands – Realistic?
- What is your Expected Salary?
 - » Versus the Cost of Your Education Choice
- What are the Employment Demands? Now/Future?
- Where are your best Employment Options?
 - » Big city? Rural location? What is the Cost of Living where you may work?



Necessary Things to Consider

Parents – Affordability

- College Costs – Tuition, Housing, Food, Books, Fees
- Out of pocket costs **beyond just the first year**
- Cost of Transportation – Logistics between semesters, breaks
- Are you willing to commit to loans for your student's education?
- Do you know your best parent loan options?
 - » Federal Parent (PLUS) Loans, Private Loans

Be a Smart Borrower



- **Student debt is an increasing concern as more students graduate with staggering loan amounts.**
- **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 & college tuition**
 - » **View the impact of savings on overall cost**
 - » **Calculate loan repayment**
 - » **Avoid over borrowing**



View the Results

Once you input your selections, you can:

- **View your potential salary in your new career**
- **Add & compare up to four colleges**
- **See if you're borrowing too much**



The Rule



Don't borrow more to get your education than you can reasonably expect to make during your very first year in the workforce.

- **This keeps your loan payment <12% of your gross earnings**

(Recommendation from the National Endowment for Financial Education – [NEFE.org](https://www.nefe.org))



Financial Aid 101

What Is Financial Aid?



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

- **Gift Aid – Grants/Scholarships free money**
- **Self-Help: work, savings, Tuition Account Programs – 529s,etc.**
- **Loans**

Funding Sources



Federal Government



State Government



School or College



Scholarships

Financial Aid Made Simple

5 Steps to Financial Aid



Step 1: Look For Free Money First

- **Scholarships are obtainable – Effort pays off!**
- **Available** beyond the first year
- **Wide variety** of criteria –
 - » **Community Service, Unique Achievements, Grades, Sports, Ethnicity, Religion, Heritage, Parent Occupations, High School Location, Students Major Selection**
- **Will** reduce your debt and need to borrow with loans

Scholarship Search Tips

- **Start searching early**
- **Use **FREE** scholarship search sites**
- **Don't ignore scholarships with smaller award amounts**
- **Don't miss deadlines**
- **Search for scholarships every year**
- **Check corporate websites such as Target, Walmart, Kentucky Fried Chicken:**
 - » **All have scholarship programs and you don't have to work there to be eligible**



Fastweb.com

- The largest most accurate and frequently updated scholarship database
- Matches scholarships to specific student criteria
- Sends email message when students qualify for a scholarship



Federal Programs

- **Pell Grant - max award \$6,345***
- **Max EFC is 5711**
- **Campus-based aid (amounts determined by Financial Aid Office at each potential school)**
 - » **FSEOG.....up to \$4,000**
 - » **Federal Work-Study...FAO determines**

For most programs, student must be enrolled at least half-time.

*** Goes to most financially needy students**

Pennsylvania State Grant*



- In-state (PA) - Full-time: up to \$4525*
- In-state (PA) – Part-time: 1/2 of the FT award
- Reciprocal States – Delaware, DC, Massachusetts, Ohio, Vermont, West Virginia
 - » Maximum Award in these states: \$578
 - » Maximum Award in these states for qualified veterans: \$770
 - ▶ Minimum Award: \$500

*Amount determined in part by the cost of the school.

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

Other State Programs



- **State Work-Study**
- **Blind or Deaf Beneficiary Grant**
- **Educational Assistance Grant (EAP) – National Guard**
- **PA Military Family Education Program (MFEP)**
- **Chafee Education and Training Grant –
co-administered with the PA Department of Human Services**
- **Foster Ed Tuition Waiver**
- **Postsecondary Educational Gratuity Program (PEGP)**
- **Partnerships for Access to Higher Education (PATH)**
- **Pennsylvania Targeted Industry Program (PA –TIP)**
- **Ready to Succeed Scholarship (RTSS)**
- **For details, see the PA Student Aid Guide, or visit [PHEAA.org](https://www.pheaa.org).**

Step 2: Know Your Deadlines

- Applications for Admission
- Deadlines for Scholarships
 - » Institutions, Outside Sources
- Free Application for Financial Aid (FAFSA)
 - » Available October 1 of Senior Year
 - » Schools have Priority Deadlines
 - Find out what the Deadlines are

DON'T MISS THE DEADLINE!

PA State Grant Deadlines

- **May 1** – If you plan to enroll in a degree program or a college transferable program at a junior college or other college or university (excludes community colleges)
- **August 1** – If you plan to enroll in a community college; a business, trade, or technical school; a hospital school of nursing; or a 2-year program that is not transferable to another institution

DON'T MISS THE DEADLINE!

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 **(Your Connection to Funding)**

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

- **Federal programs- Pell Grant student loans**
- **State programs – PA State Grant, and other special programs**
- **School programs – need-based grants and scholarships**



Free Application for Federal Student Aid (FAFSA)

Studentaid.gov

myStudentAid app
(Mobile App)

PDF at studentaid.gov
or 1-800-433-3243.

- **The FAFSA is available October 1 of student's senior year of high school and every year thereafter!**

StudentAid.gov

FederalStudentAid
AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION

UNDERSTAND AID ▾

APPLY FOR AID ▾

COMPLETE AID PROCESS ▾

MANAGE LOANS ▾

Log In | Create Account



You Are America's Smartest Investment

The U.S. Department of Education's office of Federal Student Aid (FSA) provides more than \$120 billion in financial aid to help pay for college or career school each year.

Log In

Create Account

Click "create an account"

Considering School

I'm thinking about going to college or a career school.

In School

I'm in the process of earning a degree or certificate.

Parent

I want to help my child pay for college.

In Repayment

I have loans I need to repay.

Create Your FSA ID Accounts

- **The student applying for aid and one parent providing information on the FAFSA need to create an FSA ID at fsaid.ed.gov.**
- **Create prior to completing the FAFSA.**
- **Legal signature for student and parent.**
- **Provides access to FAFSA and Federal Student Aid online systems.**

After verifying, the mobile phone number can be used as the username to login.

Username

Password

Email Address

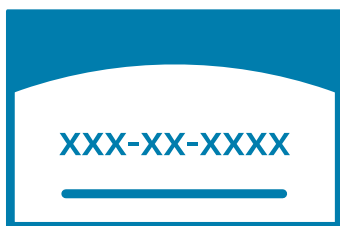
Mobile Phone

Security Questions

Social Security
Number

2021-2022 FAFSA Prep

Information Needed for FAFSA



Social Security Numbers



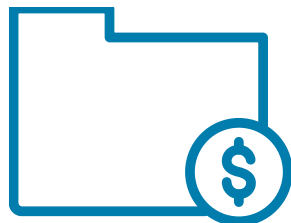
Federal Tax Returns and W-2's (2019)



2019 Untaxed Income



Checking and Savings Account Statement Balances as of FAFSA Filing Date



Investment Records



Email Addresses



Student & Parent Federal Student Aid Account (FSA ID)

Aside from the Student, Who Reports Info on the FAFSA?

YES

- **Married parents living together**
- **Biological parents living together**
- **Divorced or separated parents:**
 - » **The parent the student lived with the most over the past 12 months**
 - » **If equal, then the parent who provided more than 50% of student's support**
- **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**



Parents Income and Assets

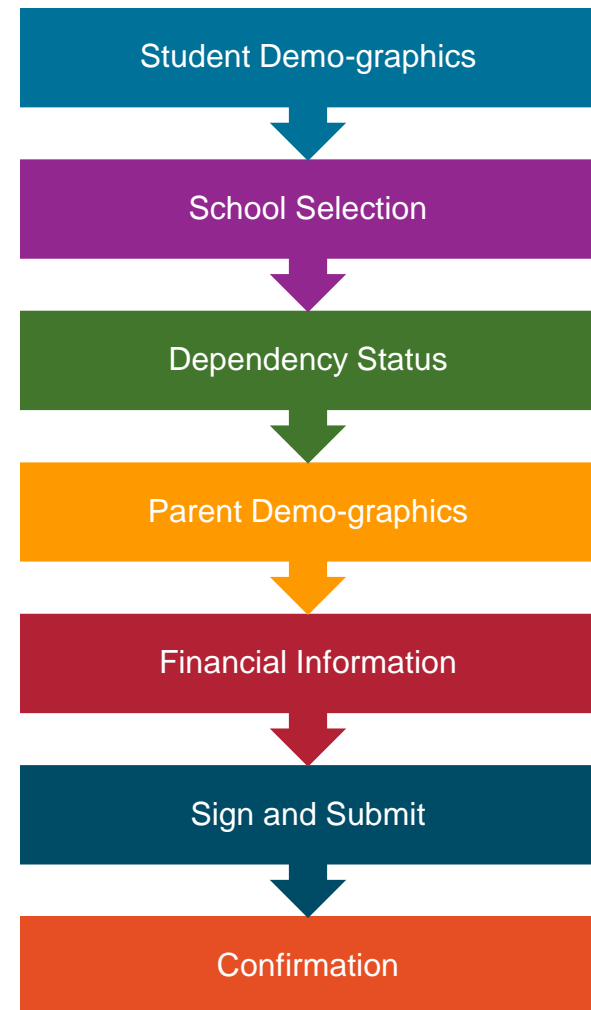
- **Income is based on prior-prior year (2019)**
- **Tax filers report AGI from tax return and income from work from W-2**
- **Allowances are made for taxes, working households, and living allowances based on family size**
- **An asset protection allowance is applied**
- **Assets are reported as of the date the FAFSA is filed**
- **Not an asset:** Value of primary residence, personal property, qualified retirement accounts and life insurance policies

Student Income and Assets

- **Allowances are made for taxes**
- **Earnings from work study are excluded**
- **Income protection allowance of up to \$6,970 (AY 21/22) and remaining income assessed at 50%**
- **Dependent students must report assets in their name**
- **Student assets are assessed at 20%**
- **Student has no asset protection allowance**

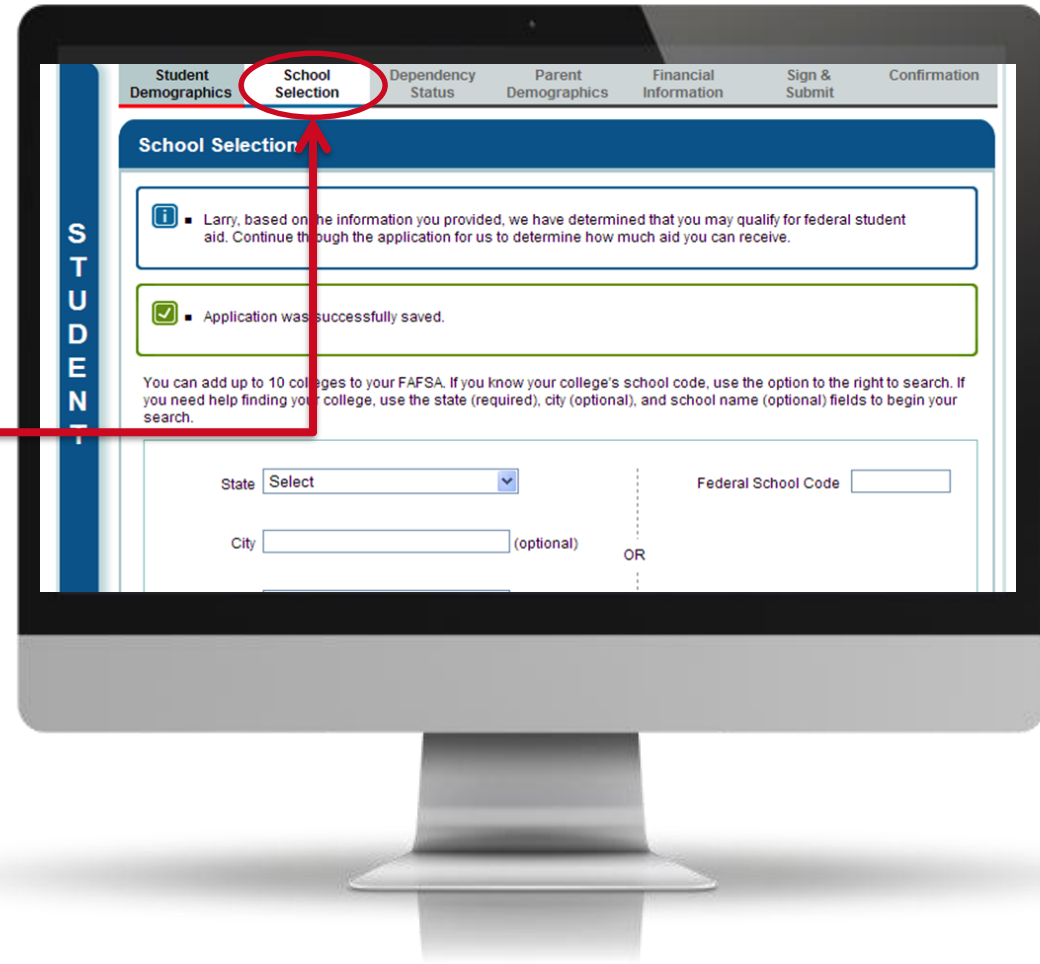
FAFSA Steps

- 1. Login – student or parent**
- 2. Disclaimer – select accept**
- 3. Application Year**
- 4. Save Key**
- 5. Introduction**



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 10 colleges at a time – Schools can be added or deleted at any time**
- Once the final school choice is made, students should update their PA State Grant record.



IRS Data Retrieval Tool (DRT)

After taxes are filed:

- **Automatically pulls in IRS Tax info for parents and students and places data into the FAFSA**
- **REQUIRED!**
- **ALSO in Student Section, if student is filing taxes**
- **If estimated income is used to complete the FAFSA, go back later and use IRS Data Retrieval Tool**

An official website of the United States Government

Return to FAFSA | Help | Logout | Español

Get My Federal Income Tax Information

See our [Privacy Notice](#) regarding our request for your personal information.

Enter the following information from your 2018 Federal Income Tax Return. ?

All fields are required unless marked otherwise.

First Name
Jane

Last Name
Austin

Social Security Number
No input required
*** - ** - 8019

Date of Birth
MM/DD/YYYY
01/01/1950

Filing Status ?
Married-Filed Joint Return

Street Address ?
Must match your 2018 Federal Income Tax Return

P.O. Box ?
Required if entered on your tax return



2018 Federal Income Tax Information

Jane Austin

Based on the information you provided, the Internal Revenue Service (IRS) located your income tax return. With your permission below, the IRS will securely transfer your tax information to the U.S. Department of Education (ED) to populate any applicable FAFSA® questions.

For your protection, the IRS will not display your tax information and will further encrypt any tax information transferred using the IRS DRT; therefore, ED is unable to display your tax information on your FAFSA form.

The data retrieved from your tax return is limited to the items listed below as you reported to the IRS:

Tax Year	Type of Return Filed	Untaxed Portion of IRA Distributions & Pensions/Annuities
Name(s)	Adjusted Gross Income	Tax-exempt Interest Income
Social Security Number	Income Earned from Work	IRA Deductions and Payments
Filing Status	Income Tax	Status of Amended Returns Received
IRS Exemptions	Education Credits	

Refer to your tax records if you have a question about the values you reported.

Transfer My Tax Information into the FAFSA Form [?](#)

The tax information provided to [fafsa.gov](#) will populate the answers to the appropriate FAFSA questions. After the FAFSA questions are populated, your IRS session will end, and you will return to your FAFSA form. Check this box if you are choosing to transfer your information.

TRANSFER NOW



Do Not Transfer My Tax Information and Return to the FAFSA Form [?](#)

By clicking the "Do Not Transfer" button, you are choosing not to transfer your tax information electronically. Your IRS session will end, and you will return to your FAFSA form.

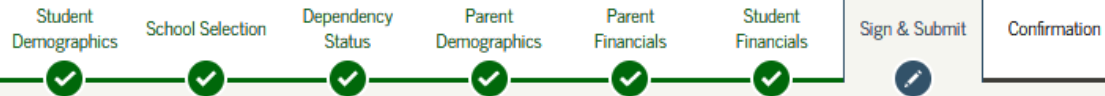
DO NOT TRANSFER



Signing the FAFSA Electronically with the FSA ID

- **A FAFSA IS NOT COMPLETE UNTIL THE STUDENT AND PARENT (If the student is dependent) HAVE SIGNED!**
- **You'll use it again for:**
 - » **Renewal FAFSA**
 - » **FAFSA status and corrections**
 - » **Signing a Direct Loan Master Promissory Note (MPN)**
 - » **Complete required entrance and exit loan counseling**

Signature Status



i Both you and a parent need to sign your FAFSA.

Only sign for yourself. If you and your parent are not together, one of you can sign, save the application and then exit. Give the "save key" to the other person who can log in with it and sign and submit the FAFSA.

Be sure not to mix up your and your parent's FSA IDs when signing.

Student Signature Needed ✎

Signature Status: **Unsigned**

PROVIDE STUDENT SIGNATURE ✎

Parent Signature Needed ✎

Signature Status: **Unsigned**

PROVIDE PARENT SIGNATURE ✎

← PREVIOUS

Confirmation Page & Link to the PA State Grant Form

2020-2021 Confirmation Page

Congratulations, first!
Your FAFSA was successfully submitted to Federal Student Aid.

Confirmation Number: F 14500020309 08/01/2019 13:00:17
Data Release Number (DRN): 4440

What Happens Next

- You will receive an e-mail version of this page.
- In 3-5 business days, you will receive an e-mail notifying you that your FAFSA was processed.
- Your FAFSA information will be made available to your school(s), and they will use it to determine the aid you may be eligible to receive.
- Your school(s) will contact you if they need more information or when they are ready to discuss your financial aid award.
- If you have questions about your financial aid package, contact your school(s).

An abbreviated version of your confirmation page has been sent to you at the e-mail address:
test@gmail.com

PRINT THIS PAGE

Start your state application to apply for Iowa state-based financial aid.

Does your brother or sister need to complete a FAFSA?
If so, you can transfer your parents' information into a new FAFSA for your brother or sister to save time. Your parents will have to provide a signature again, but that's all.

[Expand All](#)

> Estimated Expected Family Contribution (EFC) = 000000

> School(s) on your FAFSA:

School Name	Graduation Rate	Retention Rate	Transfer Rate	Additional Information from College Scorecard
UNIVERSITY OF IOWA	73%	87%	21%	NA

If you have questions, visit Studentaid.ed.gov/fafsahelp

TAKE A SURVEY

32K
Share Tweet

[Show Application Data](#)

Site Last Updated: Sunday, September 29, 2019
Download [Adobe Reader](#)

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PA State Grant Form (SGF)

- ✓ Check Rights and Responsibilities Box to electronically sign SGF

Rights and Responsibilities

After reviewing your Rights and Responsibilities you must check the box at the bottom to confirm that you have read and agree to the Rights and Responsibilities.

[View Rights and Responsibilities](#) [? Can't open document?](#)

By submitting this electronic Pennsylvania State Grant Form, I/we hereby affirm acceptance of the Statement of Certification and Authorization found in the Applicant's Rights, Responsibilities, Use of Social Security Number, and Certification for the Pennsylvania State Grant Program, which is incorporated herein by reference and which I/we have read, agree to, and certify. I/we further understand that if I/we provide an email address, communications regarding the State Grant Program may be sent to me/us through electronic communications methods. Additional certification and verification may be required following review of this application.

* I have read and agree to the Rights and Responsibilities of this application.

[Exit Application](#) [Submit My Info >>](#)

Online State Grant Application

- **Link off the FAFSA Application Confirmation Page**

- » **Missed the link or it wasn't available?**

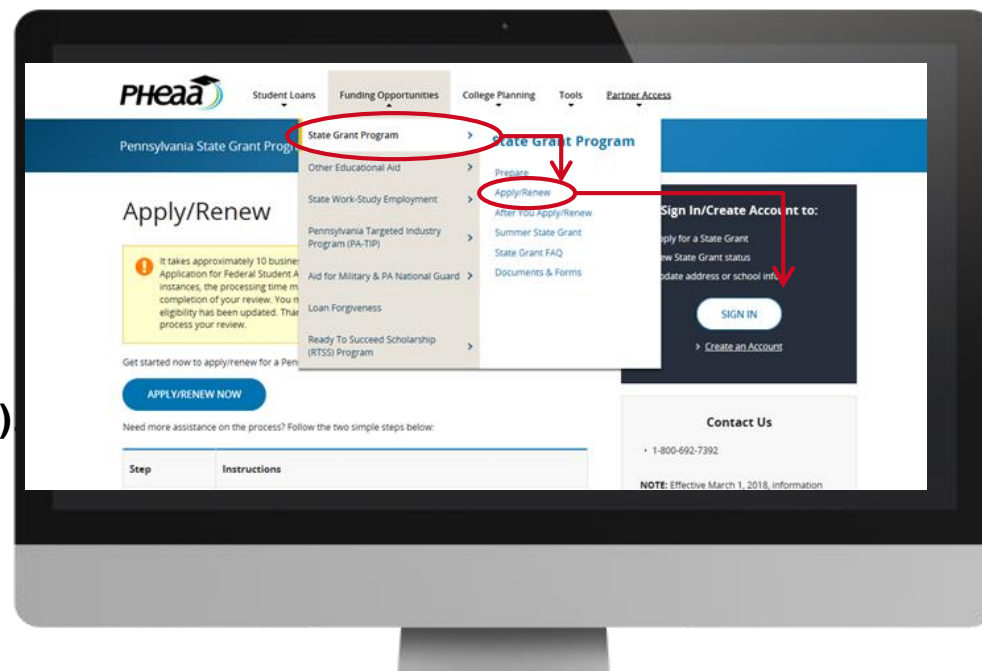
- **Link in an email sent to student/parent from PHEAA,**

OR

- **Go to [PHEAA.org](https://www.pheaa.org); State Grant Program; and complete the form**
 - **(24-48 Hrs. after completing FAFSA)**

- **Additional information needed to determine PA State Grant eligibility:**

- » **Enrollment status (full-time/part-time)**
 - » **Value of PA 529 College Savings Program**
 - » **Program of study for students in vocational programs**
 - » **Employment status**



? Help screens are available for all questions

FAFSA Tips

Ensure SSN accuracy on FSA ID and FAFSA

Gender question is optional – answer it for selective service

Don't mix student and parent information – SSNs, Email addresses, phone numbers

Have federal tax and other related information to use as a reference – w-2's

It's OK to estimate if taxes aren't file yet – update later using IRS DRT

FAFSA Tips

Review untaxed income questions

Review asset questions

529 Plans must be reported as a parent asset

Assets do NOT include home, retirement or insurance

Do not report a business if it employs less than 100 full-time employees

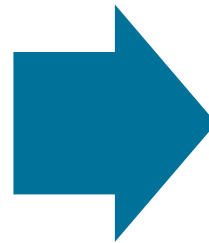
Do not report farm, if you live on farm

Some can skip asset questions

Other Forms You May Need to Complete



✓ Check with your school



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.

What Happens After Filing You FAFSA

Information will be shared with PHEAA and all college choices.

In a few days an email will be sent to the student regarding the processing of their FAFSA and their Student Aid Report.

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

Expected Family Contribution (EFC)

The EFC is a number derived from a federal formula which considers a family's income, assets and other factors.

In theory, the EFC is the amount a family can reasonably be expected to pay toward college expenses each year.

In reality, it is not the amount a family is required to pay and it is rarely the amount a family actually pays.

The EFC and How it is Calculated?



- **Remains the same no matter which school the student attends**
- **Primarily income-driven**
- **Major factors for dependent student:**
- **Parental & student income & assets**
- **Family size and number of family members in college**
- **Age of older parent**

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 4: Compare School Financial Aid Offers Carefully

How much of the financial aid is free money?

Which awards are based on need, and which are based on merit?

Are there any conditions on the free money? GPA requirement?

Will awards increase as tuition increases?

Will awards change from year to year?

Will loans be needed?

Comparing Packages

Cost	\$20,000	\$30,000	\$50,000
EFC	\$ 3,000	\$ 3,000	\$ 3,000
Need	\$17,000	\$27,000	\$47,000
Free Money	\$ 6,000	\$ 8,000	\$18,000
Loans	\$ 5,500	\$ 7,000	\$ 8,000
Work-Study	\$ 0	\$ 2,000	\$ 3,000
TOTAL AID	\$11,500	\$17,000	\$29,000
Gap = (Cost – Aid)	\$ 8,500	\$13,000	\$21,000
Actual Cont. = (Cost – Free \$)	\$14,000	\$22,000	\$32,000

Ways to Save

Dual Enrollment

Commmute!



ROTC



Plan ahead to graduate on-time!



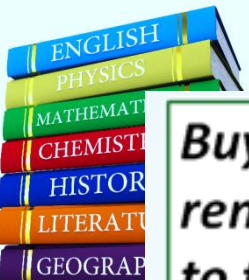
Ask about a cheaper meal plan.



RAs



Buy used text books, rent them or go online to find them cheaper!





Financial Aid 101



Federal Loans

Types of Federal Student Loans

- **Undergraduate Students**
 - » **Subsidized/Unsubsidized (2.75% interest and 1.057% fee)**
- **Graduate Students**
 - » **Unsubsidized (4.30% interest and 1.057% fee)**
 - » **GradPLUS Loan (5.30% interest and 4.228% fee)**
- **Parents**
 - » **PLUS Loan (5.30% and 4.228% fee)**

Federal Direct Loan Program

- Available to **ALL** students **REGARDLESS** of need
- Additional unsubsidized funds available for Independent & Parent PLUS denials
 - » 2.75% interest rate (AY 20-21), 1.057% fee
 - » Rates set every July 1st for the life of that year's loan; fees are deducted from disbursement
- In student's name, no collateral or credit check, must sign MPN
- Available loan amounts increase in subsequent years
- No payments required while attending school & six-month grace period
- Flexible Repayment options
- 150% RULE applies – New borrowers as of 7/1/13

**Studentaid.gov &
school's website!**

Based on FAFSA, students have a combination of:

- Subsidized:
Federal government pays interest in school and grace status
- Unsubsidized: interest accrues in school and grace

Federal Direct Stafford Loan Borrowing Limits

Undergraduate Students			Graduate Students
Annual Limits	Dependent Students	Independent or dependent students whose parents are unable to borrow a PLUS Loan	Graduate or Professional Studies
Freshman	\$5,500 Total No more than \$3,500 may be subsidized	\$9,500 Total No more than \$3,500 may be subsidized	\$20,500 each academic year Graduate / Professional students are no longer eligible for subsidized loans
Sophomore	\$6,500 Total No more than \$4,500 may be subsidized	\$10,500 Total No more than \$4,500 may be subsidized	
Junior/Senior	\$7,500 Total No more than \$5,500 may be subsidized	\$12,500 Total No more than \$5,500 may be subsidized	
Aggregate Limits	\$31,000 Total No more than \$23,000 may be subsidized	\$57,500 Total No more than \$23,000 may be subsidized	

Federal Direct PLUS Loan

- **For parents of dependent undergraduate or graduate level students**
- **In parent's name for student costs**
- **Rates set every July 1st for the life of that year's loan; fees are deducted from disbursement**
- **Can borrow up to the Cost of Attendance**
- **MUST apply each year**
- **No Debt-to-Income test, only lenient credit check**
- **Repayment starts immediately. 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**



Financial Aid 101



Private/Alternative Loans



ONLY consider private or alternative loans after looking into all other sources of financial aid.

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
 - » Repayment may be deferred until education completed
 - » Terms vary by lender – compare before making choices
 - » Students must sign a “Self Certification Form” per DOE
- **READ THE FINE PRINT**

PHEAA.org/PAForward

PHEAA's new PA Forward Student Loan Program is designed specifically for PA students & families.



PA Forward Education Loans

Pennsylvania's Student Loan Program

- Low cost affordable student loan products, originated and serviced through PHEAA, available to **help Pennsylvania Students & families.**
- Variety of repayment options.

Who can use PA Forward?

- Undergraduate Students
- Graduate Students
- Parents, Stepparents, Guardians
- Refinancing Option
- PA Residents attending any Title IV eligible school
- OH, NY, NJ, DE, MD, VA residents attending a PA school



Apply and find more details on PA Forward at PHEAA.org/PAForward.

It's worth a look to find what works for you!

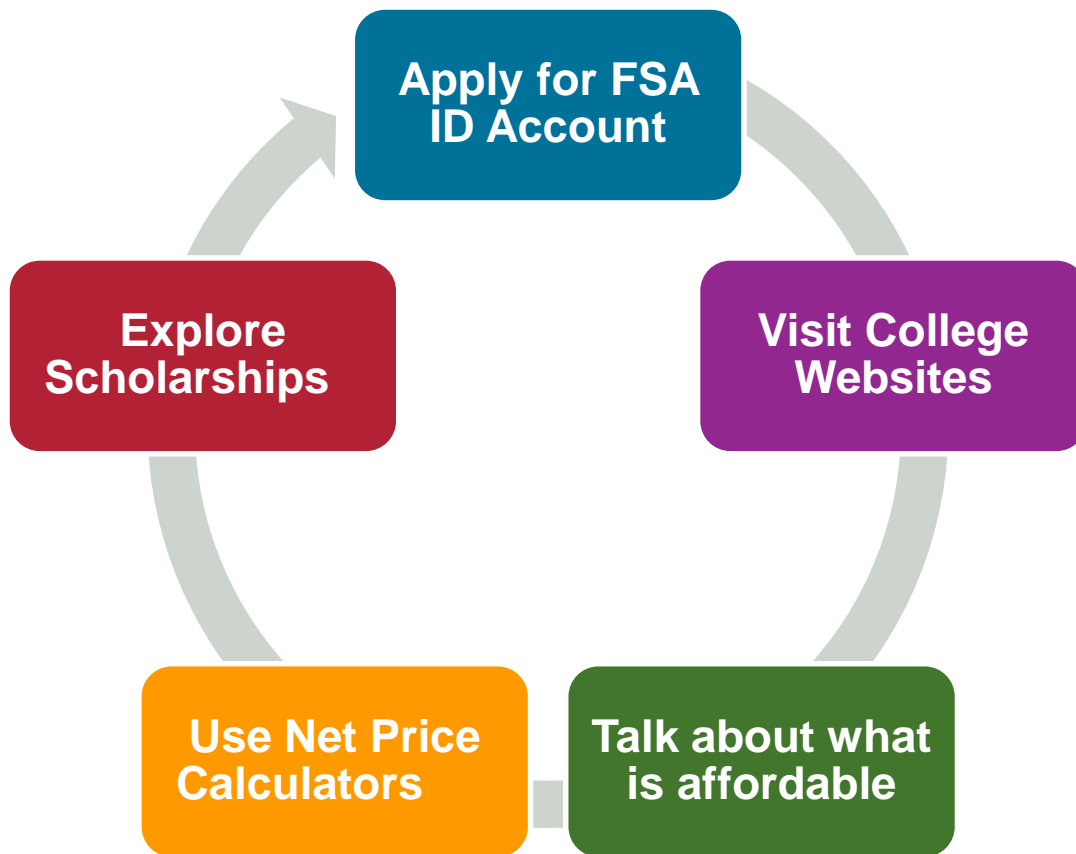


Financial Aid 101



Final Thoughts & Wrap-Up

What Can You Do Now?



Ways to Reduce the Need for Financial Aid

- **Graduate on time!**
- **Research and find the right school and major**
 - » **Minimize transferring and change of major**
- **Earn college credits in high school**
- **2+2 or 3+2 Strategy**
- **Consider cost cutting options (commute, buy used books on-line, make practical decisions!)**
- **BE A SMART CONSUMER!**



Use Your Resources



- **PHEAA.org**
- **EducationPlanner.org & MySmartBorrowing.org**
- **YouCanDealWithIt.com**
- **MyFedLoan.org**
- **StudentAid.gov**
- **PHEAA toll free: 800-692-7392**
- **Federal Student Aid Info Center: 800-433-3243**

FederalStudentAidHelp.gov



Welcome to the Federal Student Aid Information Center.

How may we help you?

FAFSA	FSA ID	Loans	Awards & Eligibility
Learn how to complete, sign, correct, and check the status of your application.	Get help creating, recovering, and managing your FSA ID.	View your loan and grant history, find your loan servicer and find who to contact to get out of default.	Learn more about receiving your money and how your award was calculated.

Need further assistance? Contact us.

Chat with Us	Call Us	Hours of Operation	Email Us
 <p>Chat with Us Your expected wait is 0 seconds.</p>	<p>1-800-4FED-AID (1-800-433-3243)</p> <p>International Caller? Can't make a toll-free call? 1-334-523-2691</p> <p>Hearing Impaired? — TTY calls only. 1-800-730-8913</p>	<p>We are currently Open.</p> <p>Monday – Friday 8 a.m.–11 p.m. ET Saturday – Sunday 11 a.m.–5 p.m. ET</p> <p>We are closed on federal holidays, the day after Thanksgiving and on December 24th.</p>	<p>For general questions you can E-mail Us.</p> <p>We can not reset FSA ID passwords or provide loan information through E-mail.</p> <p>For assistance with these issues, please Chat with Us or Call Us.</p>

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QUESTIONS?

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Best of luck 😊