

Financial Aid Information/Scholarships

Seniors who will be attending a college, university, professional school or trade school will need to consider how they are going to finance their education. Here are some of the most important items to consider.

Free Application for federal Student Aid (FAFSA)

- This is a free, federal application that ALL families must complete online
- Virtually all colleges, universities, professional schools and trade schools require a FAFSA to be completed.
- The FAFSA is filed as soon as possible after January 1st of the student's senior year in high school.
- To complete the FAFSA, parents and students must have their income (taxes) information available from the previous year. The information gathered by the FAFSA is processed by a set formula and a student's "Expected Family Contribution (EFC)" is determined.
- Go to www.fafsa.ed.gov to complete the FAFSA
- Parents and students should go to www.pin.ed.gov to receive a pin number. The FAFSA must be signed – by creating a PIN number, parents and students can sign the application electronically.
- If you have questions or need help completing the FAFSA, try these sources:
 - Financial Aid office of the school you will attend
 - PHEAA office in Pittsburgh : 724-831-7317(Wendy Dunlap)
 - High School Guidance Counselor: 724-775-7400
- ***Important*** - The FAFSA also serves as your application of Federal and Pennsylvania State Grants.

Pennsylvania Higher Education Assistance Agency (PHEAA):

- PHEAA is a great resource for information about State Grants, Loans, Scholarships and Work-study programs.
- A representative from PHEAA provides a financial aid presentation one evening in January at Freedom Area High School. Contact Mrs. Brenner, guidance secretary for the date and time.
- EducationPlanner.org provides a free scholarship search, a variety of worksheets, calculators, and a financial award analyzer.
- PHEAA.org provides information and applications online for Pennsylvania's grant, scholarship and work-study programs.
- Pamphlets and other information are available in the high school guidance office.

Grants:

- Grants are awards that do not have to be paid back and are typically based on financial need.
- The Pell Grant is the largest federal grant program and it provides billions of dollars each year to low income families. Other Federal grant programs are available. Complete your FAFSA to apply for Pell and State Grant money.

Work Study:

- Work-study awards are wages earned by students working in jobs on- or off-campus to help pay for school costs. PHEAA coordinates several student employment programs.

Loans:

- Loans are funds borrowed that must be paid back at specific interest rates. Loans can be applied for as late as the summer before a student starts college

Scholarships:

- Scholarships are funds awarded that do not have to be paid back.
- Scholarships are most commonly based upon academic merit.
- Your best chance for a scholarship will be from the college or career school you attend. Colleges award most the scholarship money. Meritaid.com is a good resource to research these scholarships.
- NEVER pay for a scholarship application or scholarship service. Many FREE scholarship searches are available on the internet.
 - EducationPlanner.org
 - Fastweb.com
 - Scholarships.com
- Mrs Brenner, guidance secretary, coordinates all private scholarship applications received by the guidance department. Check Freedom's website for a current list of scholarship applications available from Mrs. Brenner.
- Please take the time and effort for scholarship applications! Outside of acquiring loans the summer before you begin school, scholarships are the best chance for you to have some measure of control over how much tuition you will pay.