

Financial Aid Overview

What is financial aid and why is it important?

- It is **borrowed, given, or earned** money that can be obtained from various sources to help pay for college. Examples include: Grants, Scholarships, Loans, Work Study
 - It is intended to help offset the difference between what your family can afford to pay and what college costs. Financial aid can help make college more affordable.
 - MAP Grant is a \$5,300 grant provided by Illinois for lower income families & is rewarded on a first come, first serve basis. Applying as soon as possible after October 1st is important so that you do not miss the opportunity to qualify for the grant.
 - PELL Grant is a federal gift aid to be used for college-related expenses. Up to \$6,345 may be awarded.
 - It is also important for colleges to receive your FAFSA as soon as possible so that you can receive your official award letter from the school in early spring.
 - For the Class of 2021, the FAFSA or Alternative Application is **mandatory** for graduation. To opt out you must complete a required form.
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Top Five things needed before October 1st.

- FSA ID Completed (SAVE LOGIN INFORMATION! Store it safely & in a place you'll remember.)
 - Social Security Number from student **and** parents
 - Parents 2019 tax return Information, W-2s, or any records of investments or other taxable or non-taxable income.
 - Students 2019 tax paperwork (same as above), if applicable.
 - List of colleges you would like to attend.
 - One college is required but you can include up to ten on the FAFSA.
 - It's recommended you add at least one Illinois college so if you qualify for any MAP Funding (\$5,300) you will know.
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Why completing your FSA ID before October 1st is important?

- An FSA ID is needed to sign the FAFSA electronically
 - Students and parents must each have their own FSA ID
 - The FSA ID is needed to renew the FAFSA every year
 - **Note:** Parents who do not have a Social Security Number cannot obtain an FSA ID but can print a **signature page** instead
 - FSA ID allows you to use the IRS data retrieval tool to automatically input your tax information into the FAFSA application
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What is needed for the FSA ID?

- Social Security Number
 - Username/Password
 - Security questions
 - Personal Email (**Not School email; student and parents cannot use the same email**)
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Additional Thoughts & Resources

- Make an account at CollegeGreenlight.com. Explore colleges that are a good fit for you and start looking into scholarships and deadlines.
- The RISE Act allows eligible undocumented & transgender students who are disqualified from federal financial aid to apply for all forms of state & financial aid. Instead of completing the FAFSA to begin the MAP application process, said students may choose to complete the Alternative Application for Illinois Financial Aid, and this can be accessed through the ISAC.org website.

Beginning October 1, our ISAC Representative (Nathan.Dyer@illinois.gov) will be available to assist students & families with the FAFSA Application on Tuesdays 1:00-3:00 pm and 5:00-8:00pm as well as Thursdays from 8:30am-12:30 pm. Please schedule your Zoom or call time through Mrs. Antrim.

Scholarship Overview

College Specific (Merit-based & Program-based) Scholarships

Each college provides their own scholarships. Some are simple awarded through the FAFSA or college admission application, and many are awarded based on a separate scholarship application.

Merit based scholarships are typically awarded on the basis of academic, athletic, or artistic merit. Program based scholarships may be available through your chosen major. Be sure to not only check out general college scholarships, but also scholarships within the program you apply.

Use the college website to search for scholarships they might provide, or you may also contact the admissions or financial aid office for help.

External Scholarships

Explore the following scholarship websites for world- and nation-wide scholarship opportunities:

<https://www.tuitionfundingsources.com/category/scholarships/>

<https://finaid.org/scholarships/>

<https://www.fastweb.com/>

<https://www.cappex.com/scholarships>

<https://www.collegegreenlight.com/scholarships/-s/>

<https://opportunity.collegeboard.org/>

<https://www.petersons.com/scholarship-search.aspx>

<https://www.scholarships.com/>

<https://www.raise.me/>

<https://www.niche.com/colleges/scholarships/>

<https://www.goingmerry.com/>

<https://portal.ilcis.intocareers.org/#CurrentCluster>

For ILCIS: [Click... IL Resident | CIS High School | Carbondale 62901 | Education | Illinois Scholarships]

Internal Scholarships

Local and area scholarships will become available in December 2020 and can be accessed through Naviance. College-bound students are strongly encouraged to complete the CCHS General Scholarship application through Naviance.

*Also consider asking around your personal community: churches, parent's employers, as well as extracurricular or activity based scholarships.

Watch out for scholarship scams! If you have to pay to apply for the scholarship, it is a scam. Never divulge your checking or savings account numbers, social security number or other personal information. If you are unsure, check with your counselor.