

USU STARS! GEAR UP
Resources for Students & Families



Paying for College

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Paying for College with FAFSA

Submitting your Free Application for Federal Student Aid (FAFSA) at fafsa.gov is the only way to receive federal financial aid for college.

Who should submit the FAFSA?

Everyone should submit, even if you think you make too much money to qualify for financial aid. You never know what you'll be awarded unless you apply.

What does the FAFSA do?

The FAFSA determines your eligibility for federal financial aid—grants, work-study, and student loans—as well as aid from the State of Utah, and your college.

When should I submit my FAFSA?

It's best to submit the FAFSA the same time you apply to college in the fall of your senior year. The FAFSA application opens October 1 of your 12th grade year. You can complete the application at any point in your senior year, but for the following school year you should apply as soon as you can. However, you can still submit your FAFSA later than that if needed. Check the priority deadline at the colleges you're applying to so you know when you should complete the FAFSA. Remember: You need to resubmit the FAFSA every year you're in college.

Where do I go to submit the FAFSA?

Submit the FAFSA at fafsa.gov or use the official myStudentAid mobile app from Federal Student Aid. Never use any other website to file. If you need help submitting your FAFSA, ask your college access advisor, the GEAR UP office at your school, or watch the FAFSA Walk-Through video on YouTube.

Keep in mind

Even if you don't think you'll qualify for financial aid, it's worth taking a few minutes to submit the FAFSA. You may be surprised!

Paying for college

Grants, work-study programs, and scholarships should always be your first choice for paying for college. Here's some helpful information about each option.

Grants

A grant is money for college that you don't have to pay back, as long as you maintain satisfactory academic progress. A grant is usually provided by the state or federal government.

Work-Study

Work-study is a part-time job for students that is usually on campus and has flexible hours that generally work around your class schedule.

Student Loans

Student loans are money you borrow for college that you have to pay back—even if you don't graduate.

What do I need to know?

Grants don't have to be repaid.

They're based on financial need (determined by the FAFSA).

One of the most common grants is the Federal Pell Grant. Eligible students receive a specified amount each year under this program

Ask the financial aid office at your college for more info about available grants.

What do I need to know?

Work-study jobs are usually on campus and offer flexible hours. Work-study jobs come with financial aid benefits.

They can give you work experience related to your college major (such as working in a chemistry lab, tutoring center, or campus business office).

What do I need to know?

Student loans can come from the federal government, from private sources such as a bank or financial institution, or from other organizations. Learn the differences before you sign.

Explore federal student loans first (through submitting your FAFSA), as they often have lower interest rates and more flexible repayment options compared to private loans.

Scholarship Tips

1 Explore options at your school. Talk with your school's counselor, scholarship coordinator, and athletics coach. Ask about scholarships through employers or any clubs or organizations you or your family are involved with.

2 Create profiles on trustworthy national scholarship search websites such as:

- bigfuture.collegeboard.org/scholarship-search
- salliemae.com/college-planning/college-scholarships/
- unigo.com/scholarships
- tuitionfundingsources.com/

3 Use a scholarship list to get started. Here's one that we like:

- gearupforcollege.com/scholarships.php

4 Undocumented student can find additional information on applying for scholarships at educate-utah.org or dream.utah.edu//dream_scholarships.php

5 Check with the financial aid offices at the colleges you plan to attend. Many colleges have scholarships posted on their financial aid and department websites. If you know what you want to study, check for scholarships through your major or department.

6 Sign up for GEAR UP texting by texting the word "STUDENT" to 801-407-9957 to learn about scholarship opportunities.

7 Senior year, submit the Free Application for Federal Student Aid (FAFSA) sometimes scholarships require this as part of their application process.

8 Apply. Apply. Apply.
Don't count on only one scholarship to fund your education.

9 Apply for scholarships even if you don't plan to go to college right away - like if you plan to take a gap year, serve a religious mission, or join the military.

Advice for Undocumented Students

1

Undocumented students, with and without Deferred Action for Childhood Arrivals (DACA), can attend college in Utah! All students, regardless of immigration status, are eligible for admission into any of the accredited colleges and universities (public and private) in Utah.

2

Earn college credits in high school: Undocumented students (with and without DACA) can participate in Concurrent Enrollment (CE), Advanced Placement (AP), and International Baccalaureate (IB) classes while in high school, saving time and money once you get to college.

3

Scholarships: Utah high school graduates do not need to provide proof of citizenship to qualify for privately funded scholarships. For a comprehensive list of privately funded scholarships in Utah, visit educate-utah.org.

4

In-State Tuition Waiver: Utah state law allows qualifying undocumented and documented high school graduates to pay in-state tuition rates if they attend a public Utah college or university. To learn more about qualifications, talk to your counselor or visit educate-utah.org/hb144-facts. You may want to ask specifically about "HB 144" and "SB 253."

To qualify for HB 144, a student must submit a HB 144 Affidavit for the institution they want to attend and meet the following requirements:

- Student must have attended a Utah high school for three or more years
- Student must have graduated from a Utah high school with a diploma or G.E.D.

5

To find additional support and information visit:

- educate-utah.org
- University of Utah Dream Center: dream.utah.edu, which has important information for undocumented students, regardless of which college you plan to attend.

College Comparison

Different colleges serve different purposes. Depending on your future career plans, some colleges may be a better fit than others for you. Use this worksheet to compare colleges. Search online and fill in the information below.

Name of College			
Major I'm interested in			
Programs they are known for			
Tuition costs			
Extra Fees			
Housing & Living Expenses			
Total costs per year			
Special admissions requirements			
GPA and ACT requirements			
Application fee			
Application deadline			
Notes			

Ways College Pays

Improved Health #1

People with a college degree **live healthier and longer lives**. Young adults with some education after high school live seven years longer and have better health.



Make More Money #2

Most college graduates earn **twice as much money** during their lifetime as someone with a high school diploma.

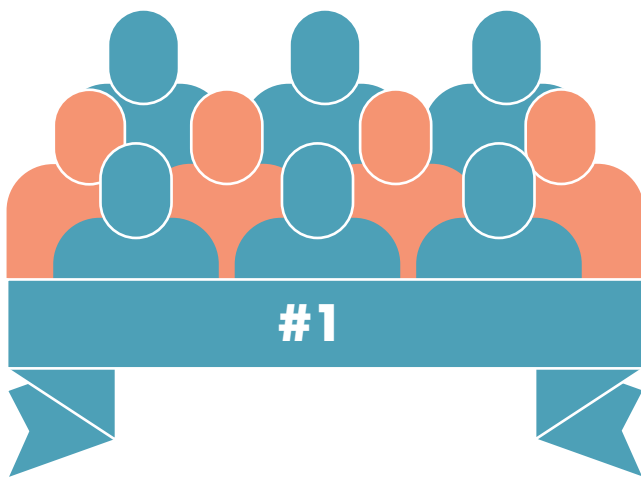


- HIGH SCHOOL DIPLOMA (\$30k)
- CERTIFICATE (\$36k)
- ASSOCIATE DEGREE (\$46k)
- BACHELOR'S DEGREE (\$51k)
- MASTER'S DEGREE (\$65k)
- DOCTORAL DEGREE (\$85k)
- PROFESSIONAL DEGREE (\$99k)

AND Better Benefits too!
These jobs often have more flexibility and health insurance.

Stronger Community #3

Going to college creates community. Friends made in college are the foundation for volunteering, careers, and stay with you throughout your life.



Job Opportunity #4

Continuing education after high school makes you more employable. Many of Utah's fastest-growing jobs require a certificate or college degree.

