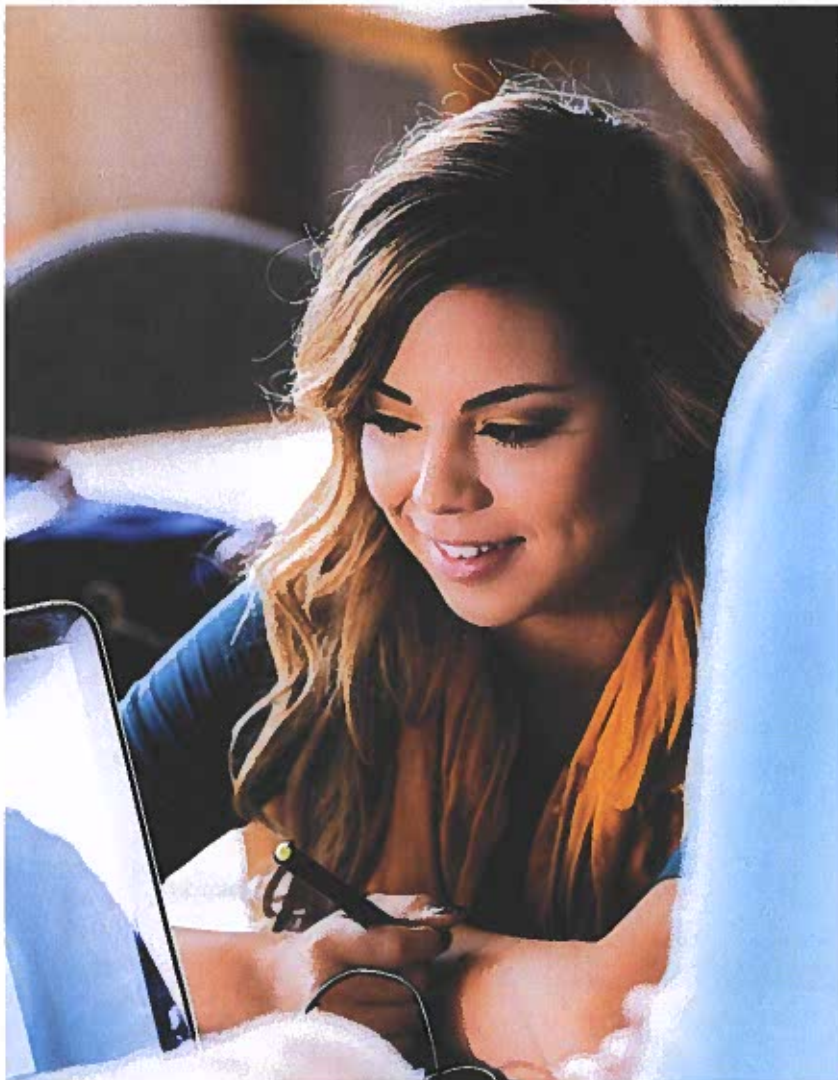


THE FINANCIAL AID PROCESS

Paying For College

isac.org



The Illinois Student Assistance Commission (ISAC)

is committed to helping students plan and pay for college. ISAC works to provide the information and assistance students need to make informed choices about college. Then, through the state grant and scholarship programs we administer, ISAC can help make those choices a reality.

If you are planning to go to college, you might be wondering how you will pay for it. Use this guide to find out how to get financial aid that can help with that.

How can I get help to pay for college?

Families have the responsibility to pay for higher education, but sometimes a family's resources are not enough to pay all college expenses. To help close the gap, different types of financial aid are available to help meet the cost.

You can get financial aid for different types of schools, such as technical, trade or vocational schools, not just colleges and universities. Financial aid comes from a variety of sources, including the federal government, state government, your college and private organizations.

What are the federal programs?

Federal financial aid programs are administered by the U.S. Department of Education (ED) and include Pell Grants, work-study, loans and other programs. They can help you pay tuition, fees, books, room and board, and other living expenses. You will have to demonstrate financial need for most programs and there are other eligibility requirements that will have to be met. If you take out a loan, you will need to sign a legally binding promissory note promising to repay the money plus interest.

Some of the most common federal programs are described in the chart on the next page. Visit studentaid.gov for detailed information about all of the available federal programs.

Are there State of Illinois financial aid programs?

Yes. ISAC administers one of the largest state grant programs in the country — the Monetary Award Program (MAP) — to help pay for tuition and fees. Eligibility for MAP is based on financial need. There are also specialty grant and scholarship programs based on military service and field of study (such as teaching). Grants and scholarships are types of financial aid that typically do not need to be paid back.

See the chart on the next page and visit isac.org to learn more about ISAC's programs.

What about other types of financial aid?

Most colleges and universities offer some aid from their own funds. The financial aid office on campus is the best place to find out about these programs. They may include grants, scholarships, work-study, internships, cooperative education and loans.



Many agencies, associations and organizations (for example, corporations or civic, religious and philanthropic groups connected with your field of interest) provide money for college students.

Use the resources on ISAC's Student Portal at isac.org/studentportal to search for possible scholarship matches.

How do I apply for financial aid?

To apply for both federal and state financial aid, you must complete the Free Application for Federal Student Aid (FAFSA®). First, you will need to create an FSA ID at studentaid.gov/fsaid to use as your electronic signature. Parents will need an FSA ID separate from the student's. Then, your FAFSA can be completed online at fafsa.gov. The information you report on the FAFSA — income, asset and family information — is used to calculate your family's financial need and to determine your eligibility for financial aid. If you are not able to fill out the FAFSA online, you may request a paper FAFSA from ED by calling 800.4FEDAID (800.433.3243).

If you are applying for financial aid at your college or from private sources, you will probably have to fill out separate applications for those programs.

When do I fill out the FAFSA?

You should file your FAFSA as soon as possible after October 1st of the calendar year **before** you plan to attend college. It's important to file your FAFSA as early as possible because financial aid funds are limited and some are awarded on a first-come, first-served basis. **The FAFSA must be completed every year.**

On the FAFSA, you can list several different colleges that you might be thinking about attending and have your information sent to them, even if you have not made a final decision yet.

Federal and ISAC Programs

Federal Grants, Loans and Work-Study Programs

Program	Who's eligible?	How much?
Federal Pell Grant Program studentaid.gov/pell-grant	For students with financial need to help pay undergraduate costs such as tuition, fees, room and board, and living expenses. Can be used by undergraduate students for a maximum of six academic years. Apply using the FAFSA.	Up to \$6,095 in the most recent year. Award amounts can change every year.
Federal Student Loans studentaid.gov/sub-unsub	A variety of loan programs, including subsidized (government pays interest) and unsubsidized (borrower pays interest), to help students pay educational expenses. Can be used by undergraduate and graduate students attending at least half time. Interest rates are fixed for the life of the loan. Apply using the FAFSA.	Up to \$5,500 – subsidized loans Up to \$20,500 – unsubsidized loans
Federal PLUS Loans studentaid.gov/plus	For parents of dependent students attending at least half-time and for graduate/professional students. Interest rates are fixed for the life of the loan. Financial need is not considered.	Cost of attendance minus other financial aid.
Federal Supplemental Educational Opportunity Grant (FSEOG) studentaid.gov/fseog	For students with exceptional financial need, with priority given to Pell Grant recipients. Funds depend on availability at school. Apply using the FAFSA.	Up to \$4,000
Federal Teacher Education Assistance for College and Higher Education (TEACH) Grant studentaid.gov/teach	For students pursuing course work necessary to begin a teaching career. Undergraduate and graduate recipients commit to teaching full time in a high-need field for four complete academic years within eight years of completing course work. Teaching must take place at an elementary or secondary school or educational service agency for children from low-income families.	Up to \$4,000
Federal Work-Study studentaid.gov/workstudy	On or off-campus jobs paying at least federal minimum wage for undergraduate and graduate students. Funds depend on availability at school.	No minimum or maximum amount.

For more information on federal financial aid programs, visit studentaid.gov/types. For information on student loan interest rates, visit studentaid.gov/interest.

ISAC Programs (Illinois Grant Programs)

Monetary Award Program (MAP)	For Illinois undergraduate students with financial need. Can be used at approved Illinois public and private 2- and 4-year colleges, hospital schools and other degree-granting institutions. Apply using the FAFSA as early as possible; funding is limited.	Pays toward tuition and fees. Up to \$4,968 in recent years. Annual award amounts will vary based on limited funding.
Illinois Veteran Grant (IVG)	For Illinois veterans (including Illinois National Guard and Armed Forces Reserve members) with at least one year of federal active duty service in the U.S. Armed Forces. Illinois residency requirements apply. Can be used for a maximum of four academic years by undergraduate and graduate students at Illinois public 2- and 4-year colleges.	Pays tuition and mandatory fees.
Illinois National Guard (ING) Grant	For currently active enlisted members and officers of the Illinois National Guard with one full year of service or those who were recently discharged. Can be used for a maximum of four academic years by undergraduate and graduate students at Illinois public 2- and 4-year colleges.	Pays tuition and certain fees.

For more information on these programs and applications, and to find out about other ISAC financial aid programs, visit tsac.org/students/during-college/types-of-financial-aid.

What information do I need for the FAFSA?

If you are a dependent student, you must report your parents' income and assets along with your own. If you are an independent student, you report only your (and your spouse's if you're married) income and assets.

Independent students must meet at least one of the criteria listed below.

- At least 24 years old
- Married
- Graduate or professional student
- Have legal dependents other than a spouse, for whom you provide more than 50% of their support
- Both parents deceased, in foster care, dependent or ward of the court at any time since you turned age 13
- Emancipated minor, or in legal guardianship (or were until age 18)
- Veteran or currently serving on active duty for other than training purposes
- Unaccompanied youth who is homeless or at risk of being homeless

How much financial aid will I get?

The amount of financial aid you receive is determined by the information you provide on the FAFSA and is based on several factors, including your:

- expected family contribution or EFC – this is a calculation of the financial resources you and your family are expected to have for college. Because it's based on family information, your EFC is the same no matter which college you attend.
- cost of attendance or COA – the COA includes things like tuition, fees, living expenses (room and board), books, supplies and transportation.

To figure out how much aid you may be offered, colleges will first determine your financial need. Even though your EFC will be the same at each college, the COA will be different, so your financial need will not be the same at every college.



Here are some examples of how colleges calculate financial need.

COA – EFC = Financial Need

	College A	College B
COA (varies)	\$32,500	\$12,500
EFC (remains constant)	\$ 6,000	\$ 6,000
Financial need (varies)	\$26,500	\$ 6,500

Available aid is then compared to your financial need to determine how much financial aid you are eligible to receive.

What happens next?

The financial aid office at the colleges you listed on your FAFSA will combine different kinds of financial aid and send you either an electronic or paper award letter with the types and amount of aid available to help meet your financial need. Because each college has its own policy, the types of financial aid offered to you will probably vary from college to college.

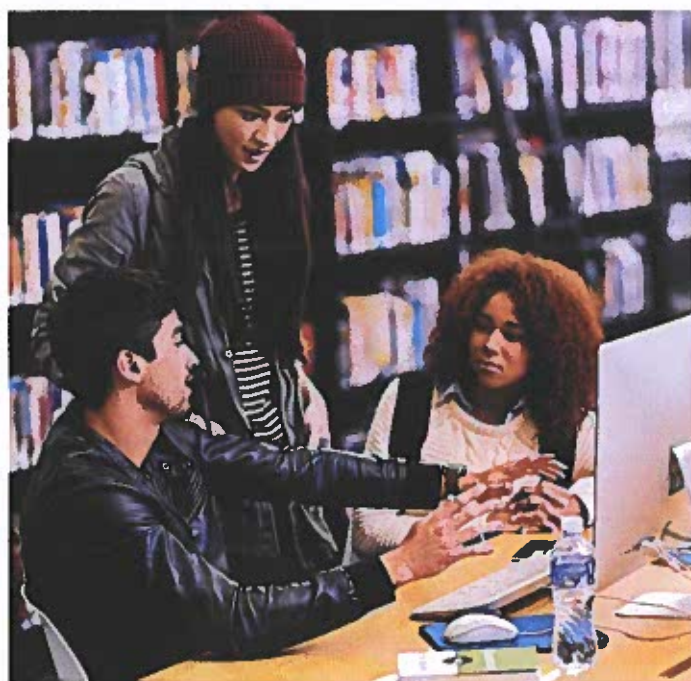
Make sure you get a financial aid award offer from each college you are considering so you can compare what you must pay to attend; use the Financial Aid Comparison Worksheet at ISAC's Student Portal to help. Remember, though, that your financial need may not always be completely met at any college, and it is the family's responsibility to cover the difference.

Do I apply for financial aid every year?

Yes, applying for financial aid is an annual process. Make sure to check application deadlines and procedures in case they have changed from previous years. Also, remember that your financial aid doesn't move with you if you transfer to a different school.

Have a question?

Ask the experts. The financial aid process can be confusing, but there is professional assistance available. If you are in high school, your school's counseling office is a great place to start. You can also contact the financial aid office at the college you plan to attend. For one-on-one assistance, or to attend a workshop in your area, get in touch with your local ISACorps member. Visit isac.org/isacorps to find your ISACorps member. The ISACorps are available in communities across the state to assist students and families with the college-going and financial aid process. Help is also just a phone call or e-mail message away – talk to an ISAC Call Center Representative at 800.899.4722 or e-mail isac.studentservices@illinois.gov for assistance.





800.899.ISAC (4722)
isac.studentservices@illinois.gov

DEERFIELD

1755 Lake Cook Road
Deerfield, IL 60015-5209

SPRINGFIELD

500 W. Monroe, 3rd floor
Springfield, IL 62704-1876

CHICAGO

James R. Thompson Center
100 W. Randolph
Chicago, IL 60601-3219

isac.org
isac.org/studentportal
isac.org/collegeqa



@ISACFinAid



@ISACFinAid



@ILStudentAssistance

A GUIDE TO ISAC PROGRAMS & SERVICES

isac.org



AS THE STATE'S COLLEGE ACCESS AND FINANCIAL AID AGENCY

The Illinois Student Assistance Commission (ISAC) works to help make college accessible and affordable for Illinois students. ISAC provides two kinds of assistance to students and families:

Help with the college-going and financial aid process, including personalized assistance in your community—from workshops to one-on-one help, online resources, a call center, and a text messaging service.

Grant, scholarship and loan repayment/forgiveness programs to help pay for college.

Here's a quick guide to the programs and services ISAC offers students and their families. Note that deadline dates for ISAC financial aid programs apply to the academic year for which you are requesting aid. Most applications must be filed annually and many programs require separate applications.



Grant Programs

A grant is financial aid that does not need to be paid back. The amount awarded is usually based on financial need and is generally provided by the government or the college you plan to attend. *The number of grants made through most grant programs administered by ISAC, and the individual dollar amount awarded, are dependent upon the level of annual funding provided by the state.*

Illinois Veteran Grant (IVG)

A grant that pays tuition and mandatory fees for Illinois veterans (including members of the Illinois National Guard and members of a Reserve component of the Armed Forces) with at least 1 year of federal active duty service in the U.S. Armed Forces. Other qualified applicants include those who served federal active duty in a foreign country during a time of hostilities or were medically discharged, regardless of length of service. All periods of service must be or have been honorable. To be eligible, veterans must have been Illinois residents at the time of entering the service or within 6 months before entering the service who returned or plan to return to Illinois to reside within 6 months after leaving the service. Recipients must reside in Illinois while enrolled unless on federal active duty service.

Enrollment requirements

No minimum enrollment requirements; undergraduate or graduate students can receive benefits for the equivalent of 4 academic years of full-time enrollment.

Where to use it

Illinois public 2- and 4-year colleges.

When and how to apply

Apply using the online Illinois Veteran Grant Program Application one time only to establish eligibility. Qualified applicants must notify the college of their eligibility no later than the end of each term for which the benefits will be used.

Monetary Award Program (MAP)

For over 50 years, the MAP grant has helped make college possible for millions of Illinoisans across the state. MAP is the largest need-based grant program in Illinois for college students, and it provides payment toward tuition and mandatory fees. MAP awards can't be used for other college-related costs, like books or living expenses, but other sources of aid may be available to cover those expenses.

The MAP grant is only for Illinois students attending Illinois colleges and universities. Eligibility is based on your financial resources and the cost of attendance at your chosen school.

Apply for MAP by filing the Free Application for Federal Student Aid (FAFSA®) as soon as possible after October 1st of the *calendar year before* the fall term of the academic year you plan to attend college. MAP is awarded on a first-come, first-served basis, and demand exceeds available funding, so it's important to file your FAFSA as soon as possible after October 1st if you want to be considered for a MAP grant.

Enrollment requirements

At least 3 credit hours at the undergraduate level.

Where to use it

Approved Illinois public and private 2- and 4-year colleges, universities, hospital schools and certain other degree-granting institutions. See isac.org/mapgrant to find a list of MAP-approved institutions.

When and how to apply

Apply by filing the FAFSA as soon as possible after October 1st of the calendar year before the academic year you plan to attend. Funding is limited; apply early.

Illinois National Guard (ING) Grant

A grant that pays tuition and certain fees for enlisted members and officers of the Illinois National Guard who have completed 1 full year of service. Additionally, applicants must be either a) currently active, or b) within 12 months following discharge and were active for at least 5 consecutive years and called to federal active duty service for at least 6 months.

Enrollment requirements

No minimum enrollment requirements; undergraduate or graduate students can receive benefits for the equivalent of 4 academic years of full-time enrollment; students with more than 10 years of National Guard service are eligible for 2 additional years of enrollment.

Where to use it

Illinois public 2- and 4-year colleges.

When and how to apply

Apply using the online Illinois National Guard Grant Application by October 1st of the academic year for the full year, March 1st for second/third term and summer, and June 15th for summer term only.

Grant Programs for Dependents of Police/Fire/Correctional Officers

A grant that provides payment toward tuition and mandatory fees for the spouse and children of Illinois Police/Fire/Correctional Officers who were killed or at least 90 percent disabled in the line of duty.

Enrollment requirements

At least half time at the undergraduate or graduate level for a maximum of 4 academic years.

Where to use it

Illinois public and private 2- and 4-year colleges, universities, hospital schools and certain other degree-granting institutions.

When and how to apply

Apply using the Grant Program for Dependents of Police/Fire/Correctional Officers Application by October 1st of the academic year for the full year, March 1st for second/third term and summer, and June 15th for summer term only.



Scholarship Programs

A scholarship is a type of financial aid that rewards a student for grades, athletics, a unique skill, a special talent, financial needs or even a specific career interest. Scholarships do not typically need to be paid back, though some scholarships have commitments or obligations connected with them. Make sure you understand the terms and conditions before you accept any money. *The number of scholarships made through programs administered by ISAC, and the individual dollar amount awarded, are dependent upon the level of annual funding provided by the state.*

Illinois Special Education Teacher Tuition Waiver (SETTW)

A tuition waiver program for individuals pursuing initial certification as teachers in any area of special education at nonprofit Illinois public, private or parochial preschools, elementary schools or secondary schools. A limited number of waivers are awarded each year to exempt recipients from paying tuition and mandatory fees if they commit to begin teaching in the field of special education within 1 year of leaving college, and continue to teach at least 2 of the 5 years immediately following. If the teaching commitment is not fulfilled, recipients must repay a prorated amount, plus interest. Applicants scheduled to graduate from high school must have performed in the upper half of their high school graduating class; additionally, ACT and SAT scores are used in determining their eligibility.

Enrollment requirements

No minimum enrollment requirements; recipients must be seeking initial certification in any area of special education at the undergraduate or graduate level. The waiver may be received for up to 4 calendar years.

Where to use it

Illinois public 4-year universities offering programs in special education.

When and how to apply

Apply using the Illinois Special Education Teacher Tuition Waiver Application by March 1st before the academic year for which assistance is requested.

Minority Teachers of Illinois (MTI) Scholarship

A scholarship of up to \$5,000 per year for tuition, fees and room and board charges for students of African American/Black, Hispanic, Native American, or Asian American origin who plan to become teachers. Recipients must sign a commitment to teach (at a nonprofit Illinois public, private or parochial preschool, elementary or secondary school with at least 30 percent minority enrollment) for 1 year for each year assistance is received. If the teaching commitment is not fulfilled, recipients must repay a prorated amount, plus interest.

Enrollment requirements

At least half time at the undergraduate or graduate level.

Where to use it

Illinois public and private 2- and 4-year colleges, universities and certain other degree-granting institutions.

When and how to apply

Apply using the online Minority Teachers of Illinois Scholarship Program Application by March 1st before the academic year for which assistance is requested.

Loan Repayment/Forgiveness Programs

These programs offer help with student loan repayment for Illinois residents who qualify based on certain eligibility requirements. Typically, qualifying borrowers are those who have made a commitment to work in Illinois for a specific amount of time in a field that has experienced a shortage of workers (for example, teaching or nursing). *The availability of some of these programs is dependent upon the level of annual funding provided by the state.*

Illinois Teachers Loan Repayment Program

A program that provides matching awards of a maximum of \$5,000 to teachers who qualify for the federal government's Teacher Loan Forgiveness program. Recipients must teach in an Illinois elementary or secondary low-income school for 5 years.

Nurse Educator Loan Repayment Program

A student loan repayment program that awards up to \$5,000 per year for a maximum of 4 years to Illinois nurse educators. Recipients must be licensed by the Illinois Department of Financial and Professional Regulation and must have instructed practical or professional nurses at an approved Illinois institution for at least the past 12 consecutive months.

Veterans' Home Medical Providers' Loan Repayment Program

A student loan repayment program that awards up to \$5,000 per year for a maximum of 4 years to qualified medical providers who have been employed in a State of Illinois Veterans' Home for a specified period of time.

Teacher Loan Forgiveness Program

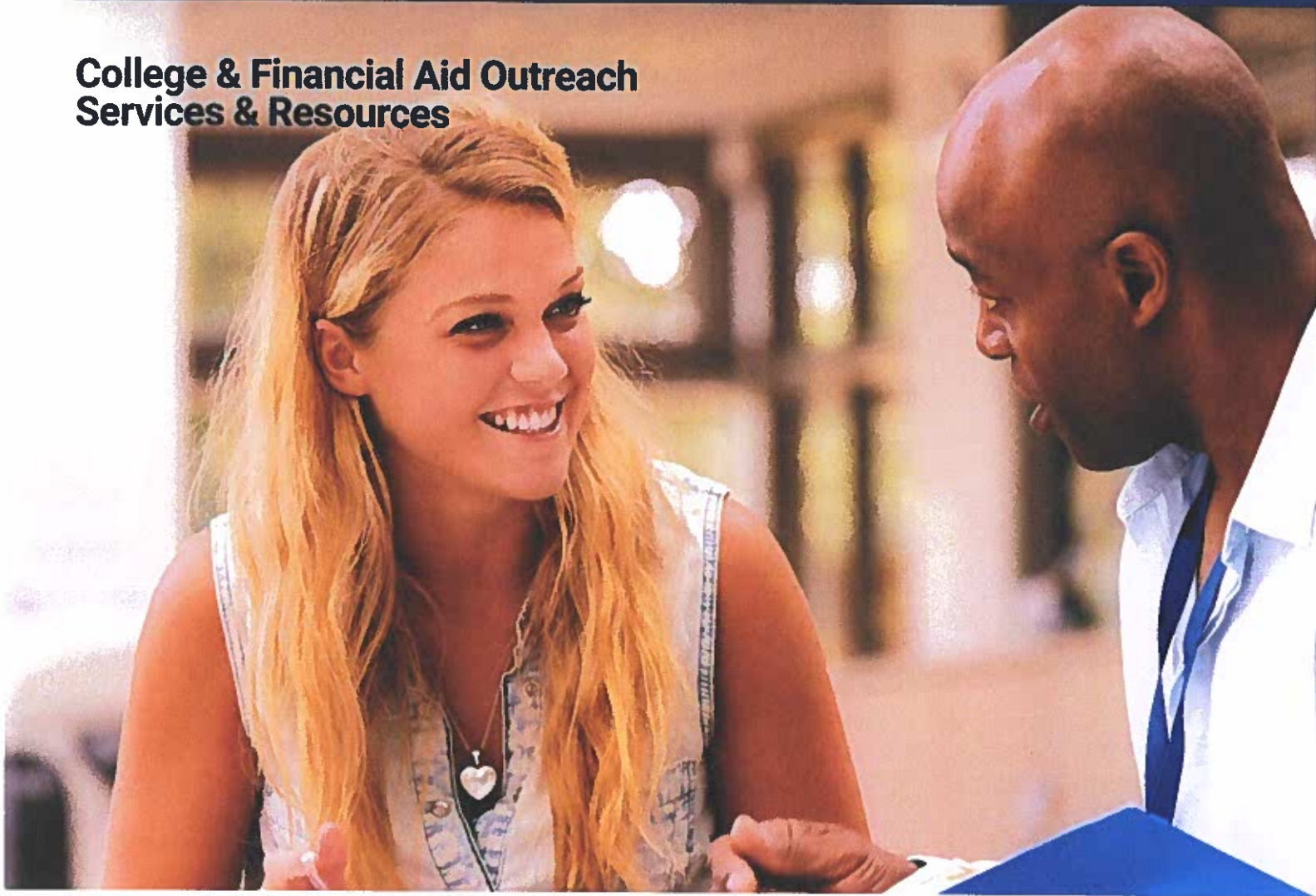
This is a federal program that provides forgiveness of a maximum of \$5,000 for federal student loan borrowers who teach for 5 consecutive years on a full-time basis in an elementary or secondary school designated as low income. Borrowers who teach for the required time in certain specialties are eligible to receive a maximum of \$17,500. Eligibility for the Illinois Teachers Loan Repayment Program (see column at left) is contingent upon qualifying for this federal program. Visit studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation for a list of federal loan forgiveness programs.

John R. Justice Student Loan Repayment Program

Administered by ISAC, this U.S. Department of Justice program provides loan repayment assistance to state and federal public defenders and state prosecutors who agree to remain employed as public defenders and prosecutors for at least three years. If the employment commitment is not fulfilled, the amount must be repaid.



College & Financial Aid Outreach Services & Resources



ISACorps

The ISACorps offers students and families expert assistance with the college-going and financial aid process. Recent college graduates who are trained to serve as near peer mentors to high school students, the ISACorps partners with local schools, businesses, and nonprofit organizations to provide workshops, presentations, and one-on-one mentoring for students and families. ISACorps members can help you with career exploration, college selection and applications, scholarship searches, financial aid questions and completion of the FAFSA.

While the ISACorps is available to assist any student or family, members particularly focus their efforts on working with students who are low income and those whose families have no prior college-going experience. To better connect with students, every effort is made to recruit ISACorps members who are first generation college students themselves and who come from the Illinois community to which they will be assigned.

ISACorps members are assigned regionally and are available statewide to help you — at a workshop, or one-on-one on the phone or in person. You will find your ISACorps member in your high school supporting the college counseling office, or meeting with students at community locations. Visit isac.org/studentportal/isacorps to find your ISACorps member or a workshop in your area.

ISAC Student Portal

The ISAC Student Portal (isac.org/studentportal) provides access to tools and resources to help you make smart decisions about college and financial aid. Use the ISAC Student Portal to help choose a college, learn about careers, find scholarships, learn how to manage student loans, and more.

The Portal offers online tools to keep track of college planning deadlines and your ISAC program benefits, help calculate potential financial aid, and compare financial aid awards. In addition, you will find links to ISAC partner websites offering college and scholarship search; career and job search; and resources to help students with financial literacy, money management and student loan repayment. An Internship/Summer Job Board provides regularly updated job postings. Videos offer quick tips and important information on college planning and financial aid.

Want to find a college or financial aid workshop in your area? Visit the Student Portal to check the ISACorps calendar of events, and to find your local ISACorps member for one-on-one assistance.

ISAC College Q&A Text Messaging Service

Students can get answers to questions about college planning and financial aid sent directly to their phones with the ISAC College Q&A text messaging service. To text with an ISAC college counselor and receive alerts about college planning events and deadlines, just text your first and last name to the phone number listed in your area code.

217.207.3265 708.252.3890
309.306.7066 773.453.9520
618.223.6450 815.242.4630
630.216.4910 847.243.6470

Returning adult students with questions can text **872.395.4723**, a phone number dedicated to supporting adult students.

ISAC Call Center

ISAC Call Center representatives are available Monday through Friday from 8 am to 5 pm CT to answer questions about ISAC financial aid programs, applications, and other services. Call the toll-free number at 800.899.ISAC (4722) or e-mail **isac.studentservices@isac.illinois.gov** for assistance. Spanish-speaking counselors and a Spanish micro-site are also available to assist families.



Detailed information about ISAC's programs, products and services is available at isac.org. Program applications are also accessible through the website. Although most programs listed here are state-funded, ISAC also administers some programs on behalf of the federal government. The availability of awards through all programs is dependent upon sufficient funding.

Deerfield

1755 Lake Cook Road
Deerfield, IL 60015-5209

Springfield

500 W. Monroe, 3rd Floor
Springfield, IL 62704-1876

Chicago

James R. Thompson Center
100 W. Randolph, Suite 3-200
Chicago, IL 60601-3219

isac.org

800.899. ISAC (4722)

isac.studentservices@isac.illinois.gov

THE 4 STEPS TO COLLEGE CHECKLIST

Choosing & Applying to College

WHERE TO FIND INFORMATION

ISAC Student Portal

Find your local ISACorps member, and discover free tools and resources for college, career, money management and financial aid planning — isac.org/studentportal

ISAC College Q&A

Get answers to questions about the college-going and financial aid process sent directly to your phone with the ISAC's free text messaging service — isac.org/collegeqa

ISAC Website and Call Center

isac.org
800.899.ISAC (4722)
isac.studentservices@isac.illinois.gov

1

BE A PAIN / Let everyone know that you are going to college and need their help.

- ☐ Ask for help early in your high school years to identify your interests and skills, and think about jobs and careers that fit.
- ☐ Talk to your parents, siblings, friends, teachers, coaches, professionals in your chosen field of study and other adults with experience for advice on college.
- ☐ Research colleges and careers online, with free resources like those available on the ISAC Student Portal, and at your local library.
- ☐ Begin asking teachers, counselors and/or employers if they would be willing to write a letter of recommendation to include with your admission and scholarship applications, if needed.

2

PUSH YOURSELF / Working a little harder today will make getting into college even easier.

- ☐ Have your high school counselor help you pick the curriculum that will help get you into the college of your choice.
- ☐ Don't be afraid to take the tough classes, including Honors and Advanced Placement courses, which most colleges prefer over the easier courses, and will better prepare you for college.
- ☐ Create a profile on the ISAC Student Portal and use the tools to search for colleges and scholarships, manage your money, navigate the financial aid process, learn about careers, search for jobs, and more.
- ☐ Take the SAT and/or ACT in your junior year. Check with your high school counselor for test schedules.
- ☐ Find out admission requirements and make sure you fulfill them. Most colleges require 3 – 4 years of math, English, science and social studies. A lot of colleges also want at least 2 years of a foreign language.

3

FIND THE RIGHT FIT / Find out what kind of college is the best match for you and your career goals.

- ☐ Attend college fairs in your area — make a list of colleges you want to learn more about and questions to ask at the fair.
- ☐ Participate in extracurricular activities to help you determine your interests, which can help lead you to the right college.
- ☐ Know your Grade Point Average (GPA), class rank, and SAT and/or ACT scores.
- ☐ Check out the websites of colleges you're interested in to get information about the college and its programs. You can also use ISAC's online Handbook of Illinois Postsecondary Institutions and the ISAC Student Portal's College Greenlight resource to help narrow your search. Make sure to discuss your choices with your parents and get their input.
- ☐ When thinking about where you'd like to attend, consider things like 2 year vs. 4 year colleges, type and length of academic programs, cost and financial aid availability, housing options, location and community, services and programs, campus life, and enrollment size. Use College Greenlight on the ISAC Student Portal to find colleges that match your interests, qualifications and needs.
- ☐ Apply to at least 3 – 5 colleges at the beginning of your senior year.
- ☐ Find out if the admission application process at your top choice colleges requires any fees, transcripts, reference/recommendation letters, tests, essays and/or interviews.
- ☐ Visit the campus, take a tour, sit in on classes, talk with students and professors, find out if the college has job placement services, research the college's reputation and graduation rate, and talk with the financial aid office about your aid package. A lot of colleges offer online "virtual" tours that help keep travel costs down — check their websites.
- ☐ Once admitted, find out if the college requires you to pay a deposit to reserve your admission place.
- ☐ When you decide which college to attend, let colleges you applied to know your final decision and make sure to sign up for placement testing and student housing if needed.

Track and complete these separate processes

MEET DEADLINES

- ☐ Apply for admission to colleges
- ☐ Free Application for Federal Student Aid (FAFSA) and other financial aid applications
- ☐ Send acceptance form/enrollment deposit
- ☐ Housing application and fees
- ☐ Sign up for placement testing
- ☐ Sign up for class registration/advising

Date completed: ____/____/____

Date completed: ____/____/____

Date completed: ____/____/____

Date completed: ____/____/____

Date completed: ____/____/____

Date completed: ____/____/____

4 PUT YOUR HANDS ON SOME CASH! / If you think you can't afford college, think again. There's lots of aid out there.

FRESHMAN, SOPHOMORE AND JUNIOR YEARS

- ☐ Research federal, state, institutional and private sources of financial aid by visiting isac.org. Search for scholarships using College Greenlight on the ISAC Student Portal. Don't be fooled by services that ask you to pay for information and guarantee results.
- ☐ In your junior year, use the FAFSA4caster on fafsa.gov to get your estimated federal financial aid and the MAP Estimator on the ISAC Student Portal to determine your eligibility for the Monetary Award Program (MAP).
- ☐ Get summer jobs or internships that relate to your career interests to save money for college. Check out the Internship/Summer Job Board on the ISAC Student Portal.

SENIOR YEAR

- ☐ Call an ISAC Call Center Representative, contact an ISACorps member or visit isac.org for financial aid information.
- ☐ Get ready to fill out a FAFSA* as soon as possible after October 1st of the *calendar year before* you plan to attend college, and check with the college financial aid office for other required forms and deadlines. Most students submit the FAFSA online at fafsa.gov, so you'll need to apply for an FSA ID at studentaid.ed.gov. A parent will need to get a separate FSA ID.
- ☐ Use a scholarship search service like College Greenlight on the ISAC Student Portal to search for other financial aid sources.
- ☐ ISAC provides free assistance in completing the FAFSA and free tools for scholarship search, so beware of companies that ask you to pay for help with the FAFSA and scholarship search—they may be scams or frauds.
- ☐ Investigate the total cost of attendance for the colleges you think you might want to attend, and continue to research funding available from federal, state and institutional sources. Look for more information on private sources of financial aid: search community-based organizations, local libraries and companies and ask high school counselors and financial aid administrators for suggestions.

SENIOR YEAR (AFTER OCTOBER 1ST)

- ☐ You and your parents should gather income tax forms for the previous year since tax information is reported on the FAFSA.
- ☐ If you're the beneficiary of a 529 college savings and/or prepaid tuition program, start the process to retrieve the proceeds.
- ☐ Attend a FAFSA workshop** event or meet with an ISACorps member for help filling out the FAFSA.
- ☐ Complete, electronically submit (via fafsa.gov) or sign and mail the FAFSA after October 1st but as soon as possible to be considered for MAP, and before the priority date for the college you are interested in attending.
- ☐ If you are not using an FSA ID when submitting the FAFSA online, sign and mail the signature page.
- ☐ Complete and submit applications for financial aid programs not covered by the FAFSA.

7-10 DAYS AFTER THE FAFSA IS FILED

- ☐ You will receive a Student Aid Report (SAR) (via e-mail, if you supplied an e-mail address) that will include all of the information you submitted on the FAFSA, as well as your official expected family contribution (EFC).
- ☐ Review the accuracy of your data and follow instructions on the SAR. If the SAR needs to be corrected or if financial circumstances have changed, contact your college's financial aid office for assistance.

DECEMBER - SUMMER

- ☐ You will receive a financial aid award letter from each college to which you've been admitted about the different programs and awards you are eligible to receive from that college.
- ☐ Compare financial aid packages and other factors to help you choose the college you will attend. You can use the Financial Aid Comparison Worksheet in the Toolbox area of the ISAC Student Portal to compare financial aid award letters you have received.
- ☐ Accept all or part of the financial aid offered. If required, sign and return the award letter to the college by the deadline.

REMEMBER

- ▶ Meet deadline dates!
- ▶ Keep photocopies and/or e-mail confirmation of all completed forms and worksheets.
- ▶ Reapply for financial aid each year and use the Renewal FAFSA process.
- ▶ Along with isac.org, your college's financial aid office is the best source for information about all federal, state, institutional and private financial aid programs.
- ▶ Your college may be required to verify your financial situation and may ask you to supply additional information.
- ▶ Although cost is always a consideration, check out the financial aid packages from different schools. More expensive colleges may offer more financial aid through institutional funding, making their cost comparable to a less expensive school. Another option is to start at the local community college and then transfer to a four-year college later.

When You Receive a Scholarship

- ▶ Make sure you understand the conditions of the scholarship. Know what you are accepting and agreeing to do!
- ▶ Report to the financial aid office any scholarships from outside groups you are/will be receiving.

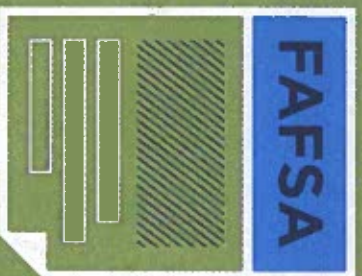
If You Need a Loan

- ▶ Follow procedures outlined by the financial aid office when applying for a student or parent loan.
- ▶ Make sure you understand all the loan terms and how it will be repaid before you take out the loan.
- ▶ Only borrow what you need!

* FAFSA - Free Application for Federal Student Aid - All students must file this application to be considered for the federal Pell grant, the Illinois Monetary Award Program (MAP) grant, other federal and state grants and federal student loans.

** Check with your high school counselor or see the Outreach Activities calendar at isac.org for information and a listing of FAFSA workshops and events in your community. All events are free and open to the public.

WHAT'S NEXT AFTER SUBMITTING YOUR



FREE
APPLICATION
FOR FEDERAL
STUDENT AID

FAFSA®

CHECK THE STATUS OF YOUR FAFSA®

- You can check the status of your FAFSA immediately after submitting it online. Go to fafsa.gov and log in using your FSA ID.
- If your FAFSA is still being processed, we recommend that you wait a few days before checking the status again.

REVIEW YOUR STUDENT AID REPORT (SAR)

- Your SAR is a summary of the FAFSA data you submitted.
- You'll get your SAR within three days to three weeks after you submit your FAFSA.
- Be sure to look over your SAR to make sure you didn't make a mistake on your FAFSA.
- If you find an error, go to the online My FAFSA page, click "Make FAFSA Corrections."
- Enter your FSA ID (username and password).
- Correct your information.
- Submit your new information.
- Add FederalStudentAidFAFSA@cpsemail.ed.gov, to your e-mail contact list so that your SAR notification e-mail won't go to your spam folder.

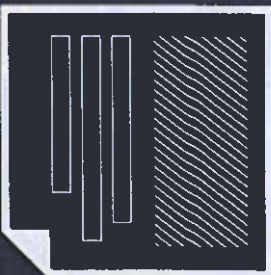
PREPARE FOR VERIFICATION

- Verification is the process your college uses to confirm that the data reported on your FAFSA is accurate.
- Not every student is selected for verification. If you're selected for verification, don't assume you're being accused of doing anything wrong. Many schools verify all students' FAFSAs. All you need to do is provide the documentation the college requests. Be sure to do so by the college's deadline, or you may not be eligible for some types of financial aid.

COMPARE AWARD LETTERS/OFFERS

- At some point after you submit your FAFSA, colleges will send you a summary of all the financial aid award information offered to you. Note that if you have not applied to a college, they most likely will not send you an award letter/offer.
- Make sure to use ISAC's online tool to compare the financial aid offered to you from each college. Find the tool and other resources at isac.org/studentportal-toolbox

**COLLEGE
APP**



**WHAT'S
NEXT**

**AFTER
SUBMITTING
YOUR**

**APPLICATIONS
COLLEGE**



FINISH SENIOR YEAR STRONG!

- Don't let "senioritis" creep up on you! Maintain a strong performance during your last year in high school. Maybe even use the time to join clubs and/or organizations. Colleges love that!

CONFIRM THAT YOUR APPLICATION MATERIALS ARE COMPLETE

- Just because you submitted your application does not mean that it is complete!
- Schools will send you notifications via e-mail if there is any missing documentation. Make sure you read and respond to them.
- Maintain open communication with the Admissions and Financial Aid offices of the colleges to which you are applying.
- Maintain regular contact with your high school guidance counselor on the status of your application and/or missing application materials like ACT scores, transcripts, essays, etc.

SET UP A VISIT TO COLLEGES OF INTEREST

- Set aside some dates and times to visit colleges that interest you, if you haven't already. This is a great opportunity to get familiar with the college and with campus life, get to know student organizations, and meet key individuals involved in the admissions process.
- Many colleges also offer virtual tours if you cannot make the trip!

VISIT THE ISAC STUDENT PORTAL

- The Portal has all the tools you need to help you with college planning, college and scholarship search, financial aid, student loans, money management, and even careers and job search—all free and just a click away!
isac.org/studentportal

LISTA DE CONTROL DE CUATRO PASOS HA SEGUIR

para escoger y aplicar a la Universidad

DÓNDE ENCONTRAR INFORMACIÓN

Portal estudiantil de ISAC

Encuentre su miembro ISACorps local y descubra las herramientas y recursos sin costo (gratis) sobre la planificación de colegios, carrera, administración de dinero, y ayuda financiera – isac.org/studentportal (solamente en inglés)

Preguntas y respuestas por medio de ISAC College Q&A (solamente en inglés)

Reciba respuestas de sus preguntas en cómo ingresar al colegio y el proceso de ayuda financiera en sus teléfonos por medio del servicio gratuito de mensajes de texto de ISAC – isac.org/collegeqa (solamente en inglés)

El sitio web de ISAC y Centro de llamadas

isac.org o isac.org/spanish

800.899.ISAC (4722)

isac.studentservices@illinois.gov

Representantes están disponibles para contestar sus preguntas en español.

1 SÉ PERSISTENTE / Deja saberles a todos que ingresarás a la universidad y necesitas su ayuda.

- ☐ Pide ayuda en los primeros años de la secundaria para identificar tus intereses y habilidades y piensa en los empleos y carreras que te interesan
- ☐ Habla con tus padres, hermanos, amigos, maestros, entrenadores, profesionales en tu área principal de estudio y otros adultos con experiencia para consejos acerca de la universidad.
- ☐ Investiga las universidades y las carreras que te interesan en el Internet, en tu biblioteca local y en el Portal estudiantil de ISAC.
- ☐ Comienza a preguntar a maestros, consejeros y/o tu empleador si estarían dispuestos a escribir cartas de recomendación para incluirlas en tus solicitudes de admisión y becas, si es necesario.

2 ESFUÉRZATE AL MÁXIMO / Trabajando un poco más hoy hará el ingresar a la universidad aún más fácil.

- ☐ Pídele a tu consejero escolar que te ayude a seleccionar el programa escolar apropiado que te permitirá ingresar a la universidad de tu elección.
- ☐ No tengas miedo de tomar las clases difíciles, incluyendo cursos de honores y Colocación Avanzada, las cuales son preferidas que a los cursos más fáciles por la mayoría de las universidades, y serán mejor preparación para la universidad.
- ☐ Comienza un archivo de documentación en el Portal estudiantil de ISAC e utiliza las herramientas de búsqueda para colegios y becas, administrar el dinero, navegar el proceso de ayuda financiera, explorar carreras, buscar empleo, y más.
- ☐ Toma la prueba ACT y/o SAT durante el penúltimo año de secundaria. Verifica con tu consejero los horarios de las pruebas.
- ☐ Entérate de los requisitos de admisión y asegúrate de cumplirlas. La mayoría de las universidades requieren 3-4 años de matemáticas, inglés, ciencias y estudios sociales. Muchas universidades también requieren por lo menos 2 años de algún idioma extranjero.

3 ENCUENTRA LO QUE MEJOR SE ADAPTE A TI / Averigua qué tipo de universidad es la mejor compatible para ti y para tus metas profesionales.

- ☐ Asista a exposiciones universitarias en tu área – haz una lista de las universidades de las cuales quieres más información y preguntas que desees hacer en la exposición.
- ☐ Participa en actividades extraescolares que te puede ayudar a descubrir tus intereses y guiar a la universidad apropiada. Infórmate de tu promedio de notas (GPA), rendimiento académico, y puntajes de las pruebas ACT y SAT.
- ☐ Visita las páginas Web de las universidades que te interesen para obtener información sobre la universidad y sus programas.
- ☐ También utiliza el Manual de Instituciones de Educación Superior de Illinois y el recurso College Greenlight (luz verde para el colegio) en el Portal estudiantil para limitar tu búsqueda. Asegúrate de discutir tus opciones con tus padres y obtener su opinión.
- ☐ Cuando estés pensando a donde te gustaría asistir, considera las siguientes opciones como colegios de 2 años en comparación a colegios de 4 años, tipo y duración de programa académicos, costo y disponibilidad de ayuda financiera, opciones de vivienda, ubicación y comunidad, servicios y programas, vida universitaria, y tamaño de estudiantes matriculados. Utiliza el College Greenlight (luz verde para el colegio) en el Portal estudiantil de ISAC para encontrar colegios que son compatibles con tus intereses, título, y necesidades.
- ☐ Presenta las solicitudes a 3-5 universidades en el comienzo de tu último año de la secundaria.
- ☐ Averigua si el proceso de solicitud de admisión en las universidades de primera elección requieren cuotas, expedientes académico, cartas de recomendación/referencia, pruebas, composición personal, y/o entrevistas.
- ☐ Visita la universidad, haz un recorrido/tour, asiste a las clases, habla con los estudiantes y profesores, averigua si la universidad tiene servicio para trabajo estudiantil, investiga la reputación de la universidad y el índice de graduación, y habla con un representante de la oficina de ayuda financiera sobre tu paquete de ayuda. Muchas de las universidades por medio de sus páginas Web ofrecen tours virtuales en línea los cuales ayudan a reducir los gastos de viaje.
- ☐ Una vez admitido, averigua si la universidad requiere pago de depósito para reservar tu lugar de admisión.
- ☐ Cuando decidas a cual universidad asistirás, haz saber tu decisión final a todas las universidades a las que solicitaste admisión y asegúrate de inscribirte para pruebas de aptitud y vivienda estudiantil si es necesario.

Mantiene el récord de estas actividades universitarias completando la siguiente lista.

CUMPLE CON LAS FECHAS LÍMITE

- ☐ Solicitud de admisión a las universidades
- ☐ Solicitud Gratuita de Ayuda Federal para Estudiantes (FAFSA) y otros formularios de ayuda financiera
- ☐ Enviar el formulario de aceptación/depósito de matrícula
- ☐ Solicitud de vivienda y pago de cuotas pertinentes
- ☐ Inscribirte para la prueba de aptitud
- ☐ Inscribirte a la matriculación/asesoramiento

Fecha completada: ____/____/____

Fecha completada: ____/____/____

Fecha completada: ____/____/____

Fecha completada: ____/____/____

Fecha completada: ____/____/____

Fecha completada: ____/____/____

4 ¡CONSIGUE ALGO DE DINERO! / Si piensas que no puedes pagar la universidad, piénsalo otra vez. Hay mucha ayuda disponible.

ESTUDIANTE DE PRIMER, SEGUNDO Y PENÚLTIMO AÑO

- ☐ Investiga los recursos de ayuda financiera federales, estatales, institucionales y privadas visitando isac.org. Busca por becas utilizando College Greenlight (luz verde para el colegio) en el Portal estudiantil de ISAC. No te dejes engañar por servicios fraudulentos que cobran por la información y garantizan resultados.
- ☐ En tu penúltimo año, usa el FAFSA4caster en fafsa.gov para obtener una estimación de la ayuda financiera federal y el cálculo aproximado MAP (solamente en inglés) en el Portal estudiantil de ISAC para determinar si eres elegible para el Programa de Concesión Monetaria de Illinois (MAP).
- ☐ Consigue trabajos de verano o prácticas profesionales relacionadas con las carreras que te interesan a fin de ahorrar dinero para la universidad.

ESTUDIANTE DE ÚLTIMO AÑO

- ☐ Comunícate con un representante de atención al cliente de ISAC, con un miembro de ISACorps o visita isac.org para obtener información sobre ayuda financiera.
- ☐ Prepárate para completar la solicitud FAFSA* lo más pronto posible después del 1 de octubre antes de asistir a la Universidad y consulta con la oficina de ayuda financiera de tu universidad sobre otros formularios y fechas límite. La mayoría de estudiantes presentan la FAFSA en línea mediante el sitio fafsa.gov (en español), por lo cual debes solicitar para la credencial FSA ID en el sitio studentaid.ed.gov (en español). Tu padre debe obtener su propia credencial FSA ID.
- ☐ Utiliza un servicio de búsqueda de becas en College Greenlight para averiguar otras fuentes de recursos de ayuda financiera.
- ☐ ISAC ofrece asistencia gratuita para completar la FAFSA y herramientas gratuitas para la búsqueda de becas, así que tenga cuidado con las compañías que le piden que pague por la ayuda con la FAFSA y la búsqueda de becas: pueden ser estafas o fraudes.
- ☐ Investiga el costo total de asistencia de cada universidad que te interese y continúa averiguando sobre financiamiento disponible en fuentes federales, estatales e institucionales. Busca más información sobre otras fuentes privadas de ayuda financiera. Investiga las organizaciones comunitarias, bibliotecas y empresas locales y pide sugerencias a los consejeros escolares y administradores de ayuda financiera.

ESTUDIANTE DE ÚLTIMO AÑO (DESPUÉS DE 1 DE OCTUBRE)

- ☐ Tú y tus padres deben preparar los formularios de impuestos del año anterior, ya que esta información es reportada en la solicitud FAFSA.
- ☐ Si eres un beneficiario de un plan 529 de ahorros y/o de los programas de matrícula pagado por adelantado, empieza el proceso de recuperar los ahorros universitarios.
- ☐ Asiste a un taller de FAFSA** o habla con un miembro de ISACorps a fin de recibir ayuda en cómo completar la FAFSA.
- ☐ Completa, presenta la FAFSA electrónicamente por medio de fafsa.gov (en español) o firma y envía la solicitud FAFSA por correo después del 1 de octubre, pero tan pronto como sea posible para ser considerado para MAP, y antes de la fecha de prioridad para la universidad a la que te interesa asistir.
- ☐ Si no vas usar la credencial FSA ID al presentar en línea la solicitud FAFSA, firma y envía por correo la hoja de firma.
- ☐ Completa y envía otras solicitudes de programas de ayuda financiera que no forma parte de la solicitud FAFSA.

7-10 DÍAS DESPUÉS DE PRESENTAR LA SOLICITUD FAFSA

- ☐ Recibirás el Informe de Ayuda Estudiantil –SAR (por medio de correo electrónico, si proporcionaste una dirección de correo electrónico) que tendrá toda la información que enviaste en la solicitud FAFSA, además incluirá tu aporte familiar esperado (EFC).
- ☐ Revisa que tus datos estén correctos y sigue las instrucciones del SAR. Si es necesario corregir el SAR o han cambiado las circunstancias económicas, comunícate con la oficina de ayuda financiera para asistencia.

DICIEMBRE – VERANO

- ☐ Recibirás una carta de ayuda financiera de cada universidad acerca de los diferentes programas y becas que puedes ser elegible de recibir de la universidad.
- ☐ Compara los paquetes de ayuda financiera y otros factores, y escoge la universidad a la que asistirás. Utilice la Hoja de Comparación de ayuda financiera en la área de herramientas del Portal estudiantil de ISAC para hacer una comparación de las ofertas de ayuda financiera recibidas de las universidades.
- ☐ Acepta toda o parte de la ayuda financiera ofrecida. Si es requerido, firma y regresa la carta de ayuda financiera a la universidad antes de la fecha límite.

RECUERDA

- ▶ Cumple las fechas límite y conserva fotocopias y/o confirmaciones por correo electrónico de todos los formularios y solicitudes que hayas completado.
- ▶ Vuelve a solicitar cada año para la ayuda financiera y usa el proceso FAFSA de renovación.
- ▶ Además de isac.org, la oficina de ayuda financiera es la mejor fuente de información sobre todos los programas de ayuda financiera federales, estatales, institucionales y privados.
- ▶ Puede que tu universidad tenga que verificar tu situación financiera, y tendrás que presentar información adicional.
- ▶ Aunque el costo es siempre una consideración, toma en cuenta los paquetes de ayuda financiera que te ofrece cada universidad. Es posible que las universidades de alto costo ofrezcan más ayuda financiera porque tienen más fondos institucionales, haciendo que sus costos sean comparables con los de una escuela más económica. Otra opción es comenzar en el colegio comunitario local y luego transferirse a un colegio de cuatro años más tarde.

Cuando recibas una beca

- ▶ Asegúrate de entender las condiciones de la beca. ¡Ten conocimiento de lo que estás aceptando y lo que estás de acuerdo hacer!
- ▶ Informale a la oficina de ayuda financiera de cualquier beca que estas recibiendo o que recibirás.

Si necesitas un préstamo

- ▶ Sigue los procedimientos descritos por la oficina de ayuda financiera para solicitar por un préstamo estudiantil o para padres.
- ▶ Asegúrate de entender todos los términos de préstamo incluyendo los términos de pago antes de aceptar el préstamo.
- ▶ ¡Sólo pide prestado lo que necesitas!

* FAFSA - Solicitud Gratuita de Ayuda Federal para Estudiantes - Todos los estudiantes deben presentar la solicitud para ser considerados en el Programa Pell, el Programa de Concesión Monetaria de Illinois (MAP), otras becas federales y estatales y los préstamos estudiantiles federales.

** Investiga con tu consejero de la secundaria o mira el calendario de Actividades para el Alcance Educativo en isac.org para información y una lista de talleres de FAFSA y eventos en tu comunidad. Todos los eventos son gratuitos y abiertos al público.