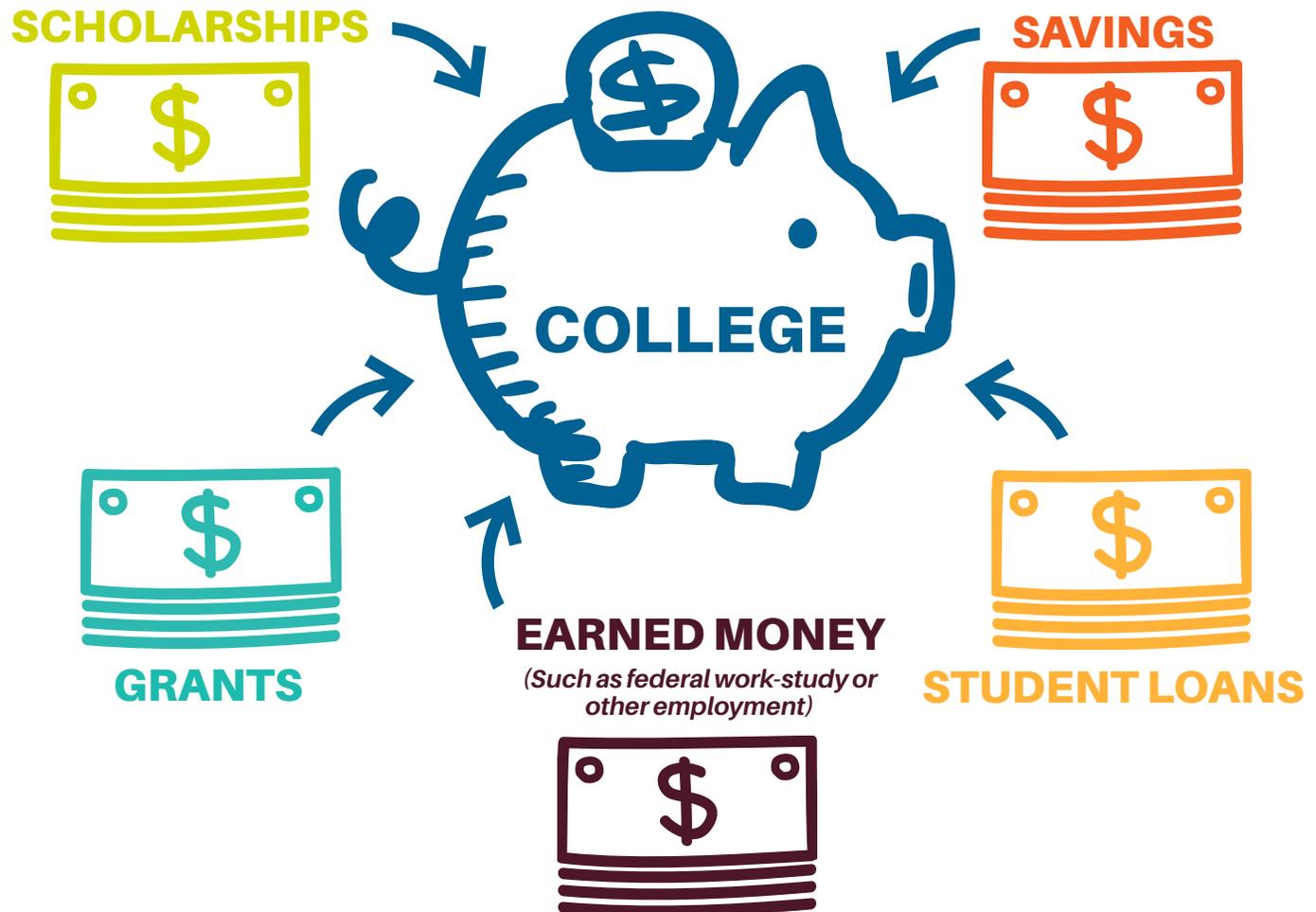




# Paying for college is a little like filling a piggy bank.

You can use a combination of different sources to pay for college. For example, if you have enough scholarships, grants, and savings to pay for your college costs, you may not need to borrow student loans, or you may need to borrow less money.

This guide is designed to help you understand and access the various ways to pay for college.



# SAVING FOR COLLEGE >>

No matter how much time or money you have, it's important to save for college now! There are many ways to save—choose what works best for you.

## my529

my529 is a tax-advantaged 529 college savings plan designed to encourage saving for qualified higher education expenses. Learn more at [my529.org](https://my529.org).

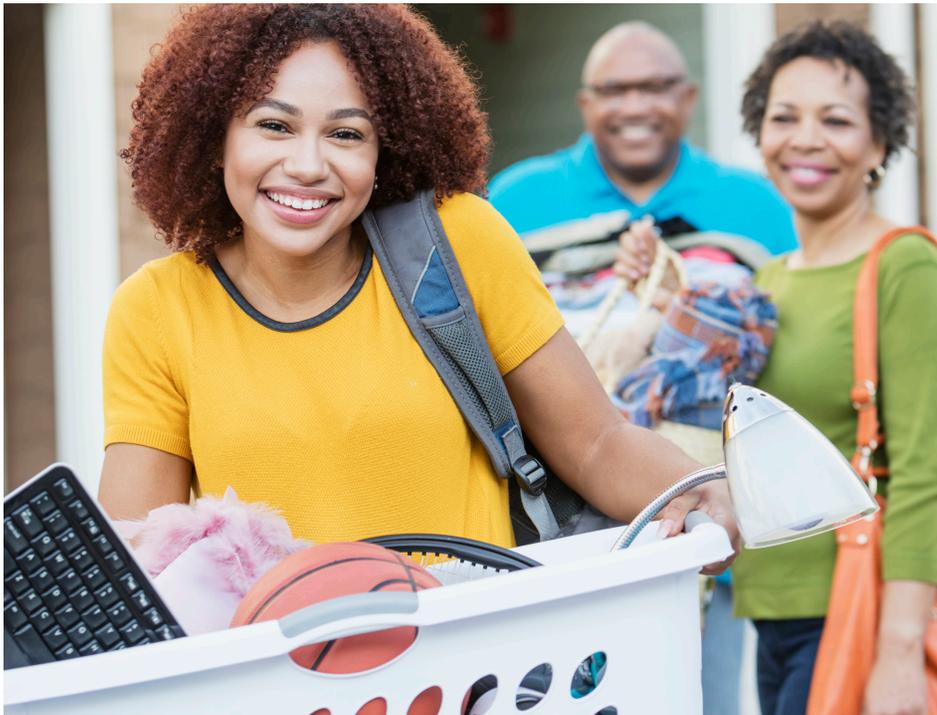
## Bank/credit union savings and CD accounts

Research terms and conditions for a savings account that meets your needs. Find more information at websites such as [americasaves.org](https://americasaves.org).

Compare options before making your decision.

## Part-time work

Part-time work in high school and college can help you build your resume and pay for college costs. Put as much of your paycheck as you can into your college savings account.



# My future, my529

Utah's educational  
savings plan

## my529<sup>®</sup>

[my529.org](https://my529.org) | 800.418.2551



# SCHOLARSHIPS 101 >>

## INSTITUTIONAL:

Institutional scholarships are awarded by your college. Institutional scholarships can come from your school's admissions office, your specific major's department, student groups, or athletics programs.

## PRIVATE:

Private scholarships are awarded by businesses, nonprofit organizations, or philanthropists. Private scholarships might take a number of factors into account, including academic merit, financial need, volunteerism, special talents, family heritage, and more.



**Study hard** and do your best to achieve good grades.

**Explore at your school.** Talk with your counselor.

**Be involved** and engaged in your community and with the things you're passionate about.

**Search in your community** at credit unions, civic groups, parents' employers, religious organizations, local businesses, etc.

**Browse the web.** Use the scholarship checklist on the next page to guide your search.



# SCHOLARSHIP CHECKLIST

- Write a personal statement.**  
Many scholarship applications will ask for a short essay about you. Start thinking about how you want to write about your strengths, your values, and your goals. Seek feedback on your personal statement draft from teachers, counselors, or mentors.
- Focus on scholarships that are a good fit.**  
There are scholarships for academic merit, musical or artistic talent, athletics, and more.
- Look local.**  
Use the Keys to Success app to find scholarship opportunities.
- See what scholarships your top colleges offer.**  
Many colleges have scholarships for their students. There are different scholarships for incoming freshmen, transfer students, nontraditional students, and more.
- Get organized.**  
Make a list of the scholarships you're planning to apply for. Make sure you leave plenty of time for tasks like asking for letters of recommendation or writing and proofreading your scholarship essay.
- Meet deadlines.**  
Submit everything on time.
- Apply, apply, apply!**  
You'll learn a lot from the experience, and as you practice, you'll get better. Don't be discouraged by rejection!



Beware of scholarship scams. Never pay a fee to find or apply for scholarships.

# FAFSA = FREE APPLICATION FOR FEDERAL STUDENT AID



Over \$150 billion in federal financial aid is awarded to U.S. students each year. If you don't submit the FAFSA, you could be missing out on free money for college.

## What is the FAFSA?

It is the form you must complete each year in order to apply for federal financial aid. The FAFSA determines your eligibility for federal and state-based financial aid such as grants, work-study, and student loans. Complete your FAFSA at [fafsa.gov](https://fafsa.gov) (not .net or .biz) or use the official myStudentAid mobile app from Federal Student Aid.

## When should I file my FAFSA?

The FAFSA is available on October 1. You should file the FAFSA as soon as you can your senior year (and each year you are in college). Check your college's financial aid deadline on pages 7-8.

## Why should I file the FAFSA?

Submitting the FAFSA is a good plan to cover college expenses—even if you have a full-ride scholarship or savings to pay for college. You aren't required to accept any of the financial aid that is offered to you.

- Many scholarships require you to submit the FAFSA as part of the application process.
- 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.

# Completing the 2022-2023 FAFSA

## Before you apply for financial aid:

- Make sure you and your parents create Federal Student Aid IDs at **FSAID.ed.gov** (see page 10 for details).  
*\*If your parent(s) do not have a Social Security Number, you may still be able to file your FAFSA. Call 801-869-8679 for more information.*

## You're almost ready. Gather these things:

- Student's and parent(s)' Social Security Card (if parent does not have one, that is ok)
- Student's I-9 paperwork or Permanent Resident Card (if the student has one. Typically this applies to refugee or asylee students)
- Student's driver's license (if the student has one)
- Student's and parent(s)' 2020 W-2 forms and other records of taxed income\*
- Student's and parent(s)' 2020 Federal Income Tax Return\*\*
- Student's and parent(s)' current bank statements
- Student's and parent(s)' 2020 untaxed income records
- Student's and parent(s)' current business and investment, property mortgage information, business and farm, stock, bond, and other investment records\*\*\*

## Have everything you need? It's time to apply!

- Submit the FAFSA at **fafsa.gov** by your college's priority financial aid deadline (see the deadlines on pages 7-8).

## After you've completed your FAFSA, you still have some things to do before you can get your financial aid.

- Be sure to act on any follow-up steps you may receive from Federal Student Aid (FAFSA).
- Your college may not contact you after you submit your FAFSA. Reach out to the financial aid office directly and also check your online student account to make sure you've turned in any additional paperwork they require.
- Review and compare financial aid offers from the colleges you listed on your FAFSA. This is usually done through your college's online portal.
- Accept your financial aid offers. **Remember: you don't have to accept all of the financial aid you were offered** (in particular, student loans). Only accept what you need.

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*\*If you were gainfully employed.*

*\*\*If you filed an income tax return. IRS 1040, Foreign Tax Return, or Tax Return from Puerto Rico, Guam, American Samoa, the U.S. Virgin Islands, the Marshall Islands, the Federated State of Micronesia, or Palau.*

*\*\*\*Stocks, bonds, and other investments designated for retirement (such as those found in a 401(k) or IRA) are not reported on the FAFSA. The value of businesses with fewer than 100 FTE employees is also not reported on the FAFSA, nor is the value of your primary residence.*

## How can I get the best financial aid package?

Each college has a unique financial aid process, and some forms of financial aid have limited budgets and are awarded on a first-come, first-served basis\*. You should contact the financial aid office at your college for the most up-to-date information\*\* and if you have questions about their process. Generally, in order to get the best possible financial aid options, you should:

	INCOMING FRESHMAN SHOULD APPLY FOR ADMISSION BY:	INCOMING FRESHMAN SHOULD SUBMIT FAFSA BY:	INCOMING FRESHMAN SHOULD SUBMIT SCHOLARSHIP APPLICATION BY:
<b>Bridgerland Technical College</b> <i>btech.edu/students/financial-aid</i> 435-753-6780	YEAR-ROUND	YEAR-ROUND	FEB 28 (YEARLY)
<b>Brigham Young University</b> <i>enrollment.byu.edu/financialaid</i> 801-422-4104	Priority: Nov 1, 2021 Final: Dec 15, 2021	DEC 15, 2021	DEC 15, 2021
<b>Davis Technical College</b> <i>davistech.edu/financial-aid</i> 801-593-2195	YEAR-ROUND	YEAR-ROUND	YEAR-ROUND (FAFSA REQUIRED)
<b>Dixie Technical College</b> <i>dixietech.edu/HTML/pages/students/financial-aid/financial-aid-info.html</i> 435-674-8400	YEAR-ROUND	YEAR-ROUND	YEAR-ROUND
<b>Dixie State University</b> <i>financialaid.dixie.edu</i> 435-652-7575	YEAR-ROUND	JUNE 1, 2022	MAR 1, 2022
<b>Ensign College</b> <i>ldsbc.edu/financial-aid</i> 801-524-8111	AUG 1, 2022	YEAR-ROUND	NOT APPLICABLE
<b>Mountainland Technical College</b> <i>mtec.edu/financial-aid</i> 801-753-6282	YEAR-ROUND	Priority: MAY 1, 2022	SCHOLARSHIP DEADLINES AT MTEC.EDU/SCHOLARSHIPS
<b>Ogden-Weber Technical College</b> <i>otech.edu/future-students/financial-aid</i> 801-627-8327	YEAR-ROUND	YEAR-ROUND	YEAR-ROUND
<b>Salt Lake Community College</b> <i>slcc.edu/financialaid</i> 801-957-4410	AUG 20, 2022	Priority: APR 15, 2022	FEB 1, 2022
<b>Snow College</b> <i>snow.edu/offices/finaid/index.html</i> 435-283-7129	AUG 20, 2022	JUNE 1, 2022	MAR 1, 2022

**INCOMING  
FRESHMAN  
SHOULD APPLY FOR  
ADMISSION BY:**

**INCOMING  
FRESHMAN  
SHOULD SUBMIT  
FAFSA BY:**

**INCOMING FRESHMAN  
SHOULD SUBMIT  
SCHOLARSHIP  
APPLICATION BY:**

<b>Southern Utah University</b> <i>suu.edu/finaid</i> 435-586-7735	Priority: MAY 1, 2022	Priority: MAY 1, 2022	MAR 1, 2022
<b>Southwest Technical College</b> <i>stech.edu/admissions/financial</i> 435-586-2899	YEAR-ROUND	YEAR-ROUND	YEAR-ROUND
<b>Tooele Technical College</b> <i>tooeletech.edu/future-students/financial-information/financial-aid</i> 435-248-1800	YEAR-ROUND	YEAR-ROUND	15TH OF EACH MONTH
<b>Uintah Basin Technical College</b> <i>ubtech.edu/admissions/scholarships-financial-aid</i> 435-725-7100	YEAR-ROUND	YEAR-ROUND	YEAR-ROUND
<b>University of Utah</b> <i>financialaid.utah.edu</i> 801-581-6211	DEC 1, 2021	Priority: FEB 1, 2022	NOT APPLICABLE
<b>Utah State University</b> <i>usu.edu/financialaid</i> 435-797-0173	YEAR-ROUND	YEAR-ROUND	JAN 10, 2022
<b>Utah Valley University</b> <i>uvu.edu/financialaid</i> 801-863-8442	AUG 1, 2022	Priority: APR 1, 2022	MAR 1, 2022
<b>Weber State University</b> <i>weber.edu/financialaid</i> 801-626-7569	DEC 1, 2021	APRIL 1, 2022	NOT APPLICABLE
<b>Westminster College</b> <i>westminstercollege.edu/financial-aid</i> 801-832-2500	Priority: DEC 1, 2021 Rolling after DEC 1	YEAR-ROUND	YEAR-ROUND

\*If you miss these recommended deadlines, you should still complete your FAFSA, application for admission, or any additional paperwork your college requires—you may still qualify for federal aid.

\*\* Dates listed here are subject to change. Double-check your college's website for the most up-to-date information.



# FAFSA SCHOLARSHIP

**Win a scholarship just for submitting your Free Application for Federal Student Aid (FAFSA)!**

Each year we award FAFSA Scholarships to Utah high school seniors who:

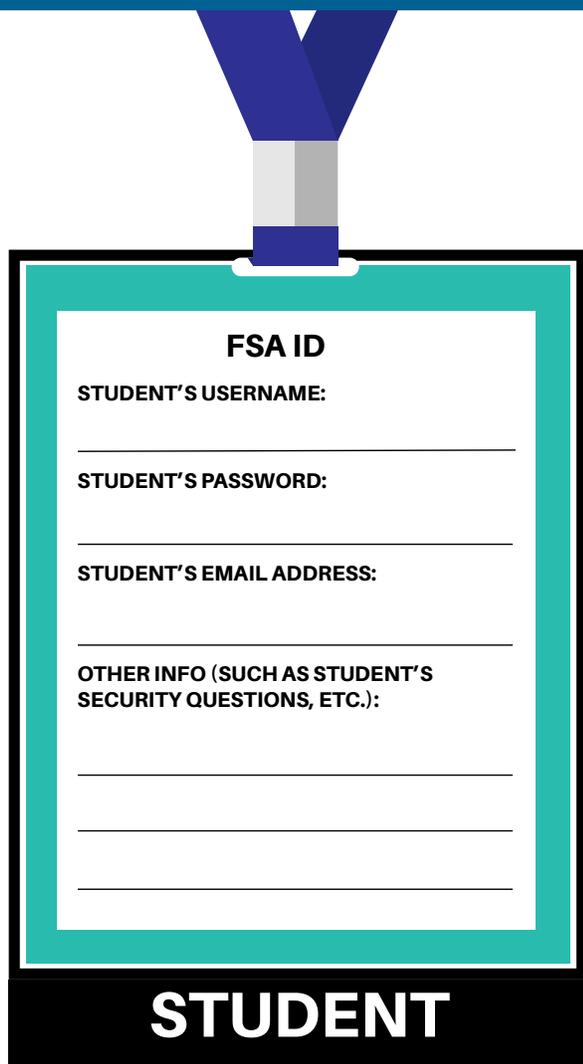
- ★ Attend a FAFSA Completion Open House. Ask your counselor when your school's event will take place.
- ★ Submit a scholarship application at the FAFSA Night.
- ★ Complete their 2022-23 FAFSA. Learn more about the FAFSA on page 5.

**Application deadline is May 31st, 2022 for incoming college freshman.**

# THE FSA ID

The student and one parent need to create an FSA ID in order to complete the FAFSA. You are the only person who should create your FSA ID. This is true for both the student and parent.

Since you will use this FSA ID in the years to come, use a permanent email address (not your school email address). If you need assistance creating or resetting your FSA ID, you can call Federal Student Aid at 1-800-433-3243.



A form for creating a student FSA ID. It features a teal border and a white background. At the top, a blue and white ribbon graphic is attached to the top edge. The form contains the following sections: 'FSA ID' in bold, 'STUDENT'S USERNAME:' with a horizontal line below it, 'STUDENT'S PASSWORD:' with a horizontal line below it, 'STUDENT'S EMAIL ADDRESS:' with a horizontal line below it, and 'OTHER INFO (SUCH AS STUDENT'S SECURITY QUESTIONS, ETC.):' with three horizontal lines below it. At the bottom, the word 'STUDENT' is written in large, bold, white letters on a black background.

**FSA ID**

**STUDENT'S USERNAME:**

\_\_\_\_\_

**STUDENT'S PASSWORD:**

\_\_\_\_\_

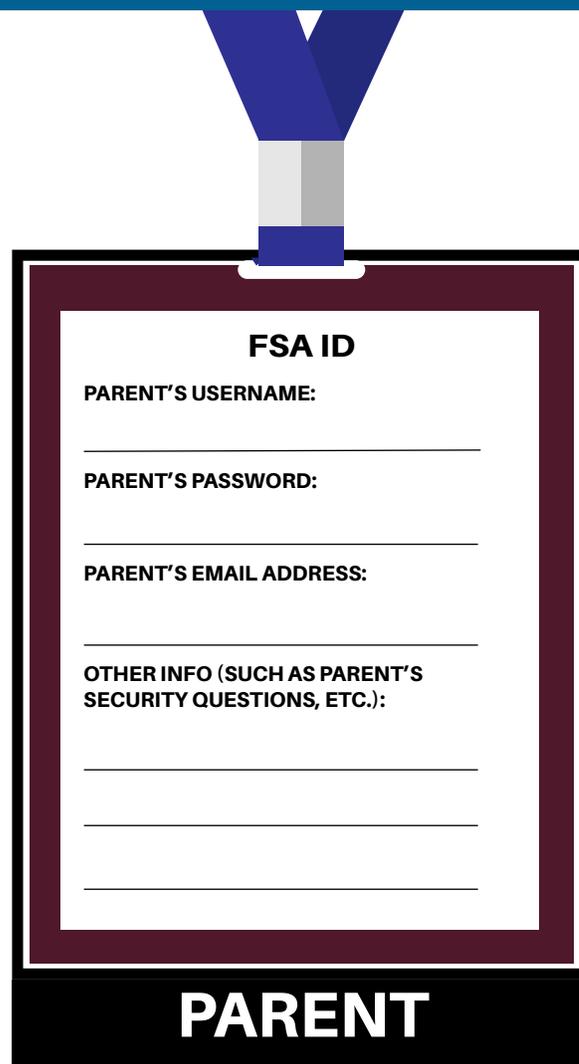
**STUDENT'S EMAIL ADDRESS:**

\_\_\_\_\_

**OTHER INFO (SUCH AS STUDENT'S SECURITY QUESTIONS, ETC.):**

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**STUDENT**



A form for creating a parent FSA ID. It features a maroon border and a white background. At the top, a blue and white ribbon graphic is attached to the top edge. The form contains the following sections: 'FSA ID' in bold, 'PARENT'S USERNAME:' with a horizontal line below it, 'PARENT'S PASSWORD:' with a horizontal line below it, 'PARENT'S EMAIL ADDRESS:' with a horizontal line below it, and 'OTHER INFO (SUCH AS PARENT'S SECURITY QUESTIONS, ETC.):' with three horizontal lines below it. At the bottom, the word 'PARENT' is written in large, bold, white letters on a black background.

**FSA ID**

**PARENT'S USERNAME:**

\_\_\_\_\_

**PARENT'S PASSWORD:**

\_\_\_\_\_

**PARENT'S EMAIL ADDRESS:**

\_\_\_\_\_

**OTHER INFO (SUCH AS PARENT'S SECURITY QUESTIONS, ETC.):**

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**PARENT**

*If your parent does not have a valid Social Security Number, do not attempt to create a parent FSA ID. Your parent will need to print and sign a hard copy of the FAFSA signature page (this is available at the end of your FAFSA). Then they'll need to physically mail it to the address listed on that page to get processed and linked to your application (don't forget to submit your FAFSA too).*

# GETTING HELP WITH YOUR FAFSA

Need help completing your FAFSA? Use these resources to get your questions answered.

# 1

## **FAFSA walkthrough video**

Financial aid professionals at the Utah System of Higher Education (USHE) walk you step-by-step through the latest FAFSA. You can find the video on the Keys to Success app.

# 2

## **FAFSA Night**

Talk to your college advisor or counselor to see when your school is hosting a FAFSA Night.

# 3

## **School Staff**

Talk to your college advisor or counselor if you have questions about the FAFSA.

## GRANTS

### What is it?

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.

### 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. The maximum award is more than \$6,000 per year.

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

## 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.

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).

## STUDENT LOANS

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

If you're eligible to receive grants or take part in the work-study program, always use those funds first.

Apply for as many scholarships as possible and use college savings before deciding to borrow student loans.

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.



If you're eligible to receive grants or work-study, use those first. Apply for as many scholarships as possible and use college savings before deciding to borrow student loans.

# Information for Undocumented & Mixed-Immigration Status Families

## ***Attending College***

### **Attending college in Utah**

Undocumented students and DACA recipients can attend college in Utah. All students, regardless of immigration status, are eligible for admission into any of the accredited colleges and universities (public or private) in Utah.

### **Attending college out-of-state**

Each state has its own laws pertaining to college admissions for undocumented and DACA recipients. Talk to the admissions office at your prospective college to discuss your options.

## ***Affording College***

### **In-state tuition**

Under Utah House Bill 144, undocumented students qualify for in-state tuition if they attend a Utah high school for three or more years and graduate from a Utah high school or obtain a GED in Utah. Students must submit an H.B. 144 Affidavit through their college to qualify.

### **Scholarships**

Under Utah Senate Bill 253, students who graduate from Utah high schools are not required to prove their lawful presence in the US to qualify for privately funded scholarships administered by Utah's colleges and universities.

Students are encouraged to apply for any scholarships for which they are eligible. Helpful websites include:

- Keys to Success
- Dream Centers (SLCC & UU)
- Educate-Utah

### **FAFSA**

The Free Application for Federal Student Aid (FAFSA) is the application students must complete each year to apply for federal financial aid, including Pell grants, work-study, and federal student loans.

Certain "eligible noncitizens" can complete the FAFSA and qualify for federal financial aid. In order to complete the FAFSA as an eligible noncitizen, you will need to enter your "Alien Registration Number" on the FAFSA.

Under current laws, undocumented students and DACA recipients are not included in the eligible noncitizen category, and therefore do not qualify for federal financial aid. In many cases, undocumented students and DACA recipients will not need to complete the FAFSA. If you are applying for a scholarship that requires you to complete the FAFSA, talk to the financial aid office at your college or university for assistance.

If you are a US citizen but your parent is undocumented, you can and should complete the FAFSA. You will need to enter 0's for your parent's Social Security number and print, sign, and mail the FAFSA signature page.

# Information for Refugee and Asylee Families

## ***Attending College***

Refugee students and students who have been granted asylum are eligible to attend college in the United States.

## ***Affording College***

### **FAFSA**

The Free Application for Federal Student Aid (FAFSA) is the application students must complete each year to apply for federal financial aid, including Pell grants, work-study and federal student loans.

Refugee students and students who have been granted asylum are considered “eligible noncitizens” and can complete the FAFSA and qualify for federal financial aid. In order to complete the FAFSA as an eligible noncitizen, you will need to enter both your Social Security Number and your Alien Registration Number on the FAFSA.

### **In-state tuition**

Refugee students and students who have been granted asylum qualify for in-state tuition in Utah.

### **Scholarships**

Refugee students and students who have been granted asylum are eligible to apply for scholarships from the state of Utah.

Students are encouraged to apply for any other scholarships for which they are eligible.

Helpful websites include:

- Keys to Success
- The UN Refugee Agency



# SMART BORROWING TIPS

1

All scholarships, savings, and financial aid such as grants, work-study, and federal student loans should be used before considering private loans.

3

Research all terms and conditions before borrowing any type of loan.

2

Research your college costs and future earning potential to make sure you can afford to repay your loans. You don't have to accept the full loan amount you're offered.

4

Keep track of how much you borrow. Federal student loans can be tracked using [StudentAid.gov](https://studentaid.gov).

# OTHER WAYS TO SAVE ON COLLEGE COSTS



- ★ Ask your counselor if Advanced Placement (AP), International Baccalaureate (IB), or Concurrent Enrollment (CE) classes might be a good fit for you. These classes allow you to earn free or low-cost college credits during high school.
- ★ Check with your and/or your parents' employer(s) to see if they offer tuition reimbursement or discount.
- ★ Work while you attend college.
- ★ Look for less expensive housing and transportation options.
- ★ Use student discounts.
- ★ Rent or checkout textbooks from your college's library.
- ★ Build a budget and stick to it.
- ★ Contact your college's financial wellness center for additional advice.



UTAH  
SYSTEM OF  
HIGHER  
EDUCATION