

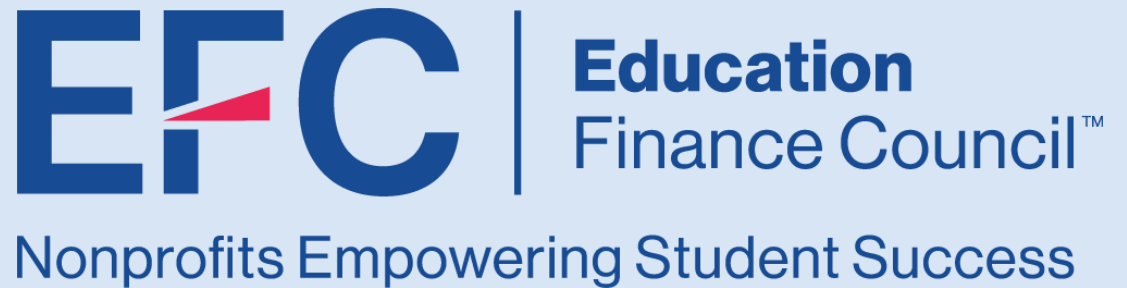
**“Helping Students Pay for
Unmet Need: Partnering with
State-Based Nonprofits”**

Panelists

- Alex Ricci, Vice President of Government Affairs & Communications, Education Finance Council
- Sana Efird, Executive Director, Alaska Commission on Postsecondary Education
- Julie Shields-Rutyna, Senior Director of College Planning, Education, and Training, Massachusetts Educational Financing Authority (MEFA)
- William “Bill” Wozniak, Vice President of Communications and Student Services, INvestEd

About EFC

- The national trade association of state-based, nonprofit higher education finance organizations.
- EFC members perform a variety of functions in their state including:
 - Manage 529 Plans
 - College access programing
 - FAFSA completion
 - Administer state grant aid
 - Nonprofit loan programs
 - Servicing and repayment support



Research Brief - Financing Unmet Need



[Link to full report](#)

- Set out to understand factors fueling the college cost crisis.
- Research questions:
 - How do students and families make sense of their higher education financing options and future career trajectory?
 - How many students have unmet need?
 - What do these students do to get the funding they need to attend college?

Research Brief – Finding #1

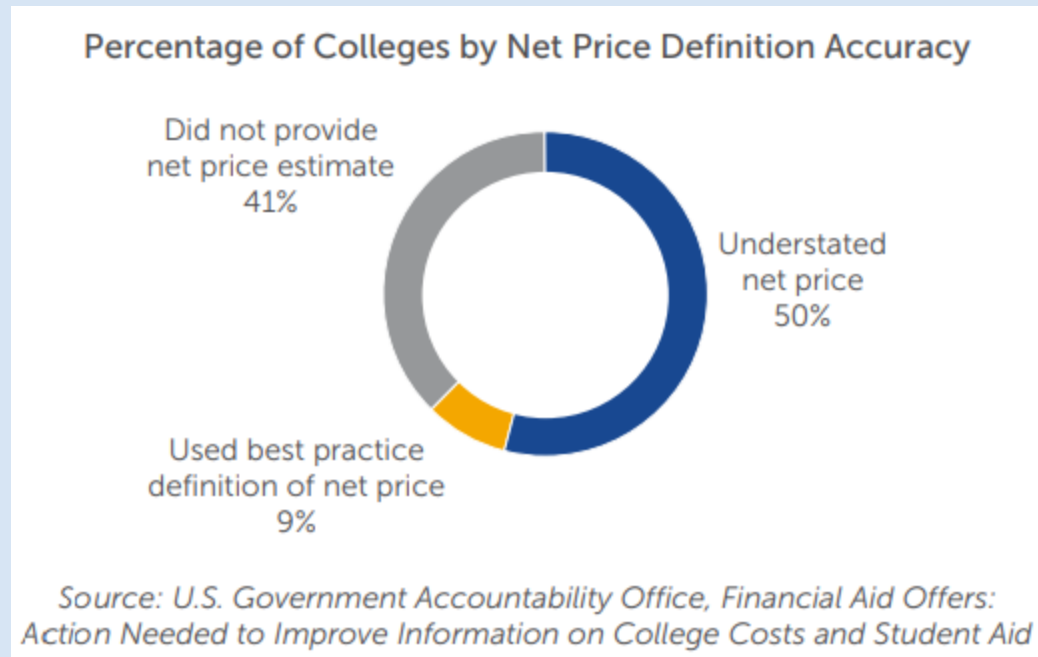
- Student outcomes vary greatly by program of study.
- Debt-to-earnings data can help students understand the long-term cost of college. (College Scorecard)

Examples of Outcomes by Program of Study and Degree Level from College Scorecard

Program of Study	Degree Level	Debt ³	Earnings Four Years After Graduation ⁴	Debt to Earnings Ratio
Computer/ Information Technology	Associate Degree	\$20,355	\$50,538	.40
Psychology	Bachelor's Degree	\$22,358	\$43,788	.51
Dental Support Services	Associate Degree	\$20,266	\$50,425	.40
Business Administration	Bachelor's Degree	\$30,048	\$60,112	.50
Registered Nursing	Associate Degree	\$18,833	\$67,605	.28
Accounting	Bachelor's Degree	\$27,901	\$66,358	.42

Source: U.S. Department of Education, College Scorecard

Research Brief – Finding #2

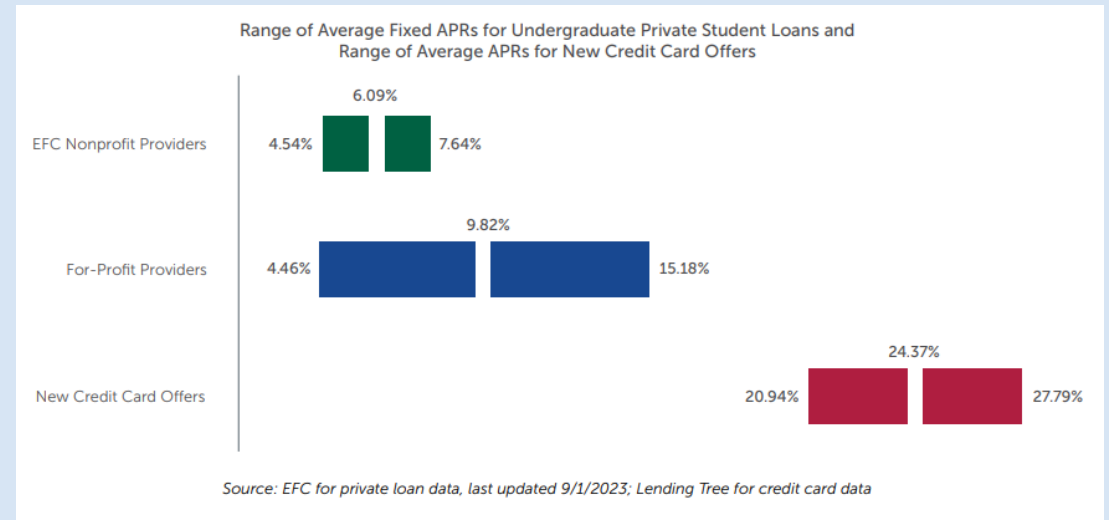


Financial aid offers frequently obscure true cost of college

Research Brief – Finding #3

How students finance unmet need according to a survey of students who graduated in 2020:

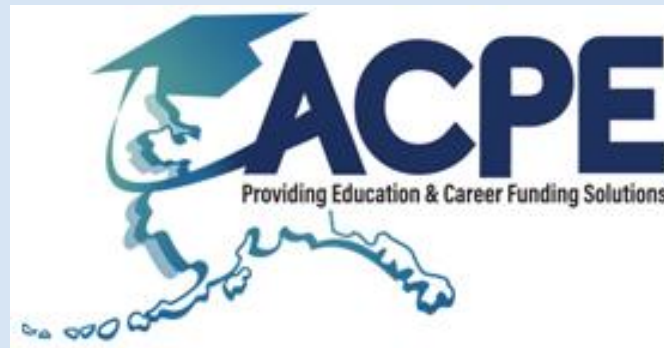
- Over 50% use savings or current employment
- 55% borrowed a student loan
- 10% of undergraduates' guardian borrowed a Parent PLUS Loan
- 6% borrowed a private student loan
- 30% used their credit card



How State-Based Nonprofits Are Making A Difference

Case Study #1: Alaska Commission on Postsecondary Education

Sana Efird
Executive Director



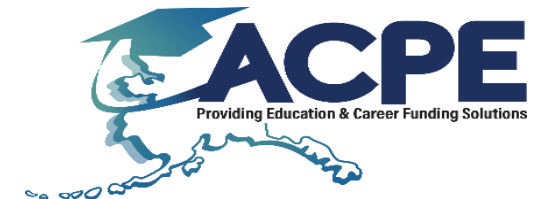
Bridging the Gap: Supporting Alaska's Education & Workforce Needs

Alaska Commission on Postsecondary Education

Sana Efird
Executive Director



acpe.alaska.gov




ACPE: About Us

2024-2026

STRATEGIC PLAN

Alaska Commission on Postsecondary Education



■ **Vision:**

Alaskans are ***educated and skilled contributors*** to our vibrant communities and economy.

■ **Mission:**


ACPE provides sustainable solutions for college, career and technical training.

We champion individuals and families through ***broad access to federal and state programs, grants, scholarships, and loans*** together with the ***tools and resources*** that allow them to make informed decisions about funding their education.


As the ***Higher Education Agency for the State of Alaska***, we advance policy and foster collaboration to build a skilled workforce that meets the needs of communities and employers, supporting economic development across the state.



ACPE: Strategic Priorities



Guiding Principles




We operate with integrity in everything we do. Every decision we make is based on **compliance**, **balancing fairness and responsibility to our customers** with our obligation to manage our financial resources to meet future needs.

Looking Ahead: 2024-2026 Strategic Priorities

<p>1 Become the education lender of choice in Alaska and for Alaskans.</p>	<p>2 Increase access to, and utilization of, federal and state education funding sources.</p>
<p>3 Operate a sustainable organization responsive to students, customers, stakeholders, and employees.</p>	<p>4 Position ACPE to help bridge the education gap in Alaska's current and future workforce needs.</p>

Providing Education & Career Funding Solutions



acpe.alaska.gov



ACPE: Who We Serve

Providing sustainable solutions for college, career and technical training.



Students: From school-aged youth to working-aged adults



Postsecondary Institutions: Delivering Institutional Authorization, financial aid guidance, and education lending solutions



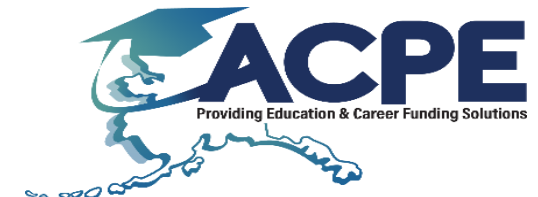
Alaska's Workforce: Through policy and legislative initiatives, education & funding resources, and strategic partnerships



Outreach Resources



acpe.alaska.gov



ACPE Outreach Resources

Delivering postsecondary planning and financial literacy resources in support of ACPE's mission.



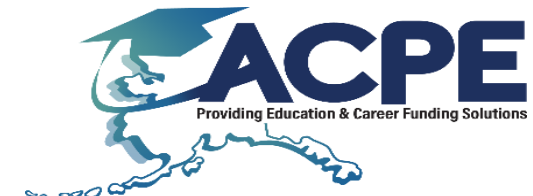
The graphic features the AKCIS 360 logo at the top, which includes a graduation cap and an upward-pointing arrow. Below the logo, the text reads "Alaska Career Information System" and "Connects You With". A central box titled "AKCIS.org" lists benefits: "GET YOUR PORTFOLIO!", "Create your own account", "Save and manage personal career plans", and "Access more career information tools". Three circular icons represent "OCCUPATIONS" (a worker in an orange shirt), "EMPLOYMENT" (two hands shaking), and "EDUCATION & TRAINING" (two students with a laptop).

Alaska Career Information System (AKCIS 360)

- Online personal learning and career planning system FREE to Alaskans
- Used in 90% of Alaska School Districts, all Alaska Job Centers, and by WIOA Grantees
- 96% of active user School Districts report AKCIS is their dedicated Personal Learning & Career Plan tool of choice
- Students assess their interests and explore of **all National Career Clusters and over 570 occupations**
- Relevant for **grades 7 through 12**, and for **adult populations** looking to expand their educational and career opportunities
- Localized for Alaska workforce information in partnership with Alaska Department of Labor & Workforce Development
- Delivers variety of financial resources including: scholarships, grants, and State Financial Aid opportunities

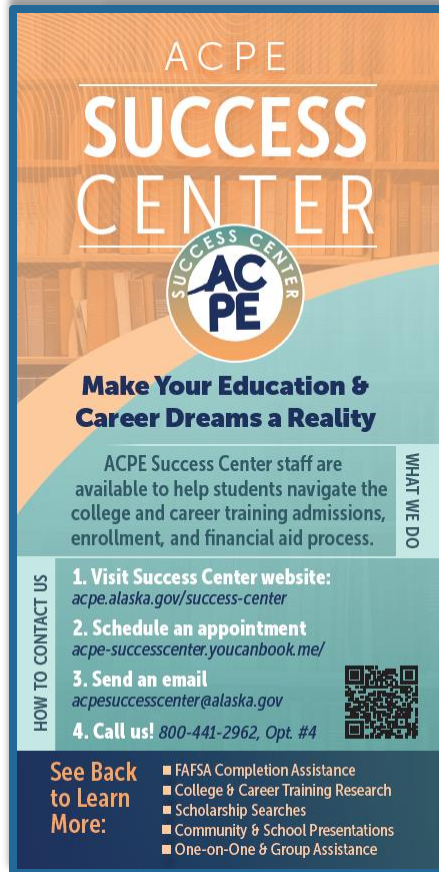
akcis.org

acpe.alaska.gov



ACPE Outreach Resources

Delivering postsecondary planning and financial literacy resources in support of ACPE's mission.



ACPE
SUCCESS CENTER

Make Your Education & Career Dreams a Reality

ACPE Success Center staff are available to help students navigate the college and career training admissions, enrollment, and financial aid process.

HOW TO CONTACT US

1. Visit Success Center website:
acpe.alaska.gov/success-center
2. Schedule an appointment
acpe-successcenter.youcanbook.me/
3. Send an email
acpesuccesscenter@alaska.gov
4. Call us! 800-441-2962, Opt. #4

WHAT WE DO

See Back to Learn More:

- FAFSA Completion Assistance
- College & Career Training Research
- Scholarship Searches
- Community & School Presentations
- One-on-One & Group Assistance

Success Center

- Offering **postsecondary education resources** to students, families, and a wide variety of organizations and institutions across Alaska and beyond.
- Financial Aid Support – **FAFSA completion**, loan application submissions, scholarship research
- Group Presentations – Schools, organizations, community groups.
- FundingYour Future, Filling out the FAFSA, Alaska Performance Scholarship

acpe.alaska.gov/success-center



ACPE Outreach Resources

Delivering postsecondary planning and financial literacy resources in support of ACPE's mission.



Alaska College & Career Advising Consortium (ACAC) *Alaska FAFSA Completion Initiative*

- Increase Alaska's FAFSA Completion rates by collaborating with education stakeholders across the state to inform, promote, and support FAFSA Completion
- Delivers responsive FAFSA completion resources to education stakeholders, students, and families across Alaska
- One-stop Alaska FAFSA Completion Initiative website:
 - Step-by-step video tutorials: FAFSA ID & FAFSA
 - What's New? 2024-25 FAFSA Cycle
 - Mythbusters
 - FAFSA At-A-Glance

acpe.alaska.gov/alaskafafsacompletion



ACPE Outreach Resources

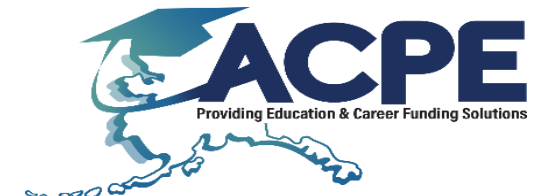
Delivering postsecondary planning and financial literacy resources in support of ACPE's mission.



Kids2Careers

- Offering resources for educators, students, families, and partners to support students in grades 5 through 12
- 6-Lesson Curriculum (grades 5-7)
- Teacher Guides & Trainings
- Postsecondary & Career Prep Panels
- Postsecondary Pathway Presentations/Trainings
- Campus Events/Virtual Campus Tours

acpe.alaska.gov/Kids2Careers

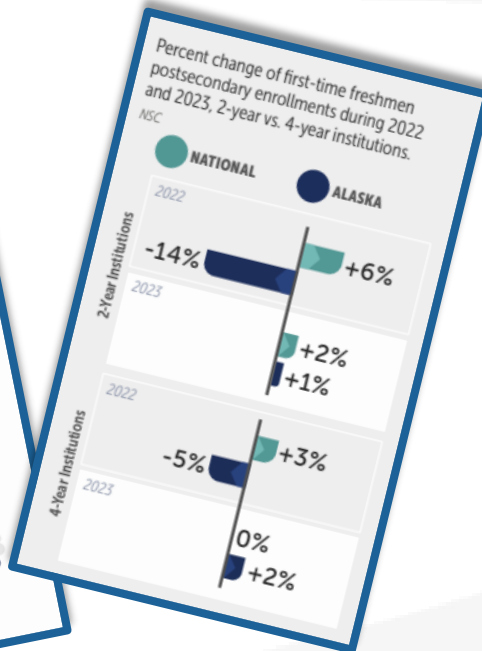


Statewide Policy Coordination

Advancing policy & fostering collaboration across Alaska's postsecondary institutions, policymakers, and employers.

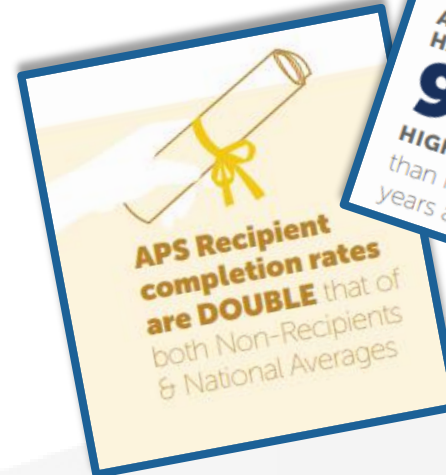
Alaska Higher Education Almanac

In its 7th year, ACPE's Almanac continues to offer Alaska's higher education stakeholders and policy-makers a source of relevant data and content about the landscape of higher education in Alaska.



Alaska Performance Scholarship Outcomes Report

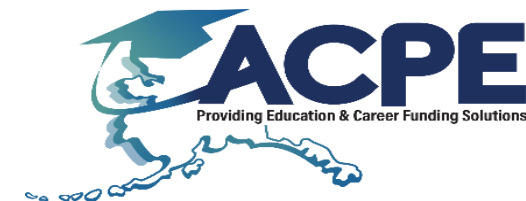
The Annual APS Outcomes Report covers the high school, postsecondary, Alaska residency, and workforce outcomes of the APS program between Fall 2011 – 2023.



Alaska Education Funding Solutions



acpe.alaska.gov



Alaska Education Grant

Alaska Performance Scholarship



Alaska Education Grant

- Alaska's need-based grant awarded to eligible Alaska students attending a qualified postsecondary institution in state
- Award amounts range from \$500 - \$4,000 per academic year, receiving a lifetime maximum of \$16,000
- Funded through the Higher Education Investment Fund (HEIF), eligible recipients must meet the following award criteria:
 - Identified financial need based on determination by FAFSA
 - Prior academic year award recipient
 - Data of FAFSA filing
 - Enrollment level

acpe.alaska.gov/Kids2Careers



Alaska Performance Scholarship

- Alaska's merit-based scholarship offered to Alaska students who meet specific eligibility criteria during high school
- APS is offered in 3 award levels, ranging from \$3,000 - \$7,000 per academic year
- To gain APS eligibility a student must:
 - Successfully complete a specified curriculum
 - Earn a minimum GPA **OR** Earn qualifying scores on ACT, SAT, or WorkKeys
- To receive the APS, the student must also complete the FAFSA

aps.alaska.gov



ACPE Education Loans

- **ACPE offers 3 primary education loan solutions**
 - Supplemental (Student); Family; Refinance
 - Goal is to bridge the remaining educational financial need
 - Safeguards from over-borrowing
 - Savings and protections for students



Students save with ACPE!

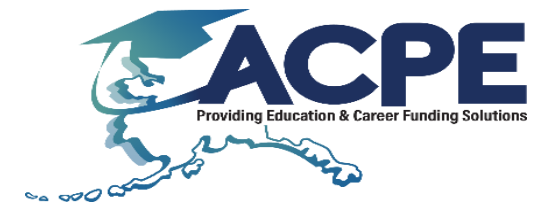
Students pay \$3,300 -
\$15,400 more with other
private lenders



Focus on FAFSA



acpe.alaska.gov



Focus On FAFSA

Alaska has ranked last or close to last in national FAFSA Completion rates for over a decade.

- **By not completing the FAFSA, Alaska's students lose access to State:**
 - APS (up to \$7,000/year); AEG (up to \$4,000/year)
 - Federal Pell Grant (up to \$7,395/year)
 - $\$7,000 + \$4,000 + \$7,395 = \$18,395$ /year lost by not completing the FAFSA
- **Without FAFSA, Alaska's students often follow one of two pathways:**
 - Borrow larger sums of money in education loans, at a higher interest rate from private for-profit lenders
 - Do not pursue any kind of postsecondary education and career training



Focus On FAFSA

Alaska FAFSA Completion Initiative's Purpose: Connecting Alaskans – students, families, schools, counselors, etc. with resources and information necessary to make informed decisions about postsecondary education planning and financing.

- **Master the FAFSA Training:**
ACPE's train-the-trainer style approach teaches partners how to guide students & families through FAFSA Completion. Master the FAFSA is offered every Monday and Thursday from 2-3:30 via Zoom.
- **Alaska FAFSA Completion One-Stop Website:**
ACPE's comprehensive site offers Alaskan students, families, educators, and stakeholders FAFSA completion resources including guides, quick sheets, video tutorials, and more.
- **One-on-one FAFSA Appointments:**
Schedule appointments with ACPE's Success Center staff for assistance with FAFSA Completion, postsecondary application & scholarship research, and much more.



Focus On FAFSA

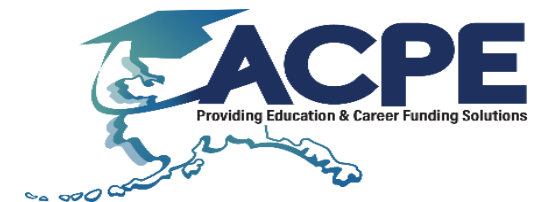
FAFSA Completion Resources: acpe.alaska.gov/alaskafafsacompletion



ACPE FAFSA COMPLETION RESOURCES

- 1 FUNDING YOUR FUTURE PRESENTATION**
Explains Financial Aid, how to create your FAFSA account, the FAFSA process, grants, scholarships, work-study, loans, & exchange programs
Presented to students/families virtually (live or recorded), or in person. School/organization must be present.
Schedule with acpessuccesscenter@alaska.gov or call 800-441-2962 opt#4
- 2 CREATE YOUR FAFSA ACCOUNT**
This video shows Students & Contributors how to create their FAFSA Account.
Accounts are now required to access & complete the FAFSA.
- 3 FAFSA LINE-BY-LINE**
Watch ACPE's FAFSA Line-By-Line video to guide Students & Contributors through the FAFSA completion process.
- 4 SUCCESS CENTER**
Provides FAFSA Account creation and FAFSA completion assistance for individual students & families.
Appointment required for in-person or virtual assistance. Schedule your session through youcanbook.me or call 800-441-2962 opt#4

acpe.alaska.gov/alaskafafsacompletion



ACPE Resources

AKCIS:
akcis.org

ACPE Education Loans
acpe.alaska.gov/loans

ACAC:
acpe.alaska.gov/acac

Alaska Education Grant
acpe.alaska.gov/aeg

Kids2Careers
acpe.alaska.gov/Kids2Careers

Alaska Performance Scholarship
aps.alaska.gov

Alaska FAFSA Completion:
acpe.alaska.gov/alaskafafsacompletion

ACPE Reports
acpe.alaska.gov/reports

Success Center:
acpe.alaska.gov/success-center

ACPE Strategic Plan
acpe.alaska.gov/strategicplan

acpe.alaska.gov



Case Study #2: Massachusetts Educational Financing Authority

Julie Shields-Rutyna

Senior Director of College Planning, Education, and Training



MEFA



MEFA's mission of college affordability since our founding has been to help students and families access and afford higher education and reach financial goals. We work collaboratively with community organizations, high schools, and colleges to bring an integrated college-planning program to students and families.

MEFA Helps Students and Families Make a Plan

MEFA meets families where they are in the college planning process and provides tools, resources, and expert guidance to help families understand the importance of having a plan to pay for college and postsecondary training.



Elementary School & Earlier

- College Savings Programs
- College Planning Tool
- Early College Planning Programs



Middle School

- MEFA Pathway
- College Savings Programs
- Learn about High School Academics
- Learn about College Admissions



High School

- MEFA Pathway
- College Admissions
- Applying for Financial Aid
- Paying the College Bill



College & Graduate School

- Paying the College Bill
- Loan Repayment Tips
- Refinancing
- Comparing Loan Options

MEFA's Guidance



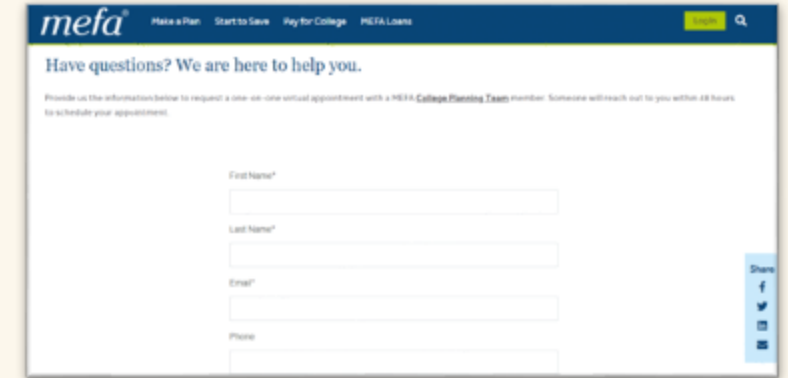
The MEFA Podcast
Conversations with experts
on a range of topics



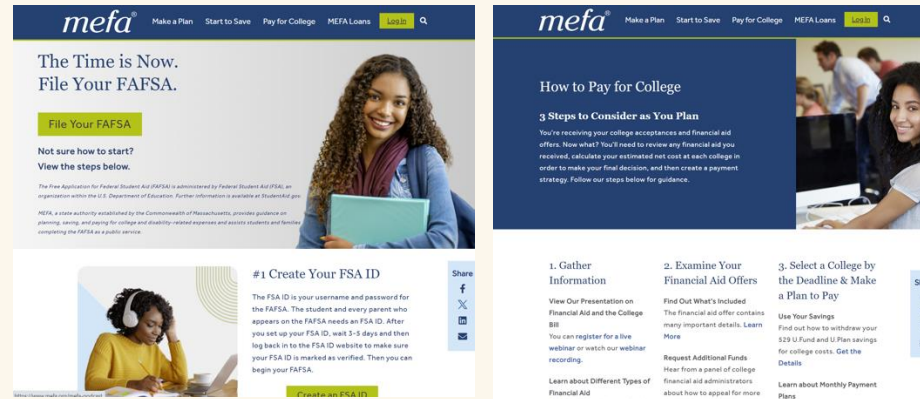
Virtual Live and On-Demand Events
Informative and timely [webinars](#) and seminars



Active Social Media Network
Posts on [Facebook](#), [Twitter](#), [Instagram](#), and [LinkedIn](#)



Specialized Appointments
Experts available offering [one-on-one guidance](#)



[mefa.org](#)
Dedicated landing pages about [FAFSA Completion](#) and [Paying the College Bill](#) to help students and families through the process.



Videos
An extensive [content library](#) for school counselors and college access professionals about helping your students complete the FAFSA and pay the college bill.

Community Ambassadors



- MEFA Ambassadors are experts in the financial aid industry across the Commonwealth who present on a volunteer basis
- Ambassadors have been trained in their areas of expertise and come equipped to give a one-hour in-person or virtual presentation on Financial Aid 101, College Admissions, or College Savings.

Events

WEBINAR

Financial Aid 101

Wednesday, March 13
6:30 PM

PRESENTED BY
Julie Shields-Rutyna
MEFA's Director of College
Planning, Education, and Training



mefa

WEBINAR

Comparing College Loan Options

Wednesday, July 10
6:30 PM

PRESENTED BY
Jonathan Hughes
MEFA's Associate Director of College
Planning and Content Creation



mefa

mefa INSTITUTE
WEBINAR

Getting First-Generation Students to the End



Jaron Tucker
Assistant Director of
Financial Aid for Student Employment
Harvard College



Natalie Wong
Assistant Director of
Financial Aid/Loan Coordinator
Salve Regina University

Moderated by Julie Shields-Rutyna,
MEFA's Director of College Planning, Education, and Training

 Thursday, May 23  3:00 PM *mefa*

mefa WEBINAR

Saving for College

Tuesday, May 28
12:00 PM

PRESENTED BY
Jonathan Hughes
MEFA's Associate Director of College
Planning and Content Creation



mefa

mefa WEBINAR

Paying the College Bill

Tuesday, July 23
12:00 PM

Presented By
Julie Shields-Rutyna
MEFA's Director of College Planning,
Education, and Training



mefa

mefa WEBINAR

College Options for This Fall



Monica Blondin
Assumption
University



Robert Dais
GEAR UP



Iris Godes
Framingham
State University



Jillian Glaze
Bunker Hill
Community College



Clantha McCurdy
OSFA

Moderated by Stephanie Wells
MEFA's Director of College Relations

 Thursday, April 4
 6:00 PM

mefa WEBINAR

Learn about MassTransfer



Arthur Esposito
Director of Academic Policy & Student Success
MA Department of Higher Education

Moderated by Jennifer Bento-Pinyoun
Director, K-12 Services

 Tuesday, May 14  12:00 PM

The MEFA Institute

The MEFA Institute provides a series of free professional development opportunities developed for school counselors, college access professionals, and college administrators with a focus on planning, saving, and paying for college, planning for a career, and reaching financial goals.

- Each MEFA Institute lesson includes a live webinar as well as an on-demand recording
- Over 30 webinars are available on demand for educators to access anytime and earn Professional Development Points (PDPs)

The MEFA Institute™

The MEFA Institute is a series of free professional development opportunities geared toward school counselors (and college access professionals), college administrators, and affiliate organizations focused on planning, saving, and paying for college and reaching financial goals. Attend webinars, read blog posts, and view videos, on your own schedule, to gain knowledge on numerous college planning topics.

Trainings Available for Multiple Audiences



School Counselors

Take part in our lessons to learn key information about college planning topics and earn PDPs.

[View Lessons](#) →



College Administrators

Take part in our trainings to learn key information about MEFA resources and products and get helpful updates on a variety of college planning topics.

[View Trainings](#) →



Affiliate Organizations

Participate in our trainings to learn information about MEFA resources and products and get helpful updates on a variety of topics.

[View Trainings](#) →

MEFA Pathway

FREE college and career planning tool

Resources include:

- Skills and interest assessments
- Career exploration
- College search
- Financial aid and scholarship information
- Personalized digital portfolio

Visit mefapathway.org to get started

mefa
pathway YOUR PLAN
FOR THE FUTURE®

The screenshot shows the MEFA Pathway website interface. At the top left, the logo reads "mefa pathway YOUR PLAN FOR THE FUTURE®". Below the logo, a green banner features a smiling woman's face. To the left of the woman, text states: "The interactive destination for students planning for college and career – and for counselors and parents helping them along the way!". Below this text are three buttons: "I am a Student", "I am a Counselor", and "I am a Parent". At the bottom left, there is a gear icon and the text "I am interested in learning more about". To the right of this text is a button labeled "How It Works." with a right-pointing arrow.

MEFA Tools & Resources

- SAI Calculator
- Compare College Costs with College Cost Calculator
- Student Loan Payment Calculator
- MEFA Podcast


Amount to borrow: Years before graduation:

Parent or other co-borrower's credit profile:
 Good Very Good Exceptional Calculate

Please select a credit rating profile

	Immediate Repayment: 10 Years	Immediate Repayment: 15 Years	Interest-Only Repayment: 15 Years	Deferred Repayment: 15 Years	Student Deferred with Co-borrower Release: 15 Years
In-School Monthly Payment	\$125.75 for 48 months	\$100.79 for 48 months	\$75.71 for 48 months		
Post-School Monthly Payment	\$125.74 for 72 months	\$100.79 for 132 months	\$121.13 for 132 months		
Total Cost of Loan	\$15,089.28	\$18,142.20	\$19,623.24		
Interest Rate	8.50%	8.65%	8.95%		
APR**	5.75% - 8.50%	6.00% - 8.65%	7.15% - 8.95%		

Apple Podcasts Preview



The MEFA Podcast
MEFA

Education
★★★★★ 4.8 • 8 Ratings

[Listen on Apple Podcasts](#)

JUL 30, 2024
Crafting a Stellar College Essay
 Host Jonathan Hughes talks with Deputy Director of Admission at College of the Holy Cross Drew Carter about how to write a successful college essay.
 ▶ PLAY 30 min

JUL 23, 2024
Your MEFA Loan Questions Answered
 Host Jonathan Hughes talks with Stephanie Wells, MEFA's Director of College Relations, about MEFA Loans, including how to apply, the different loans terms, and how families can determine the best option.
 ▶ PLAY 24 min

JUL 16, 2024
Exploring Trades at North Bennet Street School
 Host Jonathan Hughes talks with Rob O'Dwyer, Director of Admissions at North Bennet Street School, a vocational school in Boston that trains students for careers in traditional trades that use hand skills in concert with evolving technology.
 ▶ PLAY 25 min

JUL 9, 2024
Scholarships with August Deadlines and for Adult Learners
 Host Jonathan Hughes talks with MEFA's own Julie Shields-Rutyna to answer a MEFA Mailbag

mefa® Make a Plan Start to Save Pay for College MEFA Loans Log In

PAY FOR COLLEGE

Student Aid Index (SAI) Calculator

Your Student Aid Index (SAI) is a calculated number based on the information you submit on your financial aid applications and is intended to represent your family's financial strength and ability to pay for college. Colleges use it to determine your eligibility for financial aid. Use this calculator to get an estimate of your SAI.

Use the Calculator

Financial Aid Calculator
 Estimate your Student Aid Index (SAI) for the 2024–2025 school year

Undergraduate Loans

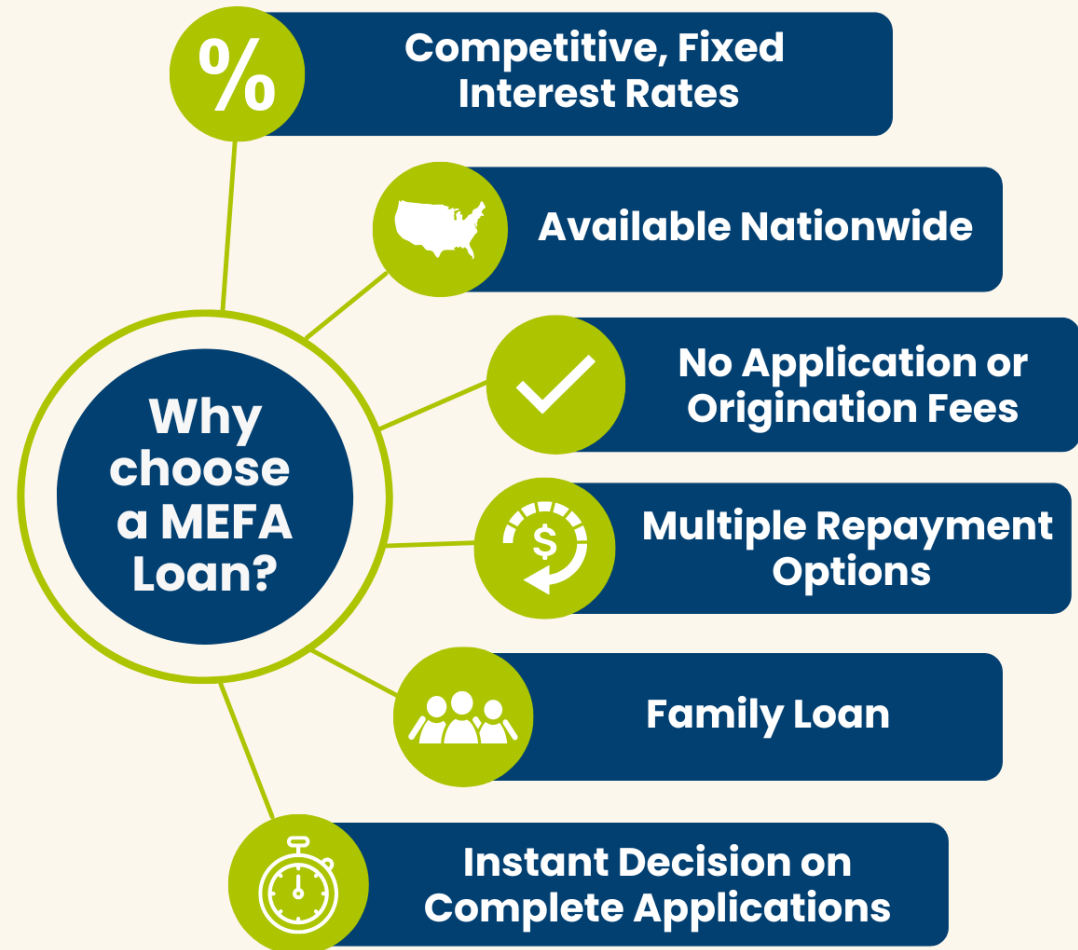
FIXED INTEREST RATES

5.75% - 8.95% APR*

Graduate Loans

FIXED INTEREST RATES

7.15% - 8.95% APR*



Case Study #3: INvestEd

William “Bill” Wozniak

Vice President of Communications and Student Services





INvestEd

A partner with CHE



INDIANA COMMISSION *for*
HIGHER EDUCATION



2024 Higher Education Policy Conference

August 7th, 2024

Indiana based nonprofit established in 1980 with the mission:

- Provide students the tools they need to put education beyond high school within reach

Offer FREE education planning assistance

- Over 950 events across the state
- Over 65,000 attendees at events
- Over 20,000 individuals helped
- Over 1,500 FAFSAs filed



FAFSA Simplification Act:

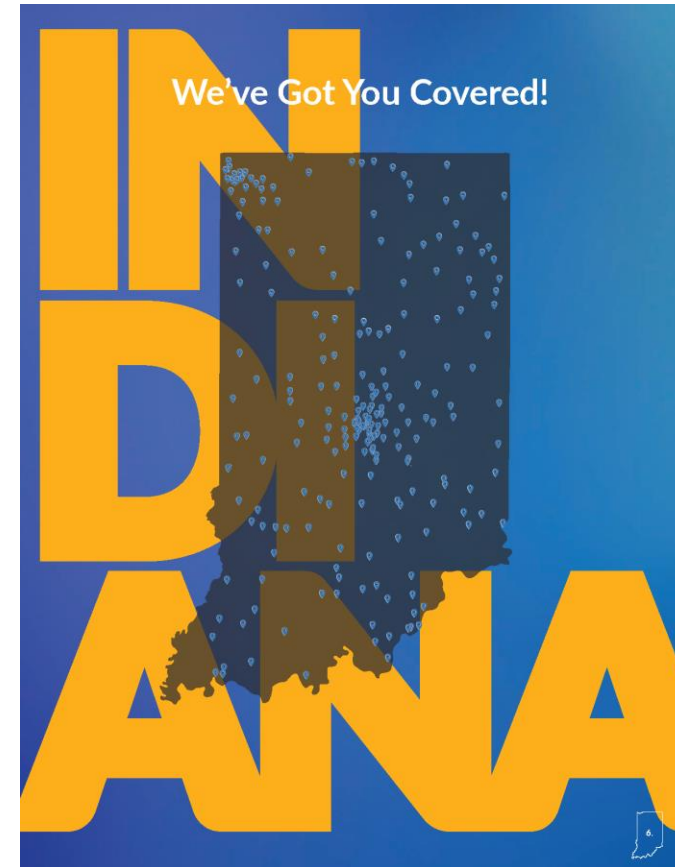
- *Significant changes to the Free Application for Federal Student Aid (FAFSA) implemented this year*

IN - SEA 167-2023:

- *FAFSA Requirement for Indiana seniors*
 - *Opt-out option*

IN - HEA 1497-2023:

- *Auto-enrollment of 21st Century Scholars*



Survey Data:

- **88%** of Hoosiers personally see value in higher education¹
- **52%** of adults in the US indicated they were more likely to pursue 4-year degrees after learning about net price compared to sticker price²
- **88%** of Hoosiers say it's important to have access to free and transparent financial aid literacy and advising resources¹
- College-bound families want education regarding postsecondary financial topics³:
 - **74%** want an education on how to pay for college
 - **68%** want an education on student loans
 - **66%** want on education on how much college costs
- **83%** of Hoosiers say it's important to have access to a nonprofit student loan provider¹
- **61%** of Hoosiers say it isn't easy to understand the process of paying for education beyond high school¹

¹ INvestEd Annual Survey

² Lumina-Gallup: Cost of College: The Price Tag of Higher Education and Its Effect on Enrollment

³ Sallie Mae: College Confidence: What America Knows about Paying for College

Postsecondary Ed Planning

- Interest Inventory
- Career Research
- 529 Plans

Financial Aid Night

- Senior Year Items
- Deadlines
- ROI Concept

FAFSA Completion

- Student & Contributor

Finalizing Financial Aid

- Net Price
- Understanding Debt Load

Accelerate Indiana

Postsecondary Education

Before

During

After

Student Loan Marketplace

Shop actual rates not ranges

Student Loan Checkup

- Assess all student loan debt
- Offer better options

Tuition Loan

Academic Merit Loan

Loan option leveraging academics

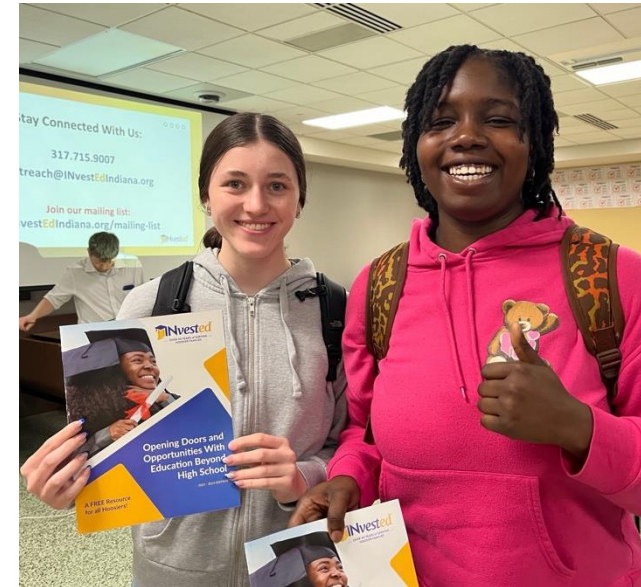
Refi Loan

Record Year for INvestEd

- Events: 959 events in FY24
 - +121 from FY 23 (14.4% increase)
- Attendees: 69,481 FY24 Attendees
 - Increase of 19,317 (38.5%) over FY23
- Individuals Helped: 20,645 Individuals Helped in FY24
 - Up 8,318 (67.4%) from FY23 totals

Survey Responses

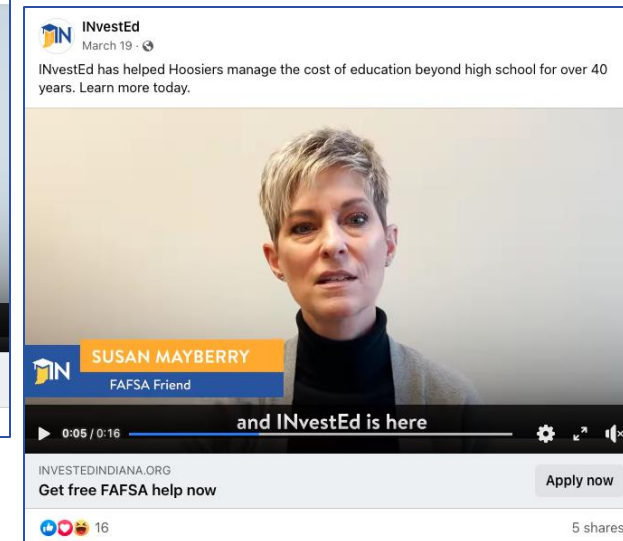
- Attendees: 98.41% responded that INvestEd is “helpful in answering my questions”
- Counselors: Post event feedback continues to be over 98% of possible points awarded



Additional Info.

- INvestEd presented at 297 high schools and 65 other locations in FY24
- 45,475 copies of our funding education guide distributed at 236 schools

- *Low-income, low FAFSA completion county focused campaign*
 - Earned more than **3.9 million** impressions and more than **37,500** clicks
 - Click-through rate of 0.94%
 - Bilingual campaign



- A Friend to Help You File: <https://www.investedindiana.org/FAFSA-Friend/>

A Friend to Help You File

Home | [A Friend to Help You File](#)


The FAFSA form has a reputation of being difficult to complete. So our Indiana-based experts are standing by to help you file.

Get FAFSA Help:


[EMAIL US](#)

or talk to our experts at [317-715-9007](tel:317-715-9007)


WE'VE PUT TOGETHER THESE 3 EASY STEPS TO GET YOU STARTED WITH THE 2024-25 FAFSA:



STEP 1
Create your Federal Student Aid (FSA) ID. [Here is a helpful handout](#) to walk you through the steps in creating your ID. The student needs one, as well as one parent of a dependent student.



STEP 2
Gather all the information you need. INvestEd has created a [FAFSA Checklist](#) to help you identify what you'll need, and a place to write down your FSA ID.

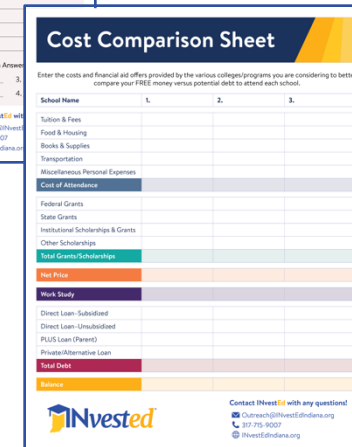
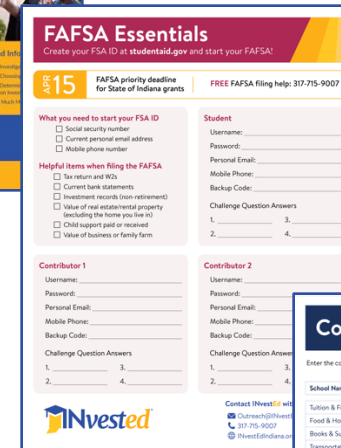
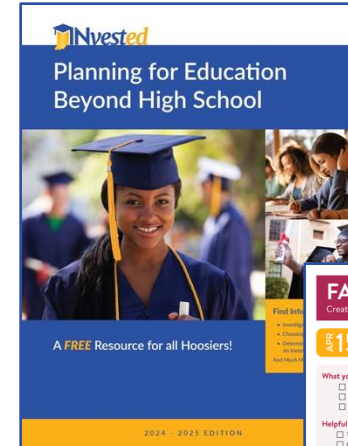


STEP 3
File your application. A critical piece is providing accurate tax information which most filers are able to transfer directly from the IRS. Providing consent for this data exchange is required to receive federal aid.

[BEGIN THE FAFSA](#)

Free Informational Materials

- Annually-updated ‘Planning Guide’
- FAQ’s & thematic one-pagers
- Pre-event FAFSA checklist
- College cost comparison tools



Online Tools

- College Planning Toolbox



Spanish-Language Outreach

- Presentations
- Materials in Spanish



Los elementos esenciales para FAFSA
 Visita studentaid.gov para crear su cuenta FSA ID y comienza la solicitud FAFSA!

APR 15 La fecha límite para prioridad de asistencia financiera del estado de Indiana. Ayuda gratuita para llenar la FAFSA: 317-715-9007

Lo que necesita para comenzar su FSA ID

- El número de seguro social
- Su propio correo electrónico
- El número de teléfono móvil

La información útil para llenar la solicitud FAFSA

- Las declaraciones de impuestos federales y los formularios IRS W-2
- El extracto de cuenta
- Los registros de inversiones (sin la jubilación)
- El precio de inmuebles (sin la propiedad donde vive)
- La cuota alimentaria pagada o recibida
- El valor de los negocios o grupos familiares

El estudiante:

El nombre del usuario: _____
 La contraseña: _____
 El correo electrónico: _____
 El número del teléfono: _____
 La clave de copia de seguridad: _____

Las respuestas para las preguntas de seguridad:
 1. _____ 3. _____
 2. _____ 4. _____

El contribuidor 1:

El nombre del usuario: _____
 La contraseña: _____
 El correo electrónico: _____
 El número del teléfono: _____
 La clave de copia de seguridad: _____

Las respuestas para las preguntas de seguridad:
 1. _____ 3. _____
 2. _____ 4. _____

El contribuidor 2:

El nombre del usuario: _____
 La contraseña: _____
 El correo electrónico: _____
 El número del teléfono: _____
 La clave de copia de seguridad: _____

Las respuestas para las preguntas de seguridad:
 1. _____ 3. _____
 2. _____ 4. _____

Contáctese a INvestEd con algunas preguntas!
 Outreach@INvestEdIndiana.org
 317-715-9007
 INvestEdIndiana.org

Las preguntas de la búsqueda de las universidades

Las admisiones

- ¿Cuáles son los requisitos para ser admitido en la universidad?
- ¿Cuál es la fecha límite para decisiones tempranas o decisiones normales?
- ¿Qué porcentaje de los estudiantes del primer año registra para el segundo año?
- ¿Las notas de los exámenes (SAT o ACT) son obligatorias? ¿Se otorgan más notas, como pueden tener impacto en las decisiones de admisiones?

La asistencia financiera

- ¿Cuál es la fecha límite para la FAFSA en esta universidad?
- ¿Hay otros formularios que necesito hacer para enviar solicitud a la asistencia financiera?
- ¿Cuáles tipos de becas o subvenciones hay?
- ¿Qué porcentaje de los estudiantes reciben asistencia financiera?

Los académicos

- ¿Cuáles son las especializaciones más populares en su universidad?
- ¿Qué porcentaje de las clases están enseñadas por profesores frente a los asistentes?
- ¿Hay oportunidades prácticas como pasantías en mi especialización?
- ¿Cuáles tipos de ayuda académica hay si la necesito en el campus?

La vida en el campus

- ¿Es necesario que los estudiantes vivan en campus?
- ¿Cuáles son las maneras para participar en campus fuera de la sala de clases?
- ¿Los estudiantes del primer año son permitidos a tener los carros en campus?
- ¿Cuáles opciones hay para asistencia médica cuando los estudiantes están enfermos?

La vida después de la universidad

- ¿Cuáles tipos de servicios de carrera ofrece?
- ¿Qué es la tasa de puesto para los estudiantes que se gradúan con mi especialización recientemente?
- ¿Qué es la deuda promedio de los préstamos estudiantiles?
- ¿Qué es la deuda promedio comparada con el salario inicial de los estudiantes que estudian mi especialización?

Si encuentra la mejor universidad en las áreas académicas, sociales, y de las Finanzas hay más probabilidades para graduarse a tiempo sin mucha deuda.

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 INvestEdIndiana.org

La ayuda en buscando las becas

Las claves para éxito con las becas

Empiece
 Nunca es demasiado temprano para empezar buscando y enviando solicitud para las becas. No tenga miedo de los ensayos. Comunique sus desafíos, éxitos, metas, y contribuciones.

Planee
 Gaste tiempo cada semana para buscar por internet. Use una carpeta y un calendario para mantener un registro de las solicitudes, los ensayos, y las fechas límites.

Pregunte
 Busque becas con su consejero de la escuela, las fundaciones de la comunidad, los lugares del empleo, y los sitios web de universidades.

Mire hacia adelante
 Revise las becas para la elegibilidad y las fechas límites. Buscando estos requisitos temprano puede ayudar. Preste atención de los detalles con los requisitos y las fechas límites de las becas.

Ten paciencia
 El proceso de buscar las becas requiere esfuerzo constante. Continúe aplicando. Pase unas horas cada semana buscando becas y haciendo solicitudes de becas para más oportunidades y menos estrés.

Ten cuidado de las estafas
 No pague nunca para buscar las becas ni comparta la información financiera. Si tiene preguntas sobre un sitio web de becas, contacte a outreach@investedindiana.org y lo verificaremos para usted.

Los lugares para buscar:

- Los consejeros de la escuela
- Las fundaciones de la comunidad
- Las universidades
- Las organizaciones cívicas
- El lugar del empleo
- Los negocios de la localidad
- Los grupos de las iglesias

Ingrese al sorteo de la beca de \$1,000 de INvestEd

- Un ensayo no es necesario
- Necesita tener 16 años o más
- No está ambientado en GPA
- Necesita vivir en Indiana

Contáctese a INvestEd con algunas preguntas!
 Outreach@INvestEdIndiana.org
 317-715-9007
 INvestEdIndiana.org

Chalkbeat
INDIANA

“Indiana ranks first in the country for the least amount of year-over-year change in FAFSA submissions. As of June 14, the National College Attainment Network, or NCAN, tracker showed 39,800 FAFSA completions in the Hoosier State, down just 1.1% from 2023.”

<https://www.chalkbeat.org/indiana/2024/06/21/indiana-students-fill-out-fafsa-despite-rough-year/>



INDIANA COMMISSION for
HIGHER EDUCATION
Supporting students for over 50 years
www.che.in.gov



Takeaways and Recommendations for SHEEOs

1. Leverage College Scorecard data, career exploration tools, and the infrastructure of state-based, nonprofit higher education finance organizations to help students plan their education-to-career pathway.
2. Work with institutions to improve financial aid offers – especially regarding how the offers characterize state aid programs.
3. FAFSA completion is an all-hands-on-deck proposition to improve college affordability; use all state-based nonprofits at your disposal.
4. Consider public awareness campaign of in-state nonprofit student loan programs.

Audience Q&A