

WELCOME
Parents and Students
to
“The Financial Aid Game”

Principia NP’s Mission Statement:

The primary mission of Principia NP is to educate parents and students about the financial aid and admissions process

Presentation Outline

- The Good
- The Bad
- The Ugly
- What is Financial Aid
- The FAFSA Form & The CSS Profile Form
- Award Letter
- What will college really cost my family?
- Will my family qualify for Aid?
- What are my families options for paying for college



NEW ADMISSIONS TRENDS

- Northeastern N.U. Admissions' Program
 - Australia, England, Greece
- American University Spring Admit
 - Mentoring Program (15 credits)
 - AU GAP Program (1 semester or 1 year)
 - Intern for 3 days
 - Earn 7 credits per semester
- Penn State Alternative Acceptance
 - 2+2 Plan
 - 2 yrs at a satellite campus – 2 yrs Main Campus
 - Leap (Summer entry program earn 6 to 8 credits)
- Delaware in DC
 - Student's attend Fall at American Univ.



STUDENTS: WHICH COLLEGE ADMISSION PROCESS BEST SUITS YOU?

Non-Restrictive Application Plans

Regular Decision

DEFINITION:

Students submit an application by a specified date and receive a decision in a clearly stated period of time.

COMMITMENT:

NON-BINDING

Rolling Admission

DEFINITION:

Institutions review applications as they are submitted and render admission decisions throughout the admission cycle.

COMMITMENT:

NON-BINDING

Early Action (EA)

DEFINITION:

Students apply early and receive a decision well in advance of the institution's regular response date.

COMMITMENT:

NON-BINDING

Students are not restricted from applying to other institutions and have until May 1 to consider their options and confirm enrollment.

Restrictive Application Plans

Early Decision (ED)

DEFINITION:

Students make a commitment to a first-choice institution where, if admitted they definitely will enroll. The application deadline and decision deadline occur early.

COMMITMENT:

BINDING

Restrictive Early Action (REA)

DEFINITION:

Students apply to an institution of preference and receive a decision early. They may be restricted from applying ED or EA or REA to other institutions. If offered enrollment, they have until May 1 to confirm.

COMMITMENT:

NON-BINDING

Students are responsible for determining and following restrictions.

Will I Graduate in 4 years??

- Public School -20% graduate in 4 years.
- Private School -50%.
- 65% of all enrolled students are still in college after 4 Years
- 50% Do Not Finish the same course of study that they Started



4YEARS OR 5?

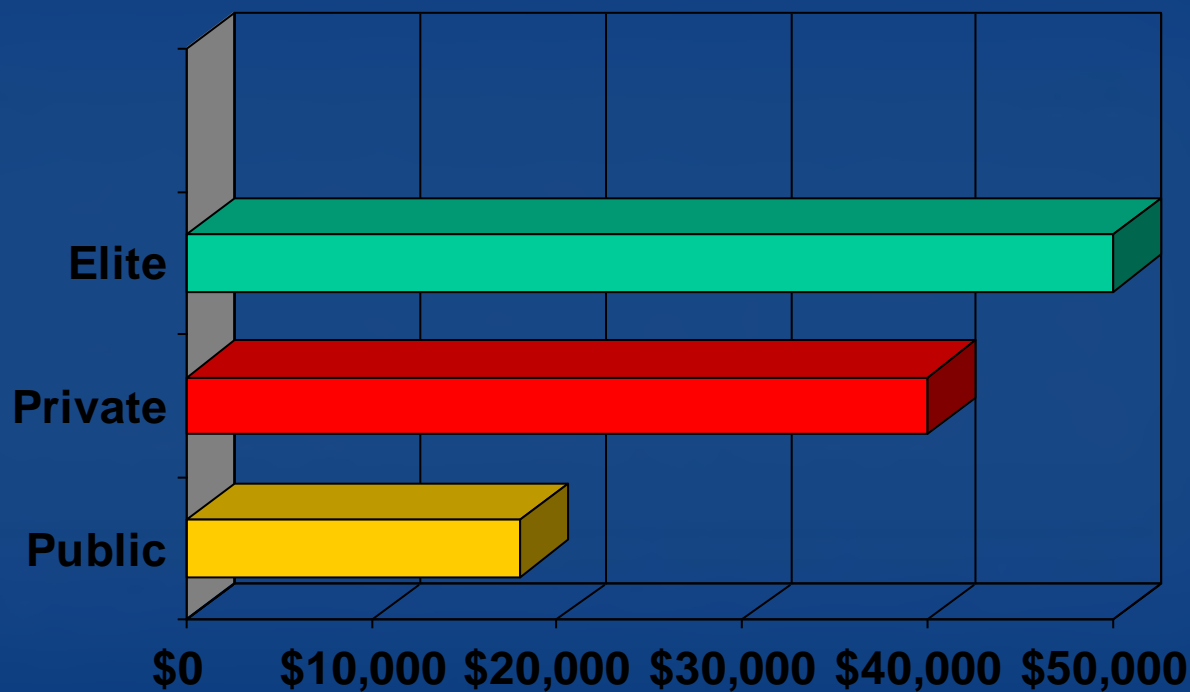
- College's require 124 to 128 Credits to graduate a 4 year institution
- $12\text{CR} \times 2 \text{ (Semester Per Yr)} = 24 \times 4 \text{ (Year in School)} = 96 \text{ Credits}$
- $15\text{CR} \times 2 \text{ (Semester Per Yr)} = 30 \times 4 \text{ (Year in School)} = 120 \text{ Credits}$

$$\begin{array}{rcccl} 15\text{CR (Each Semester 3 Yr)} & + & 2 \text{ Summer \& Winter} & = & 126 \\ 90 \text{ Credits} & & + & & 36 \text{ Credits} \end{array}$$

6 AND 7 YEAR PLANS ALSO AVAILABLE



The Bad



Average College Cost

- Public \$12,000 to \$25,000
- Private \$30,000 to \$44,000
- Elite \$45,000 to \$60,000

They have now crossed over \$60,000

- Columbia Univ. \$65,885
- Fordham \$67,450
- NYU \$71,757
- George W. Univ. \$67,407
- Sarah Lawrence \$67,344



* Numbers account for tuition, room and board and misc cost

UNDERSTAND THE LINGO

What Does Financial Aid Really Mean?

Gift Aid = FREE!!

Self Help = Loans and Work-study!!



Are you Financially Fit or Academically Sound
Where is your advantage

GPA & SAT



VS

Family Finances



Merit Aid

- Academic
 - GPA, Class Standing, SAT Score
- Athletic
 - Scholarship or help with admission
- Neglected Resources
 - College's own money





The National Center for Fair and Open Testing

[Signup E-Newsletter](#) | [Signup Weekly News Updates](#) | [About FairTest](#) | [Contact Us](#)

Search

Donate to FairTest

[Home](#) [Public School](#) [College Admissions](#) [Newsletter](#) [Fact Sheets](#) [Act Now](#) [News](#) [Other Resources](#)

850+ Colleges and Universities That Do Not Use SAT/ACT Scores to Admit Substantial Numbers of Students Into Bachelor Degree Programs

Current as of Spring 2016

FairTest counts on the support of individuals like you!

Please Donate NOW So We Can Keep this List Up-to-Date

This list includes institutions that are "test optional," "test flexible" or otherwise de-emphasize the use of standardized tests by making admissions decisions about substantial numbers of applicants who recently graduated from U.S. high schools without using the SAT or ACT.

As the notes indicate, some schools exempt students who meet grade-point average or class rank criteria while others require SAT or ACT scores but use them only for placement purposes or to conduct research studies. Please check with the school's admissions office to learn more about specific admissions requirements, particularly for international or non-traditional students.

Sources: *Barron's Profiles of American Colleges 2015*; *College Board 2016 College Handbook*; *U.S. News & World Report College Guide 2016*; admissions office websites; news reports; and email communications

Note: Schools with live links to their websites and admissions offices have paid a modest fee for this service. Linking does not imply any form of endorsement. If your institution would like to participate in the live link program, please contact FairTest at (617) 477-9792 or by clicking CONTACT US above

More than 850 four-year colleges and universities do not use the SAT or ACT to admit substantial numbers of bachelor-degree applicants.

[See the searchable database of schools.](#)

[Find out why and how schools go "Test Optional."](#)

What's New at FairTest

- The Testing Resistance and Reform Movement, Monthly Review
- Graduation Test Update: States That Recently Eliminated or Scaled Back High School Exit Exams
- Time to Abolish High School

HOW DO I QUALIFY?

COST OF ATTENDANCE (COA)
MINUS
EXPECTED FAMILY CONTRIBUTION (EFC)

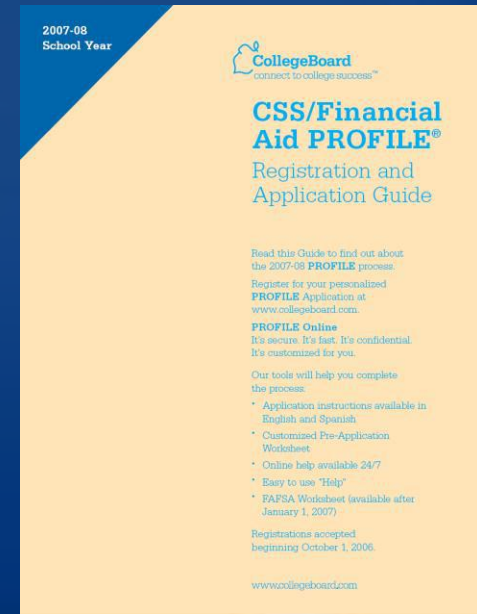
FINANCIAL NEED

WHAT COMPRISES COA?

- TUITION AND FEES
- ROOM AND BOARD
- PERSONAL EXPENSES
- BOOKS, SUPPLIES, COMPUTER
- TRANSPORTATION
- LOAN FEES



CSS PROFILE



Starting the process

Important Things to know

- **Federal Methodology** is the formula created by Congress to determine the EFC.
- **Primary Residence and Retirement Accounts** are not assessed
- **Used by all public & Private colleges**
- **Information Collected on FAFSA Form**

FAFSA on the Web Worksheet
www.fafsa.gov

2015 – 2016
Federal Student Aid

DO NOT MAIL THIS WORKSHEET.

The *FAFSA on the Web Worksheet* provides a preview of the questions that you may be asked while completing the *Free Application for Federal Student Aid (FAFSA®)* online at www.fafsa.gov.

You must complete and submit a FAFSA to apply for federal student aid and for most state and college aid. Write down notes to help you easily complete your FAFSA anytime after January 1, 2015.

See the table to the right for state deadlines. Your application must be submitted by midnight Central time. Also pay attention to the symbols that may be listed after your state deadline. Check with your high school counselor or your college's financial aid administrator about other deadlines. The Federal deadline is June 30, 2016.

APPLICATION DEADLINES
Federal Deadline • June 30, 2016
State Aid Deadlines • See below.

Check with your financial aid administrator for these states and territories:
AL, AS*, AZ, CO, HI*, IL*, IN*, MI*, MN*, MO*, NE, NH*, NM, NV*, OH*, OK*, PA*, RI*, SD*, TN*, VT*, WA*, WI*, WY* and NY*.

Pay attention to the symbols that may be listed after your state deadline.

STATE AID DEADLINES

AK	Alaska Performance Scholarship - June 30, 2015 Alaska Education Grant - As soon as possible after January 1, 2015. Awards made until funds are depleted.
AR	Academic Challenge - June 1, 2015 (date received) Workforce Grant - Contact the financial aid office. Higher Education Opportunity Grant - June 1, 2015 (date received)
CA	For many state financial aid programs - March 2, 2015 (date postmarked) * For additional community college Cal Grants - September 2, 2015 (date postmarked) * Contact the California Student Aid Commission or your financial aid administrator for more information. February 15, 2015 (date received) # *
CT	FAFSA completed by April 1, 2015
DC	For DC TAG, complete the DC OneApp and submit supporting documents by April 30, 2015.
DE	April 15, 2015 (date received)
FL	May 15, 2015 (date received)
IA	July 1, 2015 (date received) Earlier priority deadlines may exist for certain programs. *
ID	Opportunity Grant - March 1, 2015 (date received) # *
IL	As soon as possible after January 1, 2015. Awards made until funds are depleted.
IN	March 10, 2015 (date received)
KS	April 1, 2015 (date received) # *
KY	As soon as possible after January 1, 2015. Awards made until funds are depleted.
LA	June 30, 2016 (July 1, 2015 recommended)
MA	May 1, 2015 (date received) #
MD	March 1, 2015 (date received)
ME	May 1, 2015 (date received)
MI	March 1, 2015 (date received)
MN	30 days after term starts (date received)
MO	April 1, 2015 (date received)
MS	MTAG and MESG Grants - September 15, 2015 (date received)
MT	HELP Scholarship - March 31, 2015 (date received)
NC	March 1, 2015 (date received) #
ND	As soon as possible after January 1, 2015. Awards made until funds are depleted.
NE	April 15, 2015 (date received) # Earlier priority deadlines may exist for institutional programs.
NJ	2014-2015 Tuition Aid Grant recipients - June 1, 2015 (date received)
NY	All other applicants - October 1, 2015, fall & spring terms (date received)
OK	March 1, 2016, spring term only (date received)
OR	June 30, 2016 (date received) #
PA	March 1, 2015 (date received) # OSAC Private Scholarships - As soon as possible after January 1, 2015. Awards made until funds are depleted. All first-time applicants enrolled in a community college, business/technical school, hospital school of nursing, designated Pennsylvania Open-Admission institution, or non-transferable two-year program - August 1, 2015 (date received) All other applicants - May 1, 2015 (date received)
RI	March 1, 2015 (date received) #
SC	Tuition Grants - June 30, 2015 (date received) SC Commission on Higher Education Need-based Grants - As soon as possible after January 1, 2015. Awards made until funds are depleted.
TN	State Grant - Prior-year recipients receive award if eligible and apply by March 1, 2015. All other awards made to neediest applicants until funds are depleted.
VT	State Lottery - Fall term, September 1, 2015 (date received); spring & summer terms, February 1, 2016 (date received)
WA	As soon as possible after January 1, 2015. Awards made until funds are depleted.
WV	PROMISE Scholarship - March 1, 2015. New applicants must submit additional application. Contact your financial aid administrator or your state agency. WV Higher Education Grant Program - April 15, 2015

NOTES:

For priority consideration, submit application by date specified.
* Applicants encouraged to submit proof of mailing.
* Additional form may be required.

www.fafsa.gov

2015-2016 FAFSA ON THE WEB WORKSHEET PAGE 1

Start after Jan. 1

Federal Student Aid
An OFFICE of the U.S. DEPARTMENT of EDUCATION

PROUD SPONSOR of
the AMERICAN MIND®

FAFSA®
Free Application for Federal Student Aid



Home



About Us



FSA ID



StudentAid.gov



Help

SEARCH

English

Español

Get help paying for college

Submit a Free Application for Federal Student Aid (FAFSA)



New to the FAFSA?

**Start A New
FAFSA**

Returning User?

- Make a correction
- Add a school
- View your Student Aid Report (SAR), and more...

Login

WWW.FAFSA.GOV

FSAID.ED.GOV

FSA ID - Google Chrome

https://fsaid.ed.gov/npas/index.htm

English | Español

Help

Federal Student Aid
An OFFICE of the U.S. DEPARTMENT of EDUCATION

PROUD SPONSOR of
the AMERICAN MIND®

Create a New FSA ID

An FSA ID gives you access to Federal Student Aid's online systems and can serve as your legal signature.

Only create an FSA ID using your own personal information and for your own exclusive use. You are not authorized to create an FSA ID on behalf of someone else, including a family member. Misrepresentation of your identity to the federal government could result in criminal or civil penalties.

To create your own personal FSA ID, enter answers for the questions below and select CONTINUE.

Important: When you are done click the CANCEL button to clear your data, even if you did not finish creating your FSA ID. Just closing your browser window or going to another website may not be enough to prevent other people using this computer from seeing your information until the session expires.

* Required

[Create An FSA ID](#)[Edit My FSA ID](#)

E-mail



Confirm E-mail



Username *

[• Edit My FSA ID](#)[• Frequently Asked Questions](#)

Parent Finances - Corrections - FAFSA on the Web - Federal Student Aid - Windows Internet Explorer [#]

https://fafsa.ed.gov/FAFSA/app/fafsa?execution=e1s4

File Edit View Favorites Tools Help

★ Favorites Fatbeard (Season 13, Epis... Customize Links eBay Yahoo! Mail Web Slice Gallery yp Summit (07901) Library Li... hesaa HESAA Login Suggested Sites

(93 unread) - ezamora7... E*TRADE FINANCIAL - ... ezamora@fdu.edu (93 unread) - ezamora7... IDOC - Cover Sheet Inst... Parent Finances - Co...

Parent

The following error(s) have occurred:

- The parents' adjusted gross income or income earned from work is significantly less than the amount reported last year.

Application was successfully saved.

For 2012, have your parents completed their IRS income tax return or another tax return? **Already completed**

You, the parents, may be able to use the [IRS Data Retrieval Tool](#) to view and transfer your tax information from the IRS.

Did either or both parents file as Married Filing Separately?

☐ Yes ☒ No

Did either or both parents file as Head of Household?

☐ Yes ☐ No

Did you, the parents, file an amended tax return?

☐ Yes ☐ No

Did you, the parents, file a Puerto Rican or foreign tax return?

☐ Yes ☐ No

Did you, the parents, file taxes electronically in the last 3 weeks (or by mail in the last 8 weeks)?

☐ Yes ☐ No

Help and Hints

Filed as Married Filing Separately?

If you, the parents, are married but filed separate tax returns, select **Yes**; otherwise, select **No**. (Note: This option displays only if you indicate that you are married.)

You are not eligible to use the [IRS Data Retrieval Tool](#) if you and your spouse are currently married but filed separate tax returns.

Related Topics:

[Why can't I use the IRS Data Retrieval Tool if I am married and filed taxes separately from my spouse?](#)

Done

Internet | Sandboxie 125%

11:30 AM 2/19/2013

IRS Data Retrieval

Home - FAFSA on the Web - Federal Student Aid - Windows Internet Explorer

http://www.fafsa.ed.gov/

File Edit View Favorites Tools Help

★ Favorites | ★ Web Slice Gallery | ★ Suggested Sites

Home - FAFSA on the Web - Federal Student Aid

Return to FAFSA | Log Out | Help

IRS.gov

Parent <YYYY> Federal Income Tax Information

The information below is your tax information that will help you answer some of the questions on the FAFSA.

	My Tax Information	FAFSA Question Numbers
Tax Year	<2008>	
Name (s)	<Joe & Jane Smith>	
Social Security Number	<***-**-6789>	
Filing Status	<Married - Filed Joint Return>	
Type of Tax Return Filed	<1040>	Question <#> on the FAFSA
Adjusted Gross Income	<\$126,721>	Question <#> on the FAFSA
Income Tax	<\$31,400>	Question <#> on the FAFSA
IRS Exemptions	<5>	Question <#> on the FAFSA
Education Credits	<\$2,500>	Question <#> on the FAFSA
IRA Deductions and Payments	<\$2,500>	Question <#> on the FAFSA
Tax-Exempt Interest Income	<\$2,500>	Question <#> on the FAFSA
Untaxed IRA Distributions	<-\$2,500>	Question <#> on the FAFSA
Untaxed Pensions	<-\$2,500>	Question <#> on the FAFSA

Print this page for your records before choosing an option below.

Transfer My Tax Information into the FAFSA

☐ The tax information provided above will populate the answers to the appropriate FAFSA questions. After the FAFSA is populated your IRS session will end and you will return to your FAFSA. Check this box if you are choosing to transfer your information.

Transfer Now

Do Not Transfer My Tax Information and Return to the FAFSA


☐ By clicking the "Do Not Transfer" button, you are choosing not to transfer your tax information electronically. Your IRS session will end and you will return to your FAFSA. You may still use this tax information to input the data into your FAFSA.

Do Not Transfer

IRS Data Retrieval

Fafsa Counts

- Cash, Savings, Checking
- Stocks and Bonds
- Mutual Funds
- 529 Plans
- Second Homes
- Child Support
- Untaxed Income
- Retirement Contributions



**START HERE
GO FURTHER**
FEDERAL STUDENT AID™

FAFSA
Free Application for Federal Student Aid

[FAFSA Home](#) [Student Aid on the Web](#) [Application Deadlines](#) [PIN Site](#) [Help](#) [Contact Us](#) [FAQs](#) [Site Map](#) [About Us](#)

[English](#) | [Español](#)

Federal Student Aid FAFSA

We have simplified the process of filling out the FAFSA. You can follow each section all of the way through for a comprehensive set of instructions.

1 Before Beginning a FAFSA

Get organized!
To simplify the application process, gather required documents and other information ahead of time.

- [Determine Your Dependency Status](#)
- [FAFSA on the Web Worksheet](#)
- [Search for School Codes](#)
- [Students & Parents Apply For a PIN](#)
- [Check Application Deadline Dates](#)

2 Filling Out a FAFSA

Fill out the application!
The FAFSA contains questions that ask about you, your financial information, your school plans, and more.

- [Fill Out Your FAFSA](#)
- [Open Your Saved FAFSA or Correction Application](#)
- [Sign Electronically With Your PIN](#)

3 FAFSA Follow-Up

View your results online!
You can check the status of your application, make corrections to a processed FAFSA, and get other information.


- [Check Status of a Submitted FAFSA or Print Signature Page](#)
- [Make Corrections to a Processed FAFSA](#)
- [Add or Delete a School Code](#)
- [View and Print Your Student Aid Report](#)

Special Announcements

[Updated information available for the new TEACH grant.](#)

[Important information about two grant programs.](#)

Looking for an early start on the financial aid process?



You can use FAFSA4caster to learn about the financial aid process and get an early estimate of your eligibility for federal student aid.

[Link to FAFSA4caster](#)

For Business Owners:

- The value of a business is not assessed if that business employs fewer than 100 employees.
- Corporate tax returns may be requested and income may be imputed as personal income.



EXPECTED FAMILY CONTRIBUTION (EFC)

PARENT'S FORMULA

PARENTS' INCOME - A LIVING ALLOWANCE (FAMILY SIZE)-
TAXES X 22% TO 47% = PARENTS' CONTRIBUTION FROM INCOME

PARENTS' ASSETS - ASSET PROTECTION ALLOWANCE (AGE BASED)
X 5.6% = PARENTS' CONTRIBUTION FROM ASSETS

STUDENT'S FORMULA

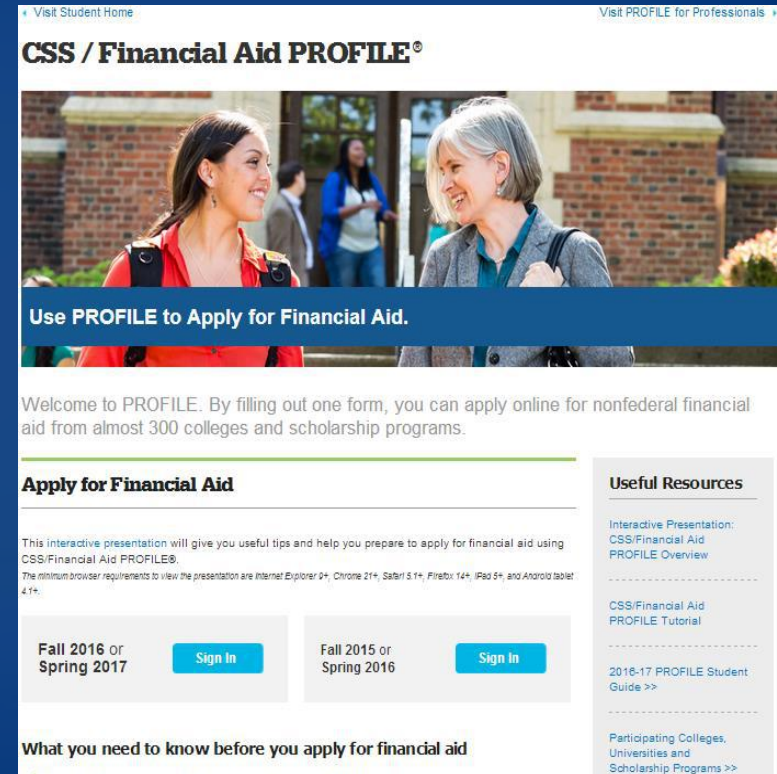
STUDENTS' INCOME - INCOME TAXES - STANDARD DEDUCTION OF
\$3,500 X 50% = STUDENTS' CONTRIBUTION FROM INCOME

STUDENTS' ASSETS - NO DEDUCTIONS X 20% = STUDENTS'
CONTRIBUTION FROM ASSETS

Starting the process on Collegeboard.org

Important Things to know

- **Institutional Methodology** is the formula created by Private Colleges to determine the EFC.
- Primary Residence and Retirement Accounts are assessed
- Used by Private and Elite Colleges
- Information Collected by CSS Profile



START DEPENDS

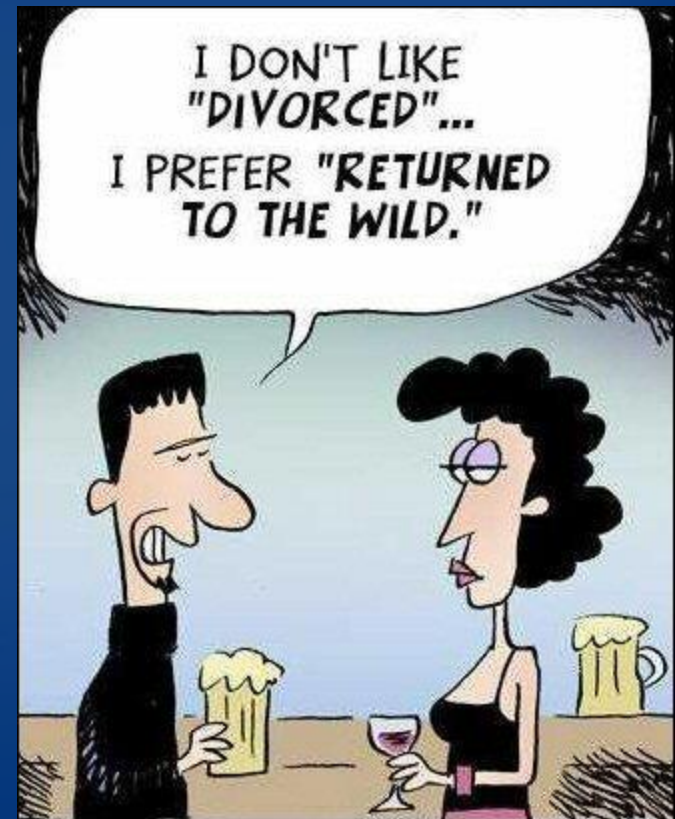
Profile Counts

- Cash, Savings, Checking
- Stocks and Bonds
- Mutual Funds
- 529 Plans
- Second Homes
- Child Support
- Non-Custodial Parents Information
- Home and Car Value
- Untaxed Income
- Retirement Accounts



For Divorced or Remarried Parents:

- FAFSA does not consider the income and assets of the non-custodial parent in determining aid.
- If the custodial parent has remarried, the spouse is considered a parent, and that person's income and assets are counted.



Conflicts need to be avoided

- Divorced Or Separated
- Child Support
- Household Size
- Interest and Dividends
- Zillow and Home Sites
- Other students in college



*** Check everything before you submit**

TWO IN COLLEGE



	One Student	Two Students
COA	\$35,000	\$70,000
EFC	\$20,000	\$20,000

EXPECTED FAMILY CONTRIBUTION IS DIVIDED BY
THE NUMBER OF STUDENTS

FREQUENT FILING ERRORS

- PARENT AND STUDENT SOCIAL SECURITY NUMBERS
- DIVORCED/REMARRIED PARENTAL INFORMATION
- UNTAXED INCOME
- U.S. INCOME TAXES PAID
- HOUSEHOLD SIZE
- NUMBER OF HOUSEHOLD MEMBERS IN COLLEGE
- REAL ESTATE AND INVESTMENT NET WORTH



AND THEN...



SCHOOL SENDS FINANCIAL AID PACKAGE AWARD LETTER
TO THE STUDENT.

STUDENT REVIEWS AND RETURNS AWARD LETTER,
INDICATING PREFERRED LENDER (IF NEEDED) AND ANY
NECESSARY CHANGES.

The Award Letter

What is on the Award Letter

- The Cost of Attendance
- The EFC
- Estimated Financial Aid
- Scholarships
- Grants
- Loans
- Work-Study

A College in North Dakota

March 18, 2005

Financial Aid Estimate for:

Thank you for expressing an interest in attending the _____ recognizes that the cost of an education plays a major role in a student's decision-making process. To assist you with planning, the Student Financial Aid Office is providing you with this estimate of your financial aid eligibility for the 2005-06 academic year.

This estimate is based on the information you provided on your *Free Application for Federal Student Aid (FAFSA)*. The amount of your financial aid eligibility may change because of legislative action, corrections to your FAFSA, a change in your financial situation, or the actual cost of your program of study.

Estimated Cost of Attendance*	\$13780
Less Expected Family Contribution:	<u>\$ 10340</u>
Estimated Financial Need:	\$3440

*The Estimated Cost of Attendance (ECOA) includes an estimate of your total academic year tuition and fees of \$4828, which was based on ND residency and the current rates; future year rates may be higher. The ECOA also includes estimated academic year costs of \$700 for books and supplies, with the remainder to cover living expenses. On-campus housing costs can be obtained by contacting the Housing Office at _____.

Estimated Financial Aid Eligibility:

Estimated Federal Pell Grant	\$ 0
Estimated Federal Supplemental Educational Grant	\$ 0
Estimated Federal Work Study:	\$ 1720
Estimated Perkins Loan:	\$ 0
Estimated Stafford Loan:	\$ 1720
Self-Reported VA Benefits	\$ 0
Estimated Unsubsidized Stafford Loan:	\$ 900
Estimated PLUS or Commercial Loan**	<u>\$ 9440</u>
TOTAL Estimated Financial Aid Eligibility:	\$ 13780

**Please note that this award will not appear on your official award letter, this information is provided to assist you in the planning process.

An official award letter will be sent to you after May 15, 2005 if you have applied for admission to _____ and have a complete financial aid file. **A financial aid award letter does not constitute admission to _____.**

We look forward to having you on our campus and would be happy to assist you in obtaining the necessary resources to fund your education at our institution. Should you have any questions or concerns at any time in the future, please feel free to contact our office.

Let's Make a Deal

- **You can ask for more**
 - Always ask for more
 - Use similar colleges
 - Be pro-active but not rude



If you don't ask you will never know

MEETING A STUDENT'S FINANCIAL NEED

- CHOOSE YOUR COLLEGE WISELY, BECAUSE:
 - NOT ALL WILL MEET 100% OF NEED
- PRIVATE COLLEGES *GENERALLY*:
 - MEET A HIGHER PERCENTAGE OF NEED
 - AWARD A HIGHER PERCENTAGE OF GIFT AID
- MANY STUDENTS CAN ATTEND A PRIVATE COLLEGE FOR THE *SAME* COST AS A PUBLIC UNIVERSITY!



PRIVATE VS. PUBLIC

Cornell University

Cost of Attendance	\$65,374
Expect Family Contribution	\$10,000

Financial Need	\$55,374
----------------	----------

Avg. Percent of Need Met	100%	(\$55,374)
--------------------------	------	------------

Unmet Need	0%	\$0
------------	----	-----

Avg. Scholarship And Grant Given	100%	\$55,374
----------------------------------	------	----------

Actual cost

COA - Gift Aid = \$10,000

Montclair State University

Cost of Attendance	\$27,493
Expect Family Contribution	\$10,000

Financial Need	\$17,493
----------------	----------

Avg. Percent of Need Met	63%	(\$11,021)
--------------------------	-----	------------

Unmet Need	36%	\$6,472
------------	-----	---------

Avg. Scholarship And Grant Given	37%	\$4,049
----------------------------------	-----	---------

Actual cost

COA - Gift Aid = \$20556

LOANS

Direct Loans

- Subsidized
- Unsubsidized

Perkins Loans

- Need based loan

PLUS Loans

- Parent Loans



LOANS PART II

NJ Class

Sallie Mae

Wells Fargo

Citi Bank

Chase

PNC





Principia NP hands out over \$10,000 in Scholarships

Inside this issue:

Scholarship Initiative 1

Scholarship Initiative Continued 2

Principia NP's Programs 3

Principia NP's new programs 4

Principia NP's Scholarship Initiative for the high school class of 2009 is a Huge Success!!!

Principia NP's mission from the begin has been "Financial Aid Awareness through Recycling". With over a dozen schools participating in Principia NP's programs. Principia NP's first year has been a tremendous success.

On June 4, 2009 Principia NP awarded its first "**Green Initiative Scholarships**" to Marisa Bierenfeld, (\$1,500 Scholarship) and Amber Cox (\$1,500 Scholarship) of David Brearley High School in Kenilworth, NJ.

This year's Scholarship winners also include:

Christopher Geissler, Oratory Prep. School, Green Scientist, \$1,000 award



(From left to right) Marisa Bierenfeld David Brearley High School's Green Citizen scholarship recipient, Ed Zamora (Co-founder of Principia NP) and on the right Amber Cox (David Brearley High School's Green Scientist recipient).



(From left to right) Christopher Darcy Oratory Preparatory School's Green Citizen

Principia NP is an organization established to educate parents and students about the college financial aid and admissions process; Principia NP provides the most up to date comprehensive in

Additional Information

- FINANCIAL AID:
 - WWW.FAFSA.ED.GOV
 - WWW.COLLEGEBOARD.COM
- SCHOLARSHIP SEARCHES:
 - WWW.FASTWEB.COM
 - WWW.FINAID.COM
- FOLLOW US ON:
 - FACEBOOK_PRINCIPIA_NP
 - TWITTER_PRINCIPIA_NP





Kelly's Information
prinprep@gmail.com
Phone 862-432-2463