

Learn More About TOPS and FAFSA at the November PTSA Meeting

The first evening General Membership meeting will be held November 2nd at 7:00 p.m. The guest speaker will be Kate Herke of the Louisiana Office of Student Financial Assistance. She will discuss TOPS and FAFSA.

WHAT is federal student aid? Federal student aid comes from the federal government— specifically, the U.S. Department of Education. It's money that helps a student pay for higher education expenses (i.e., college, career school, or graduate school expenses). Federal student aid covers such expenses as tuition and fees, room and board, books and supplies, and transportation. There are three main categories of federal student aid: grants, work-study, and loans. Check with your school's financial aid office to find out which programs the school participates in.

WHO gets federal student aid? Every student who meets certain eligibility requirements can get some type of federal student aid, regardless of age or family income. Find details about eligibility criteria at StudentAid.gov/eligibility.

HOW do you apply for federal student aid?

1. To apply for federal student aid, you need to complete the FAFSA® form at fafsa.gov. If you plan to attend college from July 1, 2018 – June 30, 2019, you'll be able to submit a 2018–19 FAFSA form beginning on Oct. 1, 2017. You'll be required to report income and tax information from 2016. Schools and states often use FAFSA information to award non-federal aid, but their deadlines vary. Check with the schools that you're interested in for their deadlines, and find state deadlines at fafsa.gov.
2. Students and parents are required to use an FSA ID, made up of a username and password, to submit their FAFSA form online and to access sensitive information on U.S. Department of Education websites. Your FSA ID is used to confirm your identity and electronically sign your federal student aid documents. To create an FSA ID, visit StudentAid.gov/fsaid.
3. After you apply, you'll receive a Student Aid Report, or SAR. Your SAR contains the information reported on your FAFSA and usually includes your Expected Family Contribution (EFC). The EFC is a number (not a dollar amount) used to determine your eligibility for federal student aid. Review your SAR information to make sure it's correct. The school(s) you list on your FAFSA will get your SAR data electronically.
4. Contact the school(s) you might attend. Make sure the financial aid office at each school you're interested in has all the information needed to determine your eligibility. If you're eligible, each school's financial aid office will send you an aid offer showing the amount and types of aid (from all sources) the school will offer you. You can compare the aid offers you received and see which school is the most affordable once financial aid is taken into account.
5. Completing and submitting the FAFSA form is free and quick, and it gives you access to the largest sources of financial aid to pay for college or career school — federal, state, and school sources.