

GET A JUMP START ON HIGHER EDUCATION PLANNING!



Jr. Jump Start

*Prepare to reach your
goals!*

Your presenter

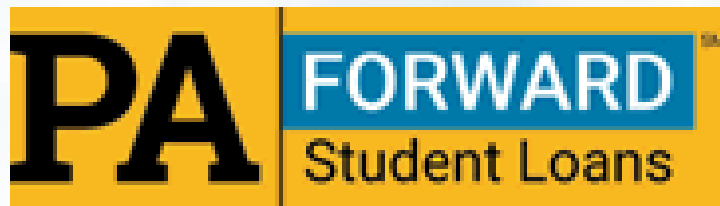
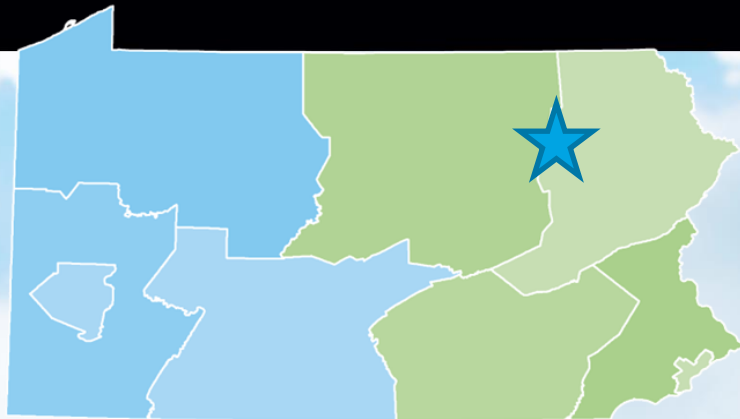
Robin Walker

Higher Education Access Partner

**PA Higher Education Assistance Agency
(PHEAA)**

717-956-8285

rwalker@pheaa.org



Meet the Team

Eastern Pennsylvania

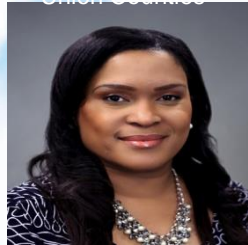


**William
Lindsey**
Manager



Tiffanie DeVan
tdevan@pheaa.org

Delaware, Lehigh, Luzerne,
Northampton, Northumberland, Perry,
Schuylkill, Snyder, and
Union Counties



Diona Brown
dbrown1@pheaa.org

Adams, Cumberland, Franklin,
Fulton, and York Counties



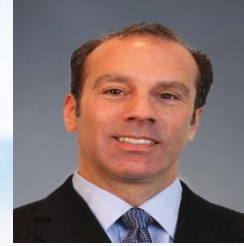
Robin Walker
rwalker@pheaa.org

Bradford, Columbia,
Lackawanna, Luzerne,
Lycoming, Mifflin, Sullivan,
Susquehanna, Wayne,
and Wyoming Counties



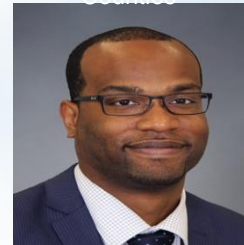
Frances McKeown
fmckeown@pheaa.org

Bucks,
Montgomery



Michael Burke
mburke@pheaa.org

Carbon, Lehigh,
Monroe, Montgomery,
Northampton, and Pike
Counties



Ron Felder
rfelder@pheaa.org

Philadelphia County



**Sonya Mann-
McFarlane**
Smannmcf@pheaa.org

Berks, Chester, Lancaster, and
Lebanon Counties

Why should you think about life after high school?

- ✓ *Time goes by quickly*
- ✓ *Better prepared*
- ✓ *Organized*
- ✓ *Make informed decisions*
- ✓ *Respond, instead of React*
- ✓ *Broadening your opportunities*



Failing to Plan, is Planning to Fail

Move to the LEFT

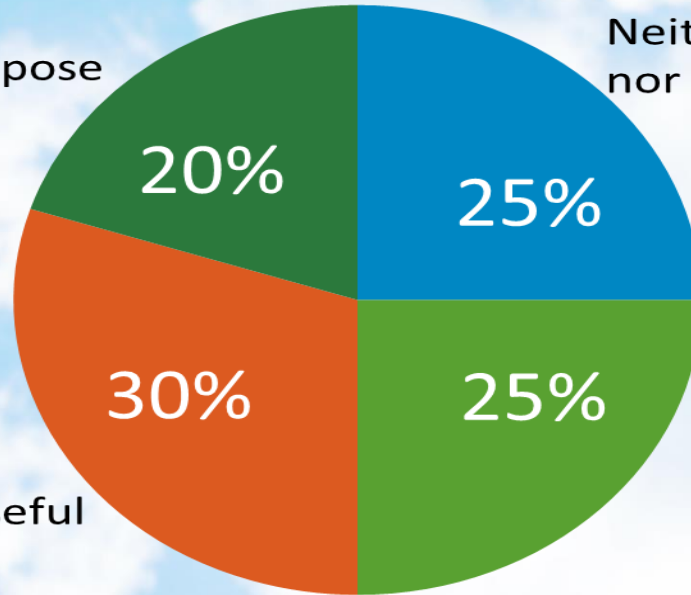


The PURPOSEFUL:

Found something meaningful,
Sustained, interest and
clear sense of future purpose

The DISENGAGED:

Neither a purpose in life
nor an inclination to find one



The DABBLERS:

Trying potentially purposeful
pursuits, yet to commit

The DREAMERS:

Imagining great things,
no practical pursuits

Monthly Salary scenario:

HS student salary \$10.00 / hour (x 40 hours/week x 4 weeks)

BALANCE:

\$1,600.

- TAXES (federal, state, local, ss, unempl...) approx 18%	= 288.	1,312.
- Housing / Apartment / Rent	= 600.	712.
- Food—Toiletries--paper products--cleaning supplies	= 320.	392.
- Car (new/used)	= 150.	242.
- Gas for that car (est. \$30/wk)	= 120.	122.
- Utilities (electricity, water, gas, trash pu)	= 180.	(-58.)

What else: cell phone, TV, clothes, hair cuts, insurance, entertainment, pets, vacations, maintenance
..... and other living expenses..

Education helps you!

THE PATH TO PAYING FOR COLLEGE

FILE THE FAFSA® AND COMPLETE THE PA STATE GRANT FORM.

File the Free Application for Federal Student Aid (FAFSA) at FAFSA.gov. The information in this application is used to determine most of your aid package and should be completed as soon as possible after it becomes available **October 1** of your senior year in high school.



DECIDE ON A SCHOOL AND SUBMIT ENROLLMENT DEPOSIT BY MAY 1.

If you still owe a balance, you will need to arrange a payment plan or secure additional funding, such as savings or through parent or student loans before classes start.

EDUCATION PLANNER

Visit Educationplanner.org to fully research school and career options first.

Don't forget to file your PA State Grant as a separate form.

RESEARCH, VISIT AND APPLY TO SCHOOLS.

Visit collegecost.ed.gov and MySmartBorrowing.org to see how much a degree will cost at your selected schools and calculate your expected student debt.

GRANTS AND SCHOLARSHIPS.

Create an account at Fastweb.com and check with school counselor and local organizations.

1. Plan Ahead

Start Thinking About Life After High School

Explore careers that interest you.

Search for your perfect school.

Learn about student aid.

Find grants or scholarships.

Plan a campus visit.



What's the Easiest Way for You to Learn New Information?

You're just a few questions away from finding out.

START NOW ▶

for **Students**



Making decisions about colleges and careers can seem overwhelming, especially when you are young. If you are feeling unprepared, know that you are not alone. We're here to help.

for **Parents**



We make it easy for you to understand college costs, the admissions process, and student aid as your child transitions from high school, to college, to the "real" world.

for **Counselors**



EducationPlanner is a great tool to get your middle school and high school students ready for life beyond high school. Encourage them to discover their interests and explore their options.

Where do I start?

Assess your interests,
skills and ambitions

Understand the education
and workforce demands

What might you earn?

How much will you spend
on education and/or
training?

Determine your best
options

Build a plan to arrive at
your destination

Find Careers

Career Planning Checklists

Explore the limitless options.

Select a career that is compatible with your outlook and your vision of the future.

Find Careers

- Career Clusters Activity
- Which Careers Match Your Skills?
- Career Search
- Career Videos
- Hot Jobs for the Future
- It's Not All About Money
- Schools for Your Career

▶ Career Clusters Activity

View career categories, prioritized just for you, based on your interests and abilities.

▶ Which Careers Match Your Skills?

Think about the things you are good at doing, then find careers that match those skills.

▶ Career Search

Look up careers that interest you and read what each one is all about.

▶ Career Videos

Take a peek at what you may be doing when you're on the job.

▶ Hot Jobs for the Future

Discover occupations that are likely to have more job openings in the future.

▶ It's Not All About Money

Choose a job that you genuinely like to do.

▶ Schools for Your Career

Find the best schools for the major or career that interests you.

Get Experience

Explore Salary and Pay

Preparing for School

Paying for School

Self-Assessments

Ask a Counselor

Explore
what you like
to do

Research
Careers
to
understand
what it's
about

Career Planning

Career Planning Checklists

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Preparing for School

Paying for School

Self-Assessments

Ask a Counselor

Which Careers Match Your Skills?

[Download Worksheet \(PDF\)](#)

One way to begin your search for a career is to think about the things you are good at doing and then find careers that match your skills.

In the list below, select all of the things you are good at and enjoy doing. Then click the "Show Me the Results" button to see some careers that may interest you.

I am good at:

- | | |
|---|---|
| <input type="checkbox"/> Working with my hands | <input type="checkbox"/> Working with numbers |
| <input checked="" type="checkbox"/> Building and fixing things | <input type="checkbox"/> Studying |
| <input type="checkbox"/> Solving problems and puzzles | <input type="checkbox"/> Working with people |
| <input type="checkbox"/> Singing, acting, dancing, or playing music | <input type="checkbox"/> Being creative |
| <input type="checkbox"/> Speaking or performing in front of others | <input checked="" type="checkbox"/> Helping people |
| <input type="checkbox"/> Helping people feel better | <input type="checkbox"/> Teaching |
| <input type="checkbox"/> Leading projects and people | <input type="checkbox"/> Selling things |
| <input type="checkbox"/> Being in charge of people | <input checked="" type="checkbox"/> Working with machines and tools |
| <input type="checkbox"/> Being organized | <input type="checkbox"/> Following directions |
| <input type="checkbox"/> Learning about history and geography | <input type="checkbox"/> Caring for others |
| <input type="checkbox"/> Taking industrial technology classes | |

[Start Over](#)



Career Planning

Which Careers Match Your Skills? The Results

Career Planning Checklists

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- Hot Jobs for the Future
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- Schools for Your Career

Get Experience

Explore Salary and Pay

Preparing for School

Paying for School

Self-Assessments

Ask a Counselor

Because you are good at these activities:

- Working with your hands
- Working with machines and tools
- AND/OR
- Building and fixing things

• Helping people solve problems

- Helping people feel better
- AND/OR

• Teaching people how to do things

• Working with numbers

- Being organized
- AND/OR

You may enjoy these careers:

Carpenter
Chef
Electrician
Engineer
Firefighter
Mechanic
Pilot
Plumber
Truck driver

Chiropractor
Coach
Counselor
Hygienist
Librarian
Nurse
Nutritionist
Paramedic
Teacher
Therapist
Trainer

Administrative assistant
Bank teller
Bookkeeper
Court reporter
Data entry specialist
Desk clerk
File clerk
Payroll clerk



Career Planning

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► Career Search

Look up careers that interest you and read what each one is all about.

► Career Videos

Take a peek at what you may be doing when you're on the job.

► Hot Jobs for the Future

Discover

► It's Not

Choose a

► Schools

Find the b

BEGIN WITH THE END IN MIND

Links to My Next Move /ONet - National Database of Careers to see average wages for your career choice

Also:
MySmartBorrowing.com

Career Planning

Career Planning Checklists

► Find Careers

- Career Clusters Activity
- Which Careers Match Your Skills?
- Career Search
- Career Videos
- Hot Jobs for the Future
- It's Not All About Money
- Schools for Your Career

Career Search

Explore careers that interest you at My Next Move. Find out what skills you need to succeed, as well as the career outlook.

► [Go to My Next Move](#)

My Next Move lets you explore careers in up to three different ways. If you have a specific keyword in the search box. Or select from the dropdown menu to view careers within the ca

? Want to Know More?

Check out these other good career searches on the Web:

What do you want to do for a living?



"I want to be a ..."

"I'll know it when I see it."

"I'm not really sure."



Search careers with key words.

Describe your dream career in a few words:

Examples: doctor, build houses

Search



Browse careers by industry.

There are over 900 career options for you to look at. Find yours in one of these industries:

Administration & Support Services

Browse



Tell us what you like to do.

Answer questions about the type of work you might enjoy. We'll suggest careers that match your interests and training.

Start

KNOWLEDGE

SKILLS

ABILITIES

EDUCATION

JOB OUTLOOK

EXPLORE MORE

SALARY:



Check out my state

PERSONALITY

TECHNOLOGY

Research the Career

Know what's expected and what you'll EARN

Schools From A to Z

Want to learn more about the university you've had your eye on since you were a kid? Well, you're at the right place.

The College Board's College QuickFinder provides details about 2- and 4-year colleges in the United States that offer an associate or bachelor's degree.

[Search for Colleges Now!](#)

How Does It Work?

Browse the alphabetical listings to find the school you're interested in. And select one of these features:

- **Profile**—Get a snapshot of the school: the student body, the size and location, the cost, and more.
- **Am I on Track?**—Find out if you meet the school's admissions requirements.
- **How do I Stack Up?**—Compare yourself with students who have been accepted and are currently attending.
- **Find Similar**—Find schools similar to the one you're investigating (based on user search criteria).

The College QuickFinder has many more features than these, so take some time to explore. Let us know if you decide if the school is a good fit for you.

- Preparing for School
- Preparing for School Checklists
- Standardized Tests
- Find Schools
 - What to Look for in a School
 - College Match Maker
 - Schools From A to Z
 - Comparing Schools
 - Visiting Campus
 - Campus Life
- Apply
 - College Prep for Different Types of Students
- Paying for School
- Self-Assessments
- Ask a Counselor
- My Smart Borrowing

Searching for School Info

Find Colleges, Advice and More

Search

Sign up | Sign in

- Get Started
- Find Colleges**
- Explore Careers
- Pay for College
- Get In

Make a Plan

Not sure where to start? Go to College Search step-by-step, an interactive guide.

You have 3,854 college options. Choose a category on the left to find the right ones for you. We'll help along the way.

College Search

- Save Selections
- Clear Selections
- SELECT FILTERS
- Test Scores & Selectivity
- Type of School
- Location
- Campus & Housing
- Majors & Learning Environment

King's College

Wilkes-Barre, PA

[Add to My College List](#)

[See if you're on track](#)

[Compare colleges](#)

[Print complete college profile](#)

At a Glance

- Deadlines
- Majors & Learning Environment
- Campus Life
- Applying
- Paying



For International Students

A small, 4-year, private college of business and liberal arts college. This coed college is located in a small city in an urban setting and is primarily a residential campus. It offers certificate, associate, bachelor's and master's degrees.

www.kings.edu

Quick Facts

Are you on track?

See if you're set to meet this college's requirements — and how you can get there.

[Go to Academic Tracker](#)

Does this college have what you want and need?

1. Go to [College Search](#)
2. Identify what's important
3. Check back to see how this college compares

Compare Information to find what fits YOU

Types of Education:

Your career choice determines the type of education required

Length of Programs

- **Certificate** Months to 2 years
- **Apprenticeship** 2 to 3 years
- **Associates Degree** 2 years
- **Bachelors Degree** 4 years
- **Masters Degree** 6 years
- **Professional Degree** 7 to 9 years
- **Doctoral Degree** 8 to 10 years +

Degree programs are divided into undergraduate, graduate, and professional levels

Look at Several and the Acceptance Policies



Wish List school – highly competitive

- Typically small selective colleges with specific evaluations
- Grades, tests, activities, personal statements, experiences
- Interviews and individual talents
- Deadlines for applications and timed responses

Reality School – good possibility / competitive

- Typically large, public state university systems
- Holistic evaluation: Considers everything about the student as a whole and uses a calculated process
- May have deadlines and timed responses

Safety Net School – likely and probable acceptance

- Community College, Proprietary Schools
- Open Access Evaluation / Rolling Admission
- Straight forward, basic requirements
- Broader deadlines, evaluate as apps are received

Visit and APPLY TO MORE THAN ONE to Compare!

Source: The College Board.org





Academic Differences to Consider

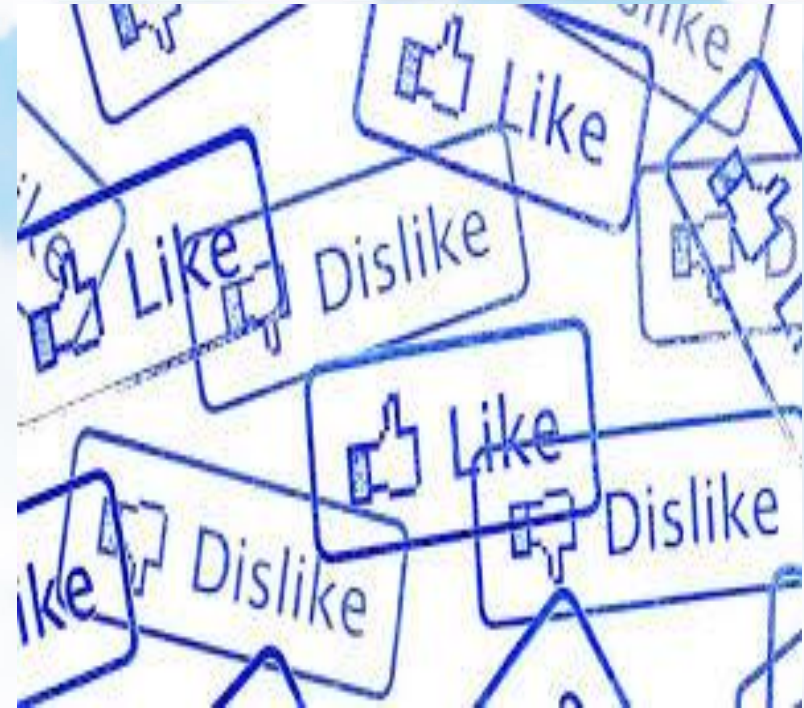
- Minimum Grade Point Averages (GPA)
- Pre-requisite HS courses for your major
- SAT, ACT Test scores - optional or required
- Placement Exams
- Length of programs and course structure
 - » Several months to several years
 - » **Course descriptions, requirements – check degree structure**
 - Identify strong and weak areas, know before choosing
- Transfer options to continue education
- Application extras - minimal or additional requirements
 - » Essays – question or personal statement; Interview or no requirements
 - » Transcripts and/or mid year grades
 - » Recommendations
 - » Job Shadowing – test it



Personal Differences to Consider

Match your success style

- Location - VISIT
 - » City, Urban, Rural
- Class size - small to large
- Faculty to Student ratio
- Services
 - » Counseling, Tutoring
 - » Study Groups
 - » **Career Services**
- Campus Activities
 - » Clubs, Student Center, Recreation
- Food
- Living options
 - » Dorm, Commute, Cars



Admissions Review: Application Types

- **Institutional Applications or other Forms**
 - » Specific to that school
 - » Online or paper - normally online preferred
 - » Fees, but may be waived if filed online, attending an Open House, or eligible for a waiver – ask!
- **Common Application- www.commonapp.org**
 - » Hundreds of schools accept the same common application
 - » Eliminates repeating info
 - » Check if your school requires any additional information
 - » Fees, but may be eligible for a waiver



Eligibility vs Selection

Schools usually have their own criteria and are looking at what YOU can contribute to their campus

- » **Rigor of courses in HS to prepare for career choice**
 - Even if grades are slightly lower than would be achieved with lower level courses
- » **Test Scores in some cases**
- » **AP courses affiliated with a campus**
- » **Activities, Talents, Leadership, Responsibility**
- » **Community Service**
- » **Social Media – keep it clean and respectable!**
- » **Other things about you - tell your story**
 - Essay, Resume, Profile



Research Price



Review Financial Aid Webpages

- » What are the costs to attend?
- » What internal scholarships are available?
- » Does the School participate in Financial Aid Programs?
- » Does the school have a Tuition Payment Plan?
- » What can you and your family afford to contribute?
- » **Does the cost match my potential salary?**
- » **THERE IS AN OPTION FOR EVERYONE !**
- » USE Net Price Calculator – on the Fin Aid page
 - » The Higher Education and Opportunity Act (HEOA) of October 2011 requires schools to offer a net price calculator on their Web sites to determine estimated costs

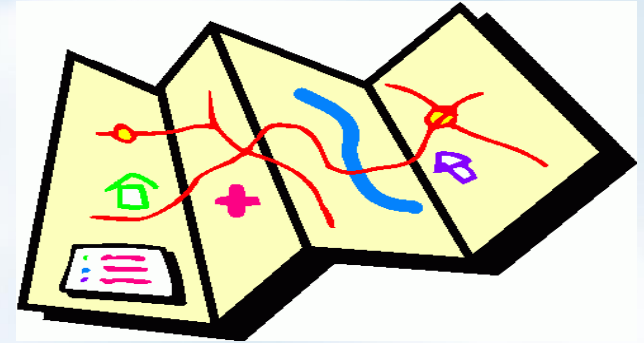


INDIRECT Costs - *the extras not included in Financial Aid*

Dorm accessories, personal expenses...



Don't forget travel..



Sleep



Eat



Wash



Study



Organize



Relax



Collegiate Stuff

KNOW YOUR DEADLINES!!

Don't have a calendar: www.timeanddate.com -- print one!

- Admission Applications
- Requesting HS Transcripts
- Requesting recommendation letters at HS
- Commitment decisions
- Deposits to hold your spot
- Housing choices - dorms or other types
- Financial Aid Forms
 - » FAFSA, State Grant, CSS Profile, Internal FA forms
- Scholarships
- Award acceptance
- Bills for balances





Types of Financial Aid

There is help to pay for education

Funds provided to help families pay for Postsecondary educational expenses include:

GIFT AID:

Grants - Free Money based on Need and Merit

Scholarships - Free Money based on matching the criteria or qualifications

SELF HELP AID:

Federal Student Loans - borrowed money for every student

Federal Parent Loans - Parent(s) apply to borrow funds

Work Study - earned money during the school term

Private Education Loans - borrowed money w/cosigner



Tuition Reimbursement: Employers and Military

FAFSA.gov – every year attending

Federal Student Aid | FAFSA.gov
AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION

English | Español Search FAFSA Help

Need money for college?

Complete the FAFSA® (Free Application for Federal Student Aid) form to apply for financial aid for college, career school, or graduate school.

NEW TO FAFSA.GOV?
Submitting the FAFSA form is quick, and most importantly, it's FREE. Get started today.

RETURNING USER?

- Make a correction
- Add a school
- View your Student Aid Report (SAR)

START HERE > **LOG IN >**

Due to scheduled site maintenance, FAFSA on the Web will be unavailable every Sunday from 3 a.m. to 11 a.m. (Eastern Time). We apologize for any inconvenience this may cause.

myStudentAid
Welcome to myStudentAid
Need money for college?
Submitting the 2018-2019 FAFSA® form is quick, and most importantly, it's FREE.
START HERE
Before You Start
myStudentAid is the official app of Federal Student Aid (FSA), an office of the U.S. Department of Education.
If you want to renew your 2018-19 FAFSA or use the IRS Data Retrieval Tool, you need to complete your FAFSA form on fafsa.gov.

FILE THE FAFSA® AND COMPLETE THE PA STATE GRANT FORM.



File the Free Application for Federal Student Aid (FAFSA) at FAFSA.gov. The information in this application is used to determine most of your aid package and should be completed as soon as possible after it becomes available **October 1** of your senior year in high school.



Apply after October 1 (of senior year in HS)

It's the student's application

- Parent sections

AY 2020/21 will use 2018 tax information

Create an FSA ID (your electronic signature)

FSAID.ed.Gov

or scroll down at FAFSA.gov & options within the FAFSA

Create an FSA ID | Manage My FSA ID

Please enter your:

E-mail

Confirm E-mail

Username

Password

Confirm Password

Numbers Uppercase Letters Lowercase Letters Special Characters 8-30 Characters Show Text

CONTINUE



Keep your ID's to use again and for other processes

Student and ONE Parent need separate ID's - Separate emails addresses required

PA State Grant FORM



Congratulations, Sample!

Your FAFSA was successfully submitted to Federal Student Aid.

Confirmation Number: F 11200004104 03/27/2018 11:00:3/27/2018 11:31:55 AM:3/27/2018 11:31:55 AM

Data Release Number (DRN): 9970

What Happens Next

- You will receive an e-mail version of this page.
- In 3-5 business days, you will receive an e-mail notifying you that your FAFSA was processed.
- Your FAFSA information will be made available to your school(s), and they will use it to determine the aid you may be eligible to receive.
- Your school(s) will contact you if they need more information or when they are ready to discuss your

Easiest Method: Click the Link on the FAFSA confirmation Page, info is transferred

samplestudent@sample.com

PRINT THIS PAGE

Start your state application to apply for Pennsylvania state-based financial aid.

Completed the first year attending, uses new FAFSA in subsequent years

Missed the Link – go to PHEAA.org, 24 hours after filing or watch for PHEAA reminders

**NEW !
E-Sign
process**

The screenshot shows the PHEAA website interface. At the top, there are navigation links: Contact Us, About Us, Careers, Site Map, and Sign In or Create Account. Below the navigation is a search bar and a dropdown menu. The main content area is titled "Pennsylvania State Grant Program" and features a "State Grant Update" section with a yellow background. A red circle highlights the "Apply/Renew Now" button in the "Apply/Renew" section. The page also includes a "Sign In/Create Account to:" section, a "Contact Us" section with a phone number, and a "State Grant FAQ" section.

Eligibility and Amounts of Aid

Dependent on School Cost and FAFSA

CURRENT Federal Programs, based on NEED:

Pell Grant ----- up to **\$6195** (AY 20/21)

FSEOG Grant ----- up to **\$4000**.

PA State Grants - up to **\$4123** In State (AY 20/21)

up to \$500 –DE, MA, OH, VT, WV, and DC **Others: \$0**

CURRENT Federal Programs NOT based on Need:

Work Study - work a job on campus (can be up to **\$2,000**)

Federal Direct Student Loans - **\$5,500** 1st year, increases as student progresses

Independent students: \$9,500. 1st year

PLUS Loans - Parent Loans up to the **Cost of Attendance**

If denied: student receives additional \$4000 loan



Other Federal & State Grants

Based on specific situations and criteria

Federal (ref: StudentAid.gov)

Teach Grant

Iraq & Afghanistan Service Grant

Dependents Education Assistance (DEA) Grant - Veteran Affairs

Vocational Rehabilitation Program (students with disabilities)

Americorps - www.americorps.gov

State (ref: PHEAA.org)

Post Secondary Education Gratuity Program (PEGP)

Partnerships for Access to Higher Education Program (PATH)

Pennsylvania Chafee Education and Training Grant (Foster students)

Blind or Deaf Beneficiary Grant Program

Pennsylvania Targeted Industry Program (PA-TIP)

Pennsylvania State Work Study Program (SWSP)

PA National Guard Education Assistance Program (EAP)



Scholarship search:

Don't miss out on FREE Money

- Start early – and KEEP LOOKING
- Note requirements and Deadlines
 - Only provide what is asked for
 - Recycle Essays - but answer the questions
- Outside scholarships - look everywhere
 - Google Interests, products, companies
- Don't PAY for information
 - If you're asked to pay, it's not free money - (scam..)
- School Scholarships
 - Check Fin Aid and Admission websites
- Community Scholarships
 - Check at HS Guidance office - there's many!
- Create a profile for more matching opportunities
 - What's not on the HS transcript
- Small Scholarships ADD UP
- Don't disqualify yourself until IT disqualified YOU
- Don't forget to continue studies!

www.fastweb.com
www.educationplanner.org
www.fastaid.com
www.finaid.org
www.unigo.com
www.scholarships.com
www.scholarship-page.com
www.zinch.com
www.dosomething.org
www.collegeprowler.com
www.studentscholarships.org
www.collegeboard.com
www.collegeanswer.com
www.collegenet.com
MORE....





The process of applying for Post Secondary Education

- Research your Career Choices and Schools
- Apply to Schools that meet your Criteria
- Complete Financial Aid Forms
- Schools send you Acceptance Letters
- Schools calculate and send you Award Letters
 - » Aid Packages
- Compare Awards & determine true costs

Pick a school that is affordable and meets your needs

MySmartBorrowing.org

Become a smart borrower so you are
PREPARED for the future.

GET STARTED >



What state would you like to work in?
Pennsylvania, Philadelphia Region

What career are you interested in?
Start typing career to view suggestions

Let us help you find your career.
Choose your CATEGORY of interest

CATEGORY
Farming, Fishing, and Forestry
Food Preparation and Serving Related
Healthcare Practitioners and Technical
Healthcare Support
Installation, Maintenance, and Repair
Legal
Life, Physical, and Social Science
Management
Office and Administrative Support
Personal Care and Service

*View your potential salary based
on your career choice!*



*How much schools might
actually cost!*

\$	771.00	
\$	121.00	
\$	0	
payment is about 10.23% of your expenses.)	\$	303.00
	\$2,961.00	
	\$122.00	

CONGRATULATIONS! YOU ARE UNDER BUDGET!

*Calculate your possible
future budget!*

This interactive tool gives you information you can use to make smart decisions about career choices and **PAYING** for college.

MySmartBorrowing.org

Review and consider all of your options.

Sometimes the best fit is not your first choice



Common Myths



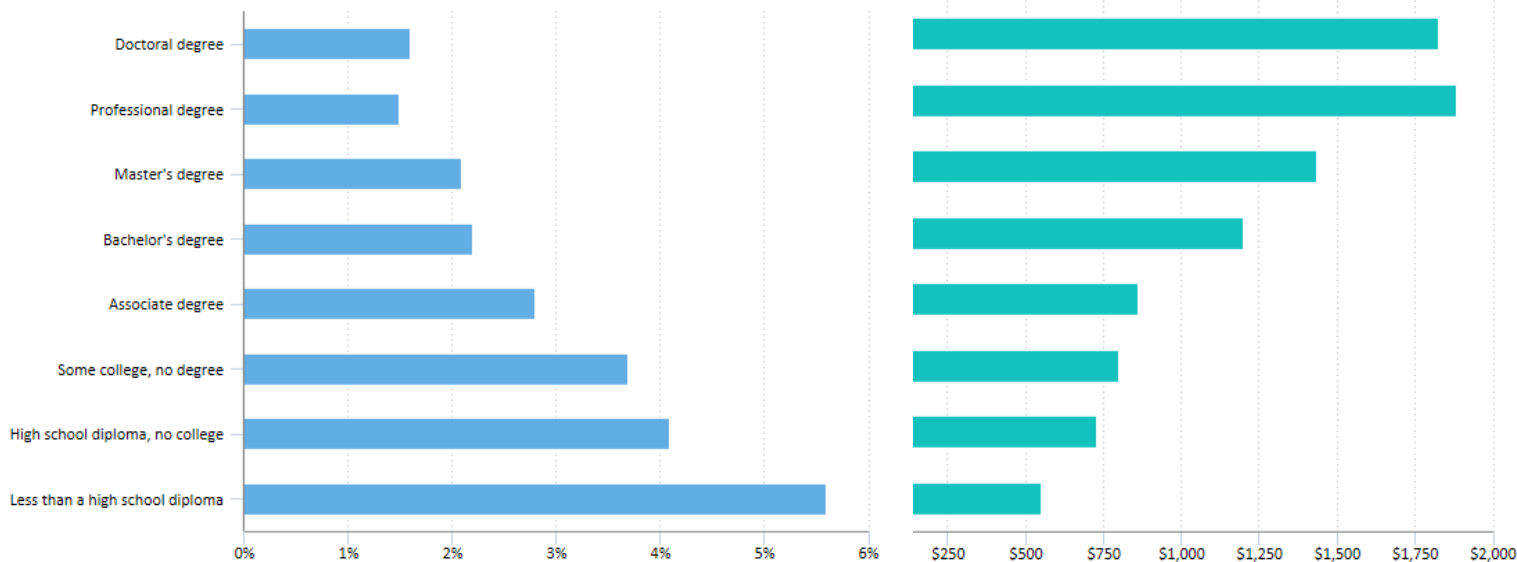
- Senior year grades don't count
- Once I'm accepted to College I can stop studying
- I must declare a major
- I should know what I want to do for the rest of my life
- "C" students don't go to 4 year colleges
- A school's cost equals their value in education
- State Universities are not good schools
- Community School is only for students who didn't do well in High School

It pays top have an education

Unemployment rates and earnings based on education attainment, 2018

Unemployment rate %

Median Usual Weekly Earnings \$



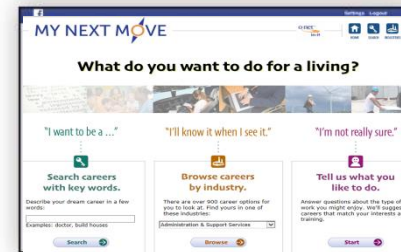
Ref: US Dept of Labor: Bureau of Labor Statistics/Career Outlook

PHEAA's new PA Forward Student Loan Program is designed specifically for PA students and families.

PA | **FORWARD**SM
Student Loans
by *PHEaa* 

PHEAA Online Resources

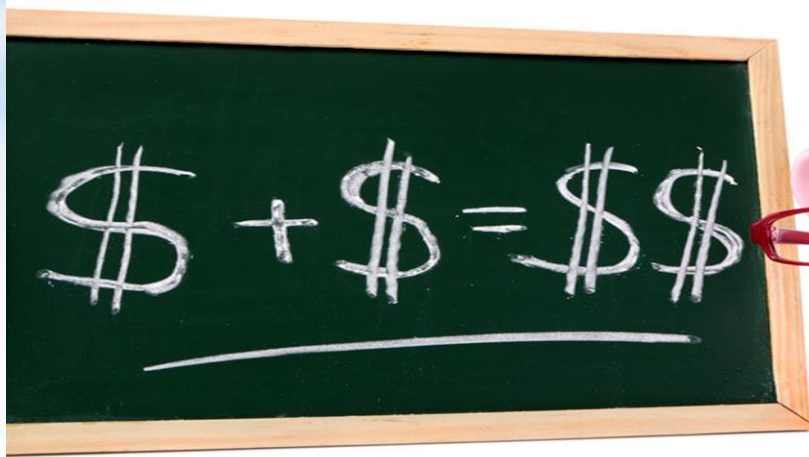
- PHEAA.org
- EducationPlanner.org
 - Career planning
- MyNextMove.org
 - Research Careers
- MySmartBorrowing.org
 - Borrow smart
- YouCanDealWithIt.com
- [Facebook.com/pheaa.aid](https://www.facebook.com/pheaa.aid)
- MyFedLoan.org



Thanks and Best Wishes

Question

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Thanks and Best Wishes!

Questions?



Robin Walker

Higher Education Access Partner

**PA Higher Education Assistance
Agency (PHEAA)**

717-956-8285

rwalker@pheaa.org