

Jr Jump Start

ARE YOU READY?

Learn about the steps you can take **NOW** to get a jump start on your future with higher education.

The Path to Paying for College



Your Presenter

Robin Walker

Higher Education Access Partner

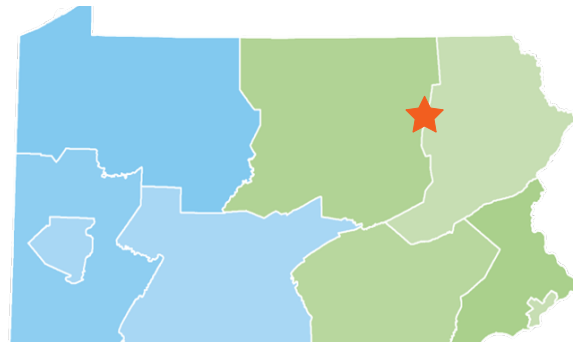
Northeast Region

PA Higher Education Assistance Agency (PHEAA)

717-956-8285

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Bradford, Columbia, Lackawanna, Luzerne, Moutour, Sullivan, Susquehanna, Tioga, Wayne, and Wyoming Counties.



About PHEAA

Your State agency that provides information on attending and funding higher education
Established by the Pennsylvania state legislature in 1963, PHEAA is an independent state agency created by the Commonwealth of Pennsylvania
Earnings from PA Forward and other lines of business supplement the PA State Grant Program
PHEAA has provided more than \$1 billion in public service benefits over the past 10+ years.



Our Mission

To provide affordable access to higher education by:

- Contributing to the PA State Grant Program
- Assisting families with navigating the financial aid process
- Providing low-cost financial aid solutions
- Educating students on financial literacy

Our Vision

To be a respected leader in higher education technology and student aid, devoting our energy, resources, and imagination to helping current and future generations of students achieve their educational goals.

Agenda

1 Before Senior Year of HS

2 Countdown to College

3 Sr Year of High School

4 Making the affordable decision

Before senior Year of High School

- Self-assessments (which careers fit your personality and your skills?)
- Job shadow, job shadow, job shadow
- [MyNextMove.org](https://www.mynextmove.org) – career specifics
- Find your perfect career (or at least your perfect career category; e.g., engineering, medical, etc.)
- Find your perfect schools ([EducationPlanner.org](https://www.educationplanner.org))
- Visit your perfect schools or do virtual tours
- Net Price Calculator – find your perfect prices (collegecost.ed.gov)
- Apply for scholarships (this is your new hobby)

Before Senior Year of High School

- Learn about your perfect school's admission criteria
- Prepare for and take necessary tests
- Attend one of PHEAA's Financial Aid Night presentations
- Attend one of PHEAA's Junior Jump Start presentations
- [Order and read PHEAA's "Beyond High School" booklet \(PHEAA.org/order-online\)](https://www.pheaa.org/order-online)
- Order and read PHEAA's "Student Aid Guide"
- Order and read PHEAA's "Path to Paying For College" map
- Become familiar with studentaid.gov and [PHEAA.org](https://www.pheaa.org)

Before Senior Year of High School

- Are you able to earn college credits while in high school?
- If so, make sure you know how the credits will transfer
- Stay in touch with your school counselor for info and advice
- [PA529.com](https://www.pa529.com/). It's never too late to start saving.
- Visit the financial aid office web pages of your perfect schools
- Ensure you know what type of education is needed for your career ([MyNextMove.org](https://www.mynextmove.org/))
- Not everyone needs a 4-year degree. Explore all options.

Necessary Things to Consider

Students – Return On Investment

**Your Academic Major Choice,
Academic Demands – Realistic?
What is your Expected Salary?**

Versus the Cost of Your Education Choice

**What are the Employment Demands?
Now/Future?**

**Where are your best Employment
Options?**

Big city? Rural location? What is the Cost of Living
where you may work?



EducationPlanner.org

Parents

- Your child and money
- ACT/SAT scores
- Why save?
- The costs of college
- You and the FAFSA®
- Scholarship search
- Ask a counselor

Students

- Career planning
- Preparing for school
- Paying for school
- Self-assessments
- Ask a counselor
- MySmartBorrowing.org



BEGIN WITH THE END IN MIND

Find Careers

Explore the limitless options.

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

► 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

► It's Not

Choose a

► Schools

Find the b

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 in a career 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 category.



Want to Know More?

Check out these other good career searches on the Web:

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

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

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 where you can earn 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 school-specific links to learn more:

- **Profile**—Get a snapshot of the school: the student body, the size and location, the cost, and some popular majors.
- **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 enrolled.
- **Find Similar**—Find schools similar to the one you're investigating (based on user search data).

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

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

MORE TO EXPLORE

Students who viewed this college also viewed these:

[See similar colleges](#)

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

Searching for School Info

College Planning | YouCanGo! | SAT | AP | PSAT/NMSQT | CLEP | For Educators | More

CollegeBoard

Find Colleges, Advice and More [Search](#) [Sign up](#) | [Sign in](#)

[Get Started](#) [Find Colleges](#) [Explore Careers](#) [Pay for College](#) [Get In](#)

[Make a Plan](#)

College Search

[Clear All Selections](#) [Clear All Selections](#)

SELECT FILTERS

Test Scores & Selectivity

Type of School

Location

Campus & Housing

Majors & Learning Environment

Cost & Financial Aid

Activities & Organizations

International Credit

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.

Not sure where to start? Go to [College Search Step-by-Step](#) for an interactive guide.

Compare Information to find what fits YOU

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

Necessary Things to Consider

Parents – Affordability

College Costs – Tuition, Housing, Food, Books, Fees

Out of pocket costs **beyond just the first year**

Cost of Transportation – Logistics between semesters, breaks

Are you willing to commit to loans for your student's education?

Do you know your best parent loan options?

Federal Parent (PLUS) Loans, Private Loans

MySmartBorrowing.org

MySmartBorrowing.org is an interactive online tool to assist students with making informed choices about postsecondary



The advertisement features a woman in a light blue shirt holding a white tablet. The tablet screen displays the MySmartBorrowing.org interface, which includes a grid of six calculators with various input fields and output values. Above the woman is the MySmartBorrowing logo, which consists of a stylized dollar sign and a graduation cap. To the left of the woman, the text reads 'Check out MySmartBorrowing.org' and 'A free tool to calculate an affordable future.' Below this text is an orange button with the text '> Let's GO!'.

Check out MySmartBorrowing.org
A free tool to calculate an affordable future.

> Let's GO!

MySmartBorrowing.org

An interactive, online tool created by PHEAA that helps students and families:

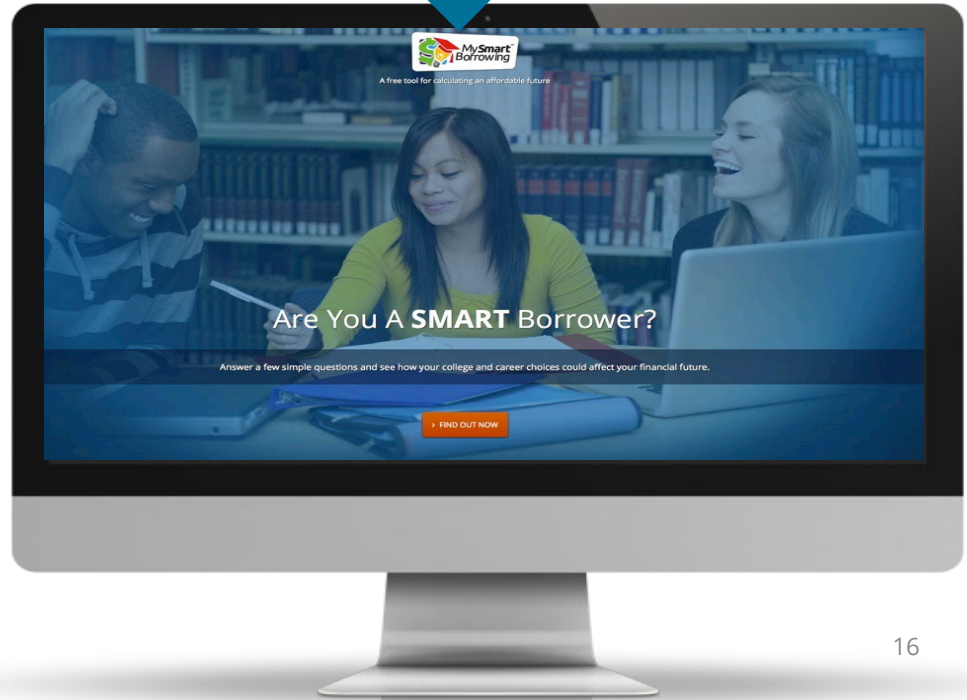
Estimate career salaries & college tuition

View the impact of savings on overall cost

Calculate loan repayment

Avoid over borrowing

MySmartBorrowing.org



View the Results

Once you input your selections, you can:

View your potential salary in your new career

Add & compare up to four colleges

See if you're borrowing too much



The Rule



Don't borrow more to get your education than you can reasonably expect to make during your very first year in the workforce.

This keeps your loan payment $<12\%$ of your gross earnings

(Recommendation from the National Endowment for Financial Education – [NEFE.org](https://www.nefe.org))

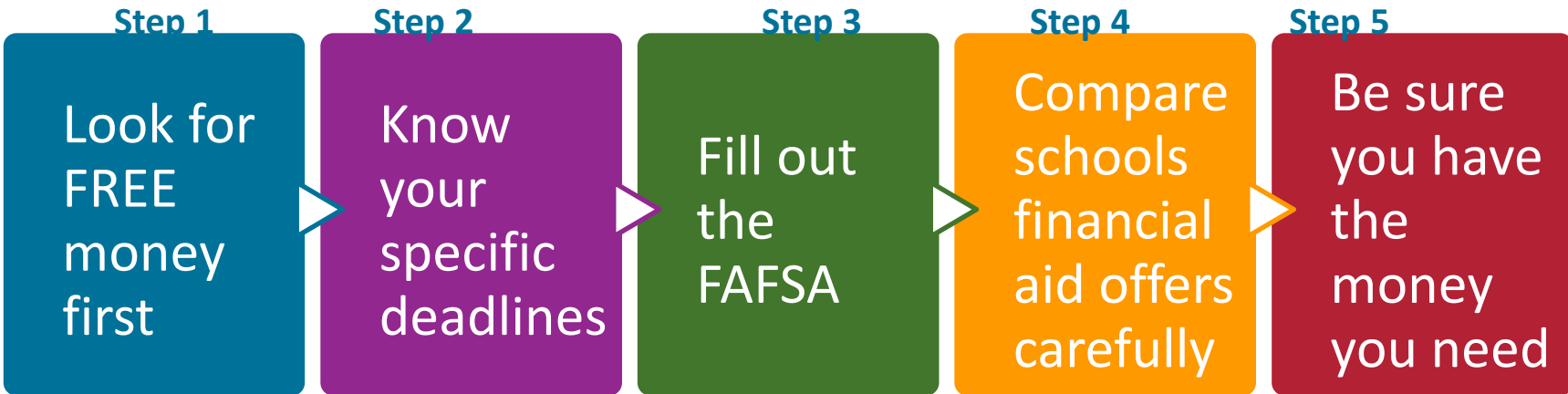
Ways to Save

- Graduate on time
- Community college
- ROTC and other clubs and organizations on campus
- Residence assistant
- PA529
- Commute
- Cheaper meal plan
- Utilize student discounts
- Consider used or digital books (Search online)



Financial Aid Made Simple

5 Steps to Financial Aid



Types of Financial Aid

Grants



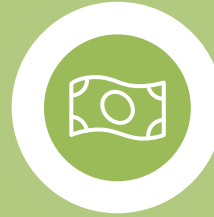
Free money based on need and merit.

Scholarship



Free money based on matching the criteria or being qualified.

Work-Study



Earned money during the school term.

Loans



Borrowed money for qualified students.

Reality Check

There's no guarantee you will receive or qualify for free money to pay for higher education. However, nothing ventured is nothing gained.

Everyone should search, attempt, and apply for grants and scholarships!

Annual grant and scholarship estimated amounts from The National Center for Education Statistics:

\$46 billion from the Dept of Ed and the nation's colleges and universities
\$3.3 billion from private sources



Scholarship Are NOT Just

Scholarships come in all shapes and sizes and can be based on :

- Merit
- Athletics
- Products
- Characteristics
- Talents
- Clubs
- Field of Study
- Hobbies
- Activities
- Music
- Religion
- Community Service
- Interests
- Creativity
- Civic Organizations
- First in family
- Military
- Memberships
- Employment
- Legacies
- Descendants

Just about anything — keep searching!

Look For Free Money First

Scholarships **are** obtainable – Effort pays off!

Available beyond the first year

Wide **variety** of criteria –

Community Service, Unique Achievements, Grades, Sports, Ethnicity, Religion, Heritage, Parent Occupations, High School Location, Students Major Selection

Will reduce your debt and need to borrow with loans

Search for Scholarships

- **Start early and keep looking**
- Google your interests
- **Don't pay for information (scam)**
- Criteria varies by school and organization
- Follow directions and provide what is asked
- Don't fear essays
- **Don't disqualify yourself** until you are disqualified
- Small amounts add up
- Activities, athletics, family, hobbies, attributes, participation, etc. (Do your research)
- Create a profile or resume (Everything about you)



Fastweb.com

The largest most accurate and frequently updated scholarship database

Matches scholarships to specific student criteria

Sends email message when students qualify for a scholarship



Scholarship Search

Don't miss out on FREE money!

- Start early – and KEEP LOOKING
- Don't forget to continue studies!
- GOOGLE your interests
- Don't PAY for information
- Criteria varies by school
 - » If you're asked to pay, it's not free money (SCAM)
- Don't disqualify yourself until IT disqualifies YOU
- Don't fear ESSAYS
- Provide what is asked
- Small scholarships ADD UP
- Activities, Athletics, Family, Hobbies, Participation, Attributes – DO YOUR RESEARCH
- **Don't miss DEADLINES**
- Write it down!



- ✓ [FastWeb.com](https://www.fastweb.com)
- ✓ [EducationPlanner.org](https://www.educationplanner.org)
- ✓ [Chegg.com](https://www.chegg.com)
- ✓ [FinAid.org](https://www.finaid.org)
- ✓ [ScholarshipExperts.com](https://www.scholarshipexperts.com)
- ✓ [Scholarships.com](https://www.scholarships.com)
- ✓ [Scholarship-Page.com](https://www.scholarship-page.com)
- ✓ [DoSomething.org/Scholarships](https://www.do-something.org/scholarships)
- ✓ [Colleges.Niche.com](https://www.colleges.niche.com)
- ✓ [StudentScholarships.org](https://www.student-scholarships.org)
- ✓ [BigFuture.Collegeboard.org](https://www.bigfuture.collegeboard.org)
- ✓ [CollegeAnswer.com](https://www.collegeanswer.com)
- ✓ [CollegeNet.com](https://www.collegenet.com)
- ✓ [MeritAid.com](https://www.meritaid.com)
- ✓ MORE....

Your Scholarship Resume



Activities and Hobbies

Write down the dates you participated in various activities.

Clubs

Sports

Community Service

Keep track of the hours spent in community service, working and doing special projects.

Religious Affiliation

Academic Interests & Achievement

Unique Scholarships

[Jif Most Creative Sandwich Contest](#)

Jif Peanut Butter holds the Jif Most Creative Sandwich Contest as a fun way to award students preparing to attend college. The award includes a scholarship worth \$25,000, as well as a Jif Peanut Butter Basket worth \$50.

[The Wear Duck Tape to Prom Scholarship](#)

Duck Brand products holds an annual contest to see who can make the best prom outfit from Duck[®] Tape. The winners receive a \$5,000 scholarship.

[American Fire Sprinkler Association Scholarship Program](#)

The American Fire Sprinkler Association has scholarships totaling \$20,000 that are awarded to students who submit the required documents, including an essay on automatic fire sprinklers.



Displacement vs. Stacking

Ask your college representatives:

“If I receive an outside scholarship, will you reduce the scholarship money you gave me by that amount or will you stack my new scholarship on top of what you gave me?”

“How will an outside scholarship affect my financial aid award?”



Types of Education:

Your career choice determines the type of education required

	<u>Length of Programs</u>
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

Research 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!

What's required?

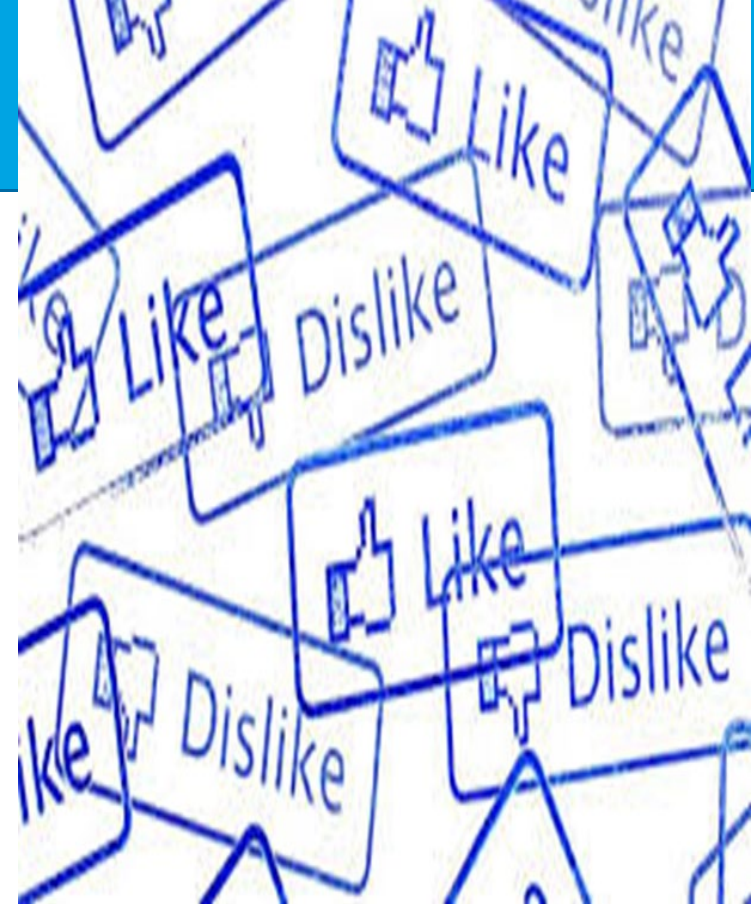
- **Minimum Grade Point Averages (GPA)**
- **Pre-requisite HS courses for your major**
- **SAT, ACT Test scores - optional or required**
- **Placement Exams**
- **Length of programs and course structure: Several months to several years**
 - **Course descriptions, requirements – check degree structure**
 - **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 matter!

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



Federal Aid and Grant Programs

Grants are not repaid

Enrolled at least half time and meeting satisfactory academic process

Federal Pell Grant

Eligibility is based on EFC / FAFSA

Awarded to students with high financial need

Maximum amount is \$6,495 for AY 2021-22

Maximum EFC 5847

Federal Supplemental Educational Opportunity Grant (FSEOG)

Need based and priority given to students receiving a Pell Grant and the school's criteria

Maximum amount - \$4,000 for AY 2021-22

PA State Grant

Eligibility is based on EFC and State Grant Form

Need and School Cost considered

Maximum amount - \$5,000 for AY 2021-22

Out-of-state - Up to \$600 in DC, DE, MA, OH, VT, WV. \$800 for veterans.

Amount determined in part by the cost of the school.

*** Must be at least half-time to be eligible**



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) Administered

Post Secondary Education Gratuity Program (PEGP)

Partnerships for Access to Higher Education Program (PATH)

Pennsylvania Chafee Education and Training Grant (Foster students)

Fostering Independence Tuition Education Waiver

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)



Net Price Calculator

Every institution, by law, must provide families with a net price calculator on their website to estimate net costs.

Estimated data provided by each institution:

Total price of attendance

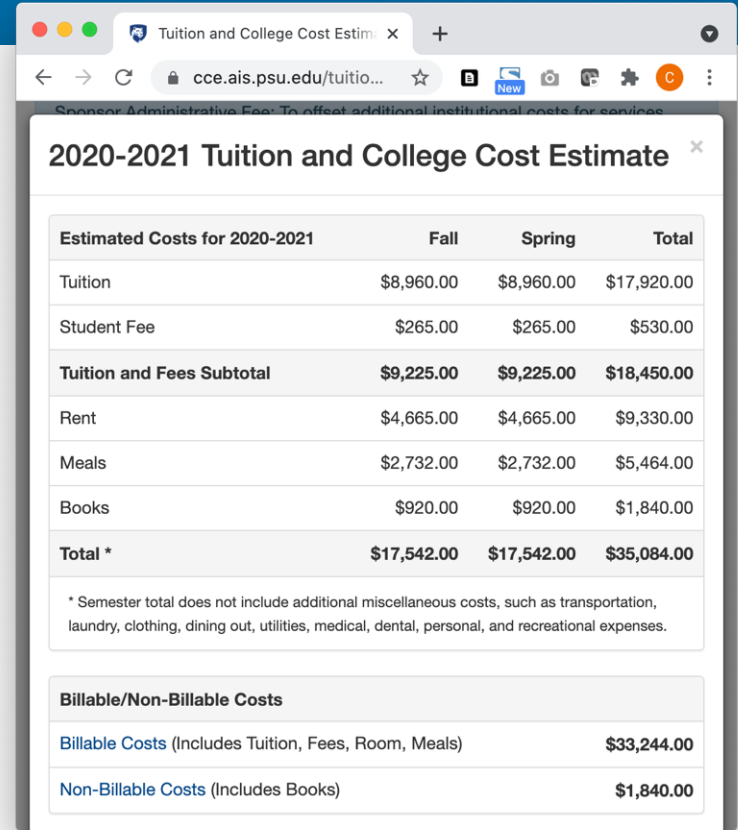
Tuition, fees, and room and board

Expenses (i.e., personal, transportation, etc.)

Estimated merit and need based grant aid

Estimated net price (attendance minus grant aid)

Calculators don't always include institutional scholarships.



2020-2021 Tuition and College Cost Estimate

Estimated Costs for 2020-2021	Fall	Spring	Total
Tuition	\$8,960.00	\$8,960.00	\$17,920.00
Student Fee	\$265.00	\$265.00	\$530.00
Tuition and Fees Subtotal	\$9,225.00	\$9,225.00	\$18,450.00
Rent	\$4,665.00	\$4,665.00	\$9,330.00
Meals	\$2,732.00	\$2,732.00	\$5,464.00
Books	\$920.00	\$920.00	\$1,840.00
Total *	\$17,542.00	\$17,542.00	\$35,084.00

* Semester total does not include additional miscellaneous costs, such as transportation, laundry, clothing, dining out, utilities, medical, dental, personal, and recreational expenses.

Billable/Non-Billable Costs	
Billable Costs (Includes Tuition, Fees, Room, Meals)	\$33,244.00
Non-Billable Costs (Includes Books)	\$1,840.00



Cost of Attendance

The school formulates a standard academic year (AY) cost of attendance (COA) for each student population at the school, based on historical averages, surveys, and other factors.

Direct Costs

These will show up on the bill you receive from the school.

Indirect Costs

These do not show up on the bill you receive from the school, but you'll need to plan for them.

On-Campus

Direct:

- Tuition
- Required Fees
- Room
- Meals
- Books
- Transportation
- Supplies

Indirect:

- Dorm furnishings
- Clothing/laundry
- Personal care/hygiene
- Insurances
- Vehicle/commuting
- Parking
- Miscellaneous

Smart Borrowing – Begin With the End

Research the expected salary in your future career, find an affordable school, and borrow realistically

There are many paths to the same degree

Research every option, including community colleges and commuting

Only attend a school you can reasonably afford

Only borrow what you absolutely need to attend

Buy an education, not a school

There's an option for everyone

Your financial future depends on your choices

MySmartBorrowing.org and MyNextMove.org

Senior Year of High School

- [Order and read PHEAA's "Student Aid Guide" booklet \(PHEAA.org/order-online\)](https://www.pheaa.org/order-online)
- Order and read PHEAA's "Path to Paying For College" map
- For college fairs, order and use PHEAA's "Navigating A College Fair" brochure
- Become **MORE** familiar with studentaid.gov and [PHEAA.org](https://www.pheaa.org)
- Identify which aid sources are free and which must be earned or repaid
- [PA529.com](https://www.pa529.com). It's never too late to start saving!

Senior Year of High School

- Make sure you found your perfect school ([EducationPlanner.org](https://www.educationplanner.org))
- Visit your perfect schools or do virtual tours
- Net Price Calculator – find your perfect prices (collegecost.ed.gov)
- Apply for admission to your perfect schools
- Attend one of PHEAA's Financial Aid Night presentations
- Attend one of PHEAA's FAFSA Help Workshops
- Remember – scholarship hunting is your hobby
- Know your cost - ([Mysmartborrowing.org](https://mysmartborrowing.org))

Senior Year of High School

- File your FAFSA® (list up to 10 schools)
- File your PA State Grant Form – hyperlink at end of FAFSA®
- Receive offer letters and compare them
- Make decision (you're buying an education, not a school)
- Follow the rule for borrowing. Calculate total projected indebtedness.
- Pay deposits

Financial Aid starts with the **FORMS**

KNOW WHAT FORMS EACH SCHOOL REQUIRES

FAFSA -Free Application for Federal Student Aid

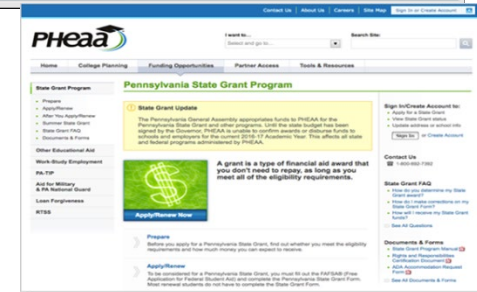
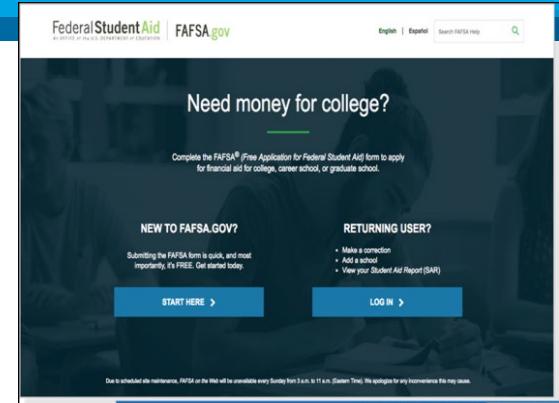
- Required every year attending **Studentaid.gov**
- Completed any time after Oct 1 prior to the year attending

STATE GRANT FORM through PHEAA

- Required first year after FAFSA is completed

Some schools require additional forms:

- CSS Profile – through the College Board; additional fees
- Institutional Financial Aid Forms - through a specific school



Smart Borrowing – Begin With the End in Mind

- **Research the expected salary in your future career**, find an affordable school, and borrow realistically
- There are many paths to the same degree
- Research every option, including community colleges and commuting
- Only attend a school you can reasonably afford
- Only borrow what you absolutely need to attend
- Buy an education, not a school
- There's an option for everyone

[MySmartBorrowing.org](https://www.mysmartborrowing.org) and [MyNextMove.org](https://www.mynextmove.org)

The FAFSA

(Your Connection to Funding)

The FAFSA is a federal form used to determine student eligibility for the following:

Federal programs- Pell Grants, work-study, and student loans

State programs – PA State Grant, and other special programs

School programs – need-based grants and scholarships



StudentAid.gov

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

UNDERSTAND AID ▾

APPLY FOR AID ▾

COMPLETE AID PROCESS ▾

MANAGE LOANS ▾

Log In | Create Account



You Are America's Smartest Investment

The U.S. Department of Education's office of Federal Student Aid (FSA) provides more than \$120 billion in financial aid to help pay for college or career school each year.

Log In

Click "create an account"
Create Account

Considering School

I'm thinking about going to college or a career school.

In School

I'm in the process of earning a degree or certificate.

Parent

I want to help my child pay for college.

In Repayment

I have loans I need to repay.

A look ahead...

Prior to senior year	Look for colleges and use the net price calculators
Begin in August of senior year	Apply for admission
Begin in October of senior year	Apply for financial aid
Throughout senior year	Compare financial aid offers and notifications
May – June of senior year	Select a school

Sample Questions to Ask When Visiting Schools

1. What majors do you offer? Which have the best job placement rates?
2. What do you look for in a student at your school (grades, test scores, activities)?
3. What is the total cost of your school; including tuition, room/board and fees?
4. What type of housing is available? Is it guaranteed?
5. How do I schedule a campus visit?
6. What are the deadlines for applying for admittance and financial aid?
7. How much does your average graduate borrow?
8. Do you offer merit-based aid? Do you offer scholarships?
9. How does your school count outside scholarships? Will your school grants/scholarships be reduced?
10. What percentage of your students graduate on time?
11. What companies recruit your graduates?
12. What programs or offices help with job placement at your school?

Review and consider all of your options

Sometimes the best fit is not your first choice



**Buy an education, Not
a school**

**Pick a school that is
affordable and meets
your needs**

STUDENTS

PARENTS

COUNSELORS



- Career Planning
- Preparing for School
- Paying for School
- Self-Assessments
- Ask a Counselor

My Smart Borrowing

Check out MySmartBorrowing.org

A free tool to calculate an affordable future.

> Let's GO!

Become a SMART Borrower

MySmartBorrowing.org is a FREE interactive tool where you can create up to 4 different scenarios to see how affect how much you pay for college and if you are at risk for overborrowing.

Not sure where you want to go to school or what career you want to pursue?

No problem - MySmartBorrowing.org will be your guide so you can get an idea of how college and career choice borrowing.



Compare costs vs career outcome

MySmartBorrowing.org

Writers and Authors

Starting Salary: \$42,230

Choice Location Guess Overview

Results

Next Step: [Edit your College Choice](#)

Do you know about Public Service Loan Forgiveness?

The program was established to encourage individuals to enter and remain in public service jobs. The program allows eligible borrowers to cancel the remaining balance of their Direct Loans after serving full time at a public service organization for at least 10 years while making 120 qualifying monthly payments.

Career Planning Resources

- [Schools for Your Career](#)
- [View Careers with a Bright Outlook](#)
- [Research Careers Online](#)
- [Explore Salary and Pay](#)

Now that you have your borrowing limit, edit your college choice to find out how much college could cost.

Next Step: [EDIT COLLEGE CHOICE](#)

Not sure where you want to go to college? Let MySmartBorrowing help guide you.

Borrowing Limit: \$42,230
Is Equivalent to your starting salary

Smart Borrowing is sticking to your borrowing limit!
Follow the salary rule of thumb—try not to borrow more for your education than you intend to make in your first year out of college.

National Career Growth for 2014-2024

2.3	26,100
% Job Growth	Job Openings

[Where are we getting our numbers?](#)

	Pennsylvania State University-Penn State Wilkes-Barre	EDIT
Net College Cost:	\$57,212	
Family Contribution:	-\$10,000	EDIT
Borrowed Amount:	\$47,212	
Over Limit:	\$4,982	EDIT

BEGIN with the END in mind



PHEAA Online Resources

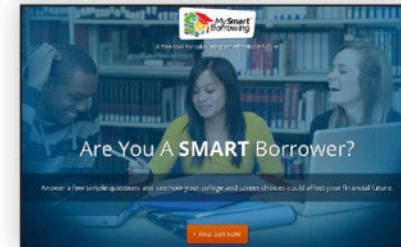
- PHEAA.org
- EducationPlanner.org
 - Career planning
- MyNextMove.org
 - Research Careers
- MySmartBorrowing.org
 - Borrow smart
- YouCanDealWithIt.com
- [Facebook.com/pheaa.aid](https://www.facebook.com/pheaa.aid)
- MyFedLoan.org



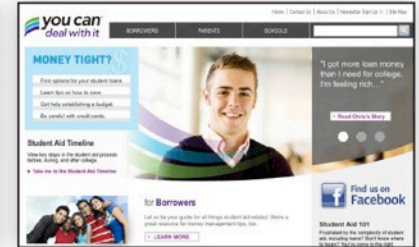
The screenshot shows the PHEAA.org homepage. At the top, there is a navigation bar with links for Home, College Planning, Funding Opportunities, Partner Access, and Tools & Resources. A search bar is located in the top right. The main content area features a large banner for the "Pennsylvania Targeted Industry Program (PA-TIP)" with a "Search Jobs" button. Below the banner are four columns of links: "College Planning" (including links for PA-TIP, PA-TIP, PA-TIP, PA-TIP, PA-TIP, PA-TIP, PA-TIP, PA-TIP, PA-TIP, PA-TIP), "Funding Opportunities" (including links for PA-TIP, PA-TIP, PA-TIP, PA-TIP, PA-TIP, PA-TIP, PA-TIP, PA-TIP, PA-TIP, PA-TIP), "Partner Access" (including links for PA-TIP, PA-TIP, PA-TIP, PA-TIP, PA-TIP, PA-TIP, PA-TIP, PA-TIP, PA-TIP, PA-TIP), and "Tools & Resources" (including links for PA-TIP, PA-TIP, PA-TIP, PA-TIP, PA-TIP, PA-TIP, PA-TIP, PA-TIP, PA-TIP, PA-TIP). There is also an "Account Access" section on the right side.



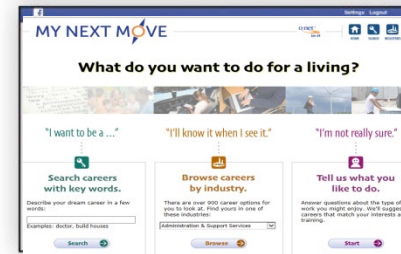
The screenshot shows the EducationPlanner.org homepage. At the top, there is a navigation bar with links for Home, Students, Parents, and Counselors. A search bar is located in the top right. The main content area features a large banner with the text "Start Thinking About Life After High School" and "What is Your Learning Style?". Below the banner are three columns of links: "For Students" (including links for PA-TIP, PA-TIP, PA-TIP, PA-TIP, PA-TIP, PA-TIP, PA-TIP, PA-TIP, PA-TIP, PA-TIP), "For Parents" (including links for PA-TIP, PA-TIP, PA-TIP, PA-TIP, PA-TIP, PA-TIP, PA-TIP, PA-TIP, PA-TIP, PA-TIP), and "For Counselors" (including links for PA-TIP, PA-TIP, PA-TIP, PA-TIP, PA-TIP, PA-TIP, PA-TIP, PA-TIP, PA-TIP, PA-TIP). There is also a "See the List" button on the right side.




The screenshot shows the MySmartBorrowing.org homepage. At the top, there is a navigation bar with links for Home, MySmartBorrowing.org, and MySmartBorrowing.org. A search bar is located in the top right. The main content area features a large banner with the text "Are You A SMART Borrower?" and "Answer a few simple questions and discover your savings and career choices could affect your financial future." Below the banner is a "Find Out Now" button.



The screenshot shows the YouCanDealWithIt.com homepage. At the top, there is a navigation bar with links for Home, MyCanDealWithIt.com, and MyCanDealWithIt.com. A search bar is located in the top right. The main content area features a large banner with the text "MONEY TIGHT?" and "I got more loan money than I need for college. I'm leaving rich." Below the banner are three columns of links: "For Borrowers" (including links for PA-TIP, PA-TIP, PA-TIP, PA-TIP, PA-TIP, PA-TIP, PA-TIP, PA-TIP, PA-TIP, PA-TIP), "For Parents" (including links for PA-TIP, PA-TIP, PA-TIP, PA-TIP, PA-TIP, PA-TIP, PA-TIP, PA-TIP, PA-TIP, PA-TIP), and "For Counselors" (including links for PA-TIP, PA-TIP, PA-TIP, PA-TIP, PA-TIP, PA-TIP, PA-TIP, PA-TIP, PA-TIP, PA-TIP). There is also a "Learn More" button on the right side.



The screenshot shows the MyNextMove.org homepage. At the top, there is a navigation bar with links for Home, MyNextMove.org, and MyNextMove.org. A search bar is located in the top right. The main content area features a large banner with the text "What do you want to do for a living?" and "I want to be a...", "I'll know it when I see it.", and "I'm not really sure." Below the banner are three columns of links: "Search careers with key words" (including links for PA-TIP, PA-TIP, PA-TIP, PA-TIP, PA-TIP, PA-TIP, PA-TIP, PA-TIP, PA-TIP, PA-TIP), "Browse careers by industry" (including links for PA-TIP, PA-TIP, PA-TIP, PA-TIP, PA-TIP, PA-TIP, PA-TIP, PA-TIP, PA-TIP, PA-TIP), and "Tell us what you like to do" (including links for PA-TIP, PA-TIP, PA-TIP, PA-TIP, PA-TIP, PA-TIP, PA-TIP, PA-TIP, PA-TIP, PA-TIP). There is also a "Start" button on the right side.



The screenshot shows the MyFedLoan.org homepage. At the top, there is a navigation bar with links for Home, MyFedLoan.org, and MyFedLoan.org. A search bar is located in the top right. The main content area features a large banner with the text "Direct Debit" and "It's now easier than ever to sign up to your Federal Direct Debit." Below the banner are three columns of links: "For Borrowers" (including links for PA-TIP, PA-TIP, PA-TIP, PA-TIP, PA-TIP, PA-TIP, PA-TIP, PA-TIP, PA-TIP, PA-TIP), "For Parents" (including links for PA-TIP, PA-TIP, PA-TIP, PA-TIP, PA-TIP, PA-TIP, PA-TIP, PA-TIP, PA-TIP, PA-TIP), and "For Counselors" (including links for PA-TIP, PA-TIP, PA-TIP, PA-TIP, PA-TIP, PA-TIP, PA-TIP, PA-TIP, PA-TIP, PA-TIP). There is also a "Learn More" button on the right side.

Thank You and Best Wishes!

Robin Walker

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Northeast Region

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Bradford, Columbia, Lackawanna, Luzerne, Moutour, Sullivan, Susquehanna, Tioga, Wayne, and Wyoming Counties.

