

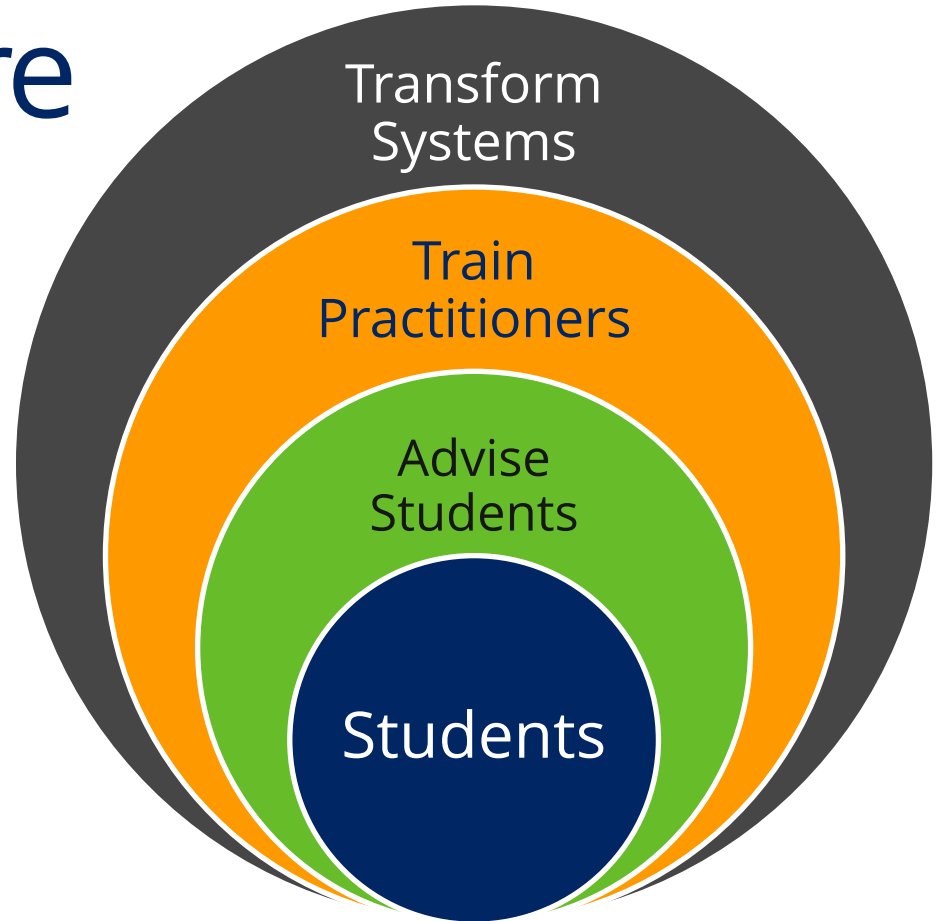


Financial Aid Offer Review

PA Department of Education

About uAspire

uAspire is a national nonprofit organization hyper-focused on college affordability



Last year, we trained 4,200+ college access professionals, serving 780,000+ students across the country.



u-aspire

About Your Trainer



Meghan McComb (she/her)

Training Specialist

- Located in Michigan
- Former advisor with Michigan State University College Advising Corps
- I love to bake!

Agenda

- Pre-Survey
- Financial Aid Offer Basics
- Key Terminology
- Financial Aid Offer Examples
- uAspire's College Cost Calculator
- Appeals & Next Steps
- Post-Survey

Learning Objectives

By the end of today's training, you will be able to:

- Explain financial aid offer jargon in student-friendly terms
- Identify financial aid offer best practices and common ways they can be confusing
- Use uAspire's College Cost Calculator to accurately compare college costs
- Recognize next steps after the aid offer

Pre-Survey



Financial Aid Offer Basics

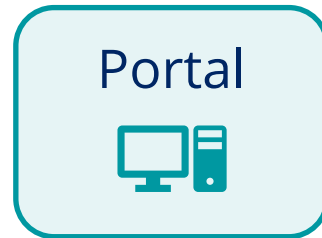


Financial Aid Offer FAQs

What is a financial aid offer?

- A list of the types and amounts of financial aid a college is offering a student for one year of school

Where can students find their aid offers?



Financial Aid Offer FAQs

When should students expect their aid offer?

- *Usually* students can expect to receive offers between February-May (4-year colleges); late spring/summer (2-year colleges)
- Institutions did not receive FAFSA data until March this year, resulting in delayed aid offers

Why is it important to review aid offers?

- *Let's look at an example...*

Missing COA

Loans	First Semester Awarded	Last Semester Awarded	Cumulative Total
Federal Direct Subsidized Loan	Fall 2023	Spring 2024	\$ 3,500.00
Federal Direct Unsubsidized Loan	Fall 2023	Spring 2024	\$ 2,000.00
Federal Direct Parent Loan for Undergrad Students	Fall 2023	Spring 2024	\$ 26,320.00
Total			\$ 31,820.00

Grants/Scholarships	First Semester Awarded	Last Semester Awarded	Cumulative Total
UT Award	Fall 2023	Spring 2024	\$ 1,500.00
University Co-op Course Material Scholarship	Fall 2023	Spring 2024	\$ 250.00
Total			\$ 1,750.00

Work-Study*	First Semester Awarded	Last Semester Awarded	Cumulative Total
Total Estimated Earnings			\$ 0.00



What **red flags** do you see?

Messaging for Students



CELEBRATE

Acceptance Letters

THEN

DECIDE

*After Reviewing &
Comparing Aid Offers*

Key Terminology



Cost of Attendance (COA)



=

DIRECT COSTS



TUITION & FEES

+



HOUSING & MEAL
PLAN

+

INDIRECT EXPENSES



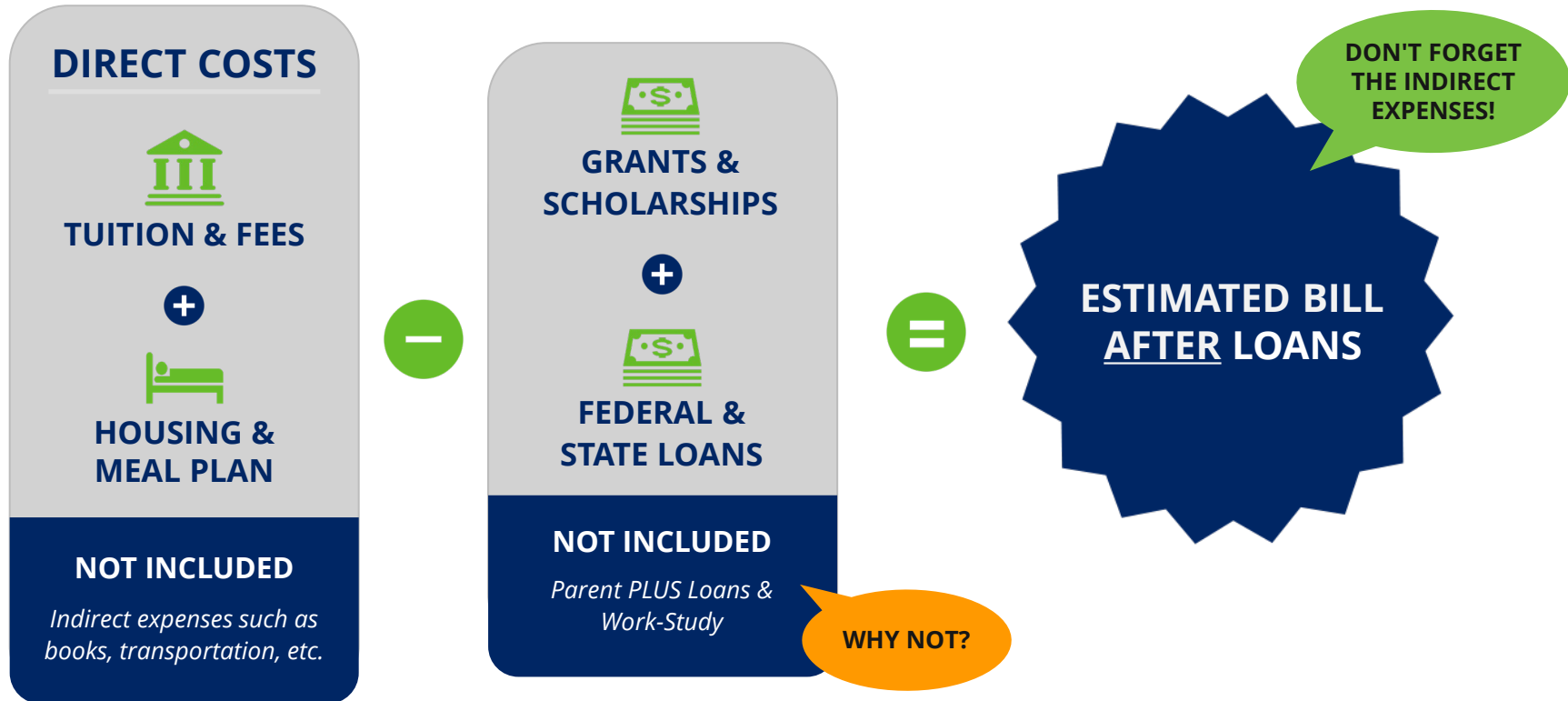
BOOKS & SUPPLIES

+



TRAVEL/MISC.

Estimated Bill After Loans



Why Exclude?

Work-Study

- Not guaranteed
- Student must find a job and work to earn the money
- Earnings aren't available to pay fall bill

Parent PLUS Loan

- Not guaranteed
- Parent must apply and qualify
- Eligibility based on credit not income

Financial Aid Offer Examples



Financial Aid Offer Examples

- Let's review the format of two aid offers
- Please chat in what you notice: What is **helpful** about this offer? What is **confusing**?



OFFERED	TOTAL AID	FALL	SPRING
Scholarship/Grants			
FEDERAL PELL GRANT	\$6,495.00	\$3,248.00	\$3,247.00
PRESIDENTIAL MERIT	\$18,000.00	\$9,000.00	\$9,000.00
FEDERAL SEOG	\$1,000.00	\$500.00	\$500.00
PRATT GRANT	\$9,312.00	\$4,656.00	\$4,656.00
Finance Options			
DIRECT SUB LOAN	\$3,500.00	\$1,750.00	\$1,750.00
DIRECT UNSUB LOAN	\$2,000.00	\$1,000.00	\$1,000.00
DIRECT PLUS LOAN	\$28,800.00	\$14,400.00	\$14,400.00
FEDERAL WORK-STUDY	\$5,000.00	\$2,500.00	\$2,500.00
TAP	\$5,000.00	\$2,500.00	\$2,500.00
Total	\$79,107.00	\$39,554.00	\$39,553.00

Missing COA

Pratt Institute reserves the right to adjust your awards if: a) There is a change in your submitted financial data. b) You receive additional outside scholarships. c) A change in your enrollment or housing status occurs. d) You do not submit all required documents. e) There is a change in your Satisfactory Academic Standing

Estimated Cost of Attendance in 2023-2024

Tuition and Fees*	\$58,222	This estimate includes:
Housing*	\$13,802	*DIRECT COSTS: Tuition and fees (and housing and meal costs if you live on campus) that will be on your USF bill.
Meals*	\$5,734	
Books and Supplies	\$1,152	INDIRECT COSTS: An estimate of what you might spend on things like books and transportation. Since USF doesn't charge you for these costs, they don't appear on your bill.
Transportation	\$1,428	
Personal Expenses	\$3,324	
TOTAL	\$83,662	

Financial Aid Offer for 2023-2024

Grants and Scholarships

Hilltop Scholarship	\$20,000
University Tuition Grant	\$15,300
Federal Pell Grant	\$7,395
Federal Suppl Edu Opp Grant	\$4,000
Cal Grant A	\$9,358

TOTAL GIFT AID **\$56,053**

Loan Options

Federal Direct Subsidized Loan	\$3,500
Fed Direct Unsubsidized Loan	\$2,000
TOTAL LOANS	\$5,500

Federal Work Study

Federal Work Study	\$6,000
--------------------	---------

TOTAL FINANCIAL AID OFFERED **\$67,553**

Your aid offer may include:

Grants and Scholarships

This is "gift aid" – money that reduces your costs and does not need to be repaid. Each amount listed is for one year; we'll apply half of this amount to your fall bill and half to spring.

Loan Options

This is money you are qualified to borrow and must be repaid with interest and fees. The amounts listed are the maximum you've qualified for; you can borrow less. Any loans you accept will be credited to your bill each semester.

Federal Work Study

These are opportunities for you to work in a campus job (typically 10-25 hours/week) and earn up to the annual amount shown. Your earnings are paid to you directly and don't appear as a credit on your bill.

Student Requirements

We need to receive the materials or resolve the issues listed below before your offer is considered final:

Verification Documents Needed

Your Estimated First-Year Costs

\$77,758

Direct Costs
(Tuition/Fees + Housing/Meals if living on campus)

– \$56,053

Grants / Scholarships
(Total Gift Aid)

= \$21,705

Net Price
(Costs you are expected to pay your first year)

– \$5,500

Loans
(If you decide to accept them in full)

= \$16,205

Estimate of what you will pay
(Your first semester bill will be half this amount)

Student-Friendly Formatting

St. Olaf College is pleased to offer you the following financial aid offer for the 2022-2023 academic year. This aid is based on you being a full-time student living on campus.



Includes student information

Total Cost of Attendance:	\$70,350
Tuition, Housing and Meal Plan (billed by St. Olaf)	\$67,100
Estimated Indirect Expenses (not billed by St. Olaf)	\$3,250

Pay (Tuition, Housing, Meal Plan)

Grants and Scholarships do not come from any source. The sources of grants and scholarships are the federal government, the state of Minnesota or outside organizations.

	Total
St. Olaf Grants and Scholarships	
Campus Housing Scholarship	\$3,000
Dean's Scholarship	\$25,000
St. Olaf Grant	\$27,450
Federal Grant(s)	
Federal Pell Grant	\$6,495

Total Grant(s) and Scholarship(s)	\$61,945



Provides total cost of attendance

Paying your St. Olaf College Bill (Tuition, Housing, Meal Plan)

Grants and Scholarships

Grants and scholarships **do not have to be paid back** to any source. The sources of grants and scholarships can come from St. Olaf, the Federal Government, the state of Minnesota or outside organizations.

St. Olaf Grants and Scholarships
Campus Housing Scholarship

Total

\$3,000



Separates gift aid from loans (and work-study)



Labels types and sources of aid

This is your bill after grants and scholarships: \$5,155

This is the estimated amount due for each semester: \$2,578

Student Loans

Federal student loans are listed below (if you completed the FAFSA). Students may receive loans from St. Olaf at the awarded amount or a reduced amount. **Students can also**

	Total
Federal Direct Subsidized Loan	\$3,500
Federal Direct Unsubsidized Loan	\$2,000

Total Loans	\$5,500



Calculates estimated bill before and after loans

This is your bill after grants, scholarships and loans: \$-345

This is the estimated amount due for each semester: \$-173

Paying for your Indirect Expenses (Books, Transportation and Personal Expenses)

indirect expenses are estimates of costs not paid to St. Olaf College and may be lower or higher based on your personal budget.

Books and Supplies	\$1,000						
Transportation	\$1,350						
Personal Expenses	\$900	-	Student Employment	\$2,700	=	Estimated Remaining Indirect Expenses	\$550
Estimated Indirect Expenses Total:	\$3,250						

Next Steps for your Financial Aid Offer:

In order to officially accept and receive your financial aid letter for the 2021-2022 school year, you must complete the process for Financial Aid Online. **Complete this process by May 1st, 2022.**

- Activate your St. Olaf account at go.stolaf.edu/activate. Please refer to the Financial Aid Online process for Financial Aid Online.
- Go to Financial Aid Online (<http://faid.stolaf.edu>) and accept your financial aid offer.
- **You can find out more information regarding the following topics on the Financial Aid Timeline:**
 - a. Borrowing Federal Direct Subsidized/Unsubsidized Loans
 - b. Applying for a student employment position
 - c. Reporting Outside Scholarships to St. Olaf
 - d. Setting up a Payment Plan
- You can access the Financial Aid Timeline here: go.stolaf.edu/finaidtimeline



Includes actionable next steps

process for Financial

uAspire's Policy Work

Of 515 colleges,
one-third didn't
include costs

194 institutions
had 23 different
ways to calculate
remaining costs

NEW AMERICA u-aspire

EDUCATION
POLICY

HIGHER
EDUCATION

DECODING THE COST OF COLLEGE

The Case for Transparent
Financial Aid Award Letters

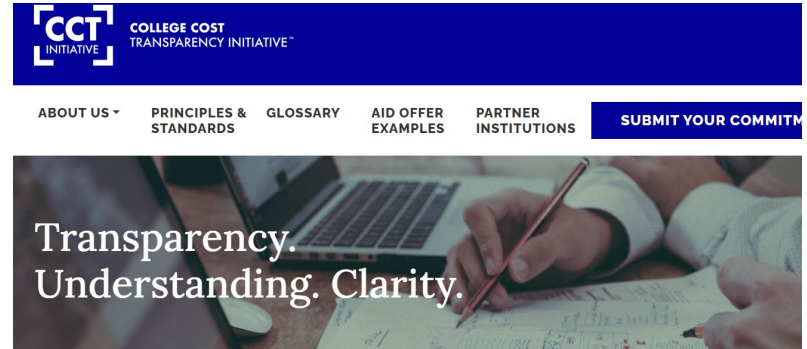
Financial aid
offers from
515 colleges

Of 455 colleges,
136 terms for the
unsubsidized
student loan

Direct Unsub Stafford
DL Unsubsidized Loan
Est Fed Direct Unsub Loan
Fed Direct Unsub L
Federal Unsubsidized Loan
Stafford Loan-Unsub
Unsubsidized DL

College Cost Transparency Initiative

- Provide clear, accurate, consumer-friendly information about college costs & aid eligibility
- **201** institutions already using CCT standards



uAspire's College Cost Calculator





Cost Calculator Student Guide

How to Use uAspire's College Cost Calculator

uAspire's College Cost Calculator is a free online tool that helps you decipher and compare your financial aid offers. You can figure out how much you'll have to pay, including estimates for your indirect expenses and loan repayment, and compare costs between colleges easily.

Gather all of your financial aid offers

- 1 Collect the financial aid offers you've received. Colleges may send financial aid offers in a variety of ways—mail, email, or college portal. Look in all of those places! If you don't have all your financial aid offers yet, gather what you have.



Create a College Cost Calculator account

- 2 To access and use the College Cost Calculator, go to www.uaspire.org/calculator and create an account. By creating an account, you will be able to add, edit, and review your financial aid offers in the future.



Let's Practice Together

- We'll walk through entering a sample financial aid offer into the College Cost Calculator
- Student: **CJ Baker**
- College: **uAspire University**

CJ Baker
1234 56th Ave S

uAspire University
DETAILED OFFER OF FINANCIAL ASSISTANCE

Your Offer of Financial Assistance for the 2024-2025 academic year is based on your demonstrated financial need, as determined by the CSS Profile and Free Application for Federal Student Aid (FAFSA), as well as your academic performance. Please be advised that if data on the CSS Profile or FAFSA change because we have verified the accuracy of the data, or you have made adjustments to the data, a recalculation of your eligibility for any of the aid listed below may be necessary. If that occurs, you will be notified with a Revised Offer of Financial Assistance.

A detailed statement of your financial aid award and anticipated costs is listed below. Your Offer of Financial Assistance may include Gift Aid (scholarships/grants) and/or Self-Help Options (Federal Work-Study and/or student loans).

Offer of Assistance

Source	Fall 2024	Spring 2025	Total
College Scholarship	\$12,000	\$12,000	\$24,000
College Grant	\$12,500	\$12,500	\$25,000
Federal Pell Grant	\$3,448	\$3,447	\$6,895
Federal SEOG Grant	\$1,500	\$1,500	\$3,000
Direct Subsidized Loan	\$1,750	\$1,750	\$3,500
Direct Unsubsidized Loan	\$1,000	\$1,000	\$2,000
Federal Work-Study Program	\$1,000	\$1,000	\$2,000
Total	\$33,198	\$33,197	\$66,395

Estimated Costs

Budget Category	Amount
Tuition	\$50,260
Student Center Fee	\$140
Student Activity Fee	\$131
Campus Rec. Fee	\$64
Room & Board	\$16,130
Books & Supplies	\$1,000
Transportation	\$900
Personal Expenses	\$900
Budget Totals	\$69,525

We estimate your billed (direct) costs to be \$66,725 for the academic year. In addition, you should anticipate books and supplies, transportation, and personal expenses (indirect costs) of approximately \$2,800 annually.

Estimated Cost to Attend uAspire University

Direct Costs \$66,725 minus Gift Aid of \$58,345=\$7,830

Direct and Indirect Costs \$69,525 minus Gift Aid of \$58,345=\$10,630

Self-Help Options are not gift aid, but they are available to assist in reducing your total costs should you choose to utilize them. Your Self-Help Options total \$7,500.

College Cost Calculator


[PROFILE](#)[SUPPORT](#)[DICTIONARY](#)[LOGOUT](#)

Before you begin, gather the financial aid offers you've received. They may have been sent in a variety of ways — mail, email, or college portal. Look in all of those places! If you don't have all of your financial aid offers today, no problem. You can enter what you have, save it, and come back later to add more.

* indicates a required field

Financial Aid Offer

Select the academic year for the financial aid offer you would like to review.*

Fall 2024 - Spring 2025 

List the college for the financial aid offer you would like to review.*

Begin typing to search for schools

TIPS

If a college has accepted you but hasn't sent a financial aid offer, call the financial aid office to see when you should expect to receive it. Check if there are other steps you need to complete in order to receive your financial aid offer. Usually colleges send financial aid offers a week or two after sending an acceptance.

SAVE AND CONTINUE

Financial Aid Offer Information



uAspire University

Fall 2024 - Spring 2025

Housing & Costs ?

Will you be living in on-campus housing, off-campus, or at home with family?*

-Select an option-

-Select an option-

On-campus housing

Off-campus housing

At home with family

Estimated Costs

Budget Category	Amount
Tuition	\$50,260
Student Center Fee	\$140
Student Activity Fee	\$131
Campus Rec. Fee	\$64
Room & Board	\$16,130
Books & Supplies	\$1,000
Transportation	\$900
Personal Expenses	\$900

Tuition & Fees

\$

A

Housing & Meal Plan

\$

B

Source	Fall 2024	Spring 2025	Total
College Scholarship	\$12,000	\$12,000	\$24,000
College Grant	\$12,500	\$12,500	\$25,000
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Direct Unsubsidized Loan	\$1,000	\$1,000	\$2,000
Federal Work-Study Program	\$1,000	\$1,000	\$2,000
Total	\$33,198	\$33,197	\$66,395

Grants, Scholarships, and Waivers ?

Do you have any grants, scholarships, or waivers listed on your financial aid offer?

Yes No

Grants, scholarships, and waivers are money you won't have to pay back. If the exact scholarship, grant, or waiver isn't listed, click the "Add" button and fill in the name and amount.

Pell Grant

\$

SEOG Grant

\$

> TIPS



ADD GRANT, SCHOLARSHIP, OR WAIVER

ADD GRANT, SCHOLARSHIP, OR WAIVER

Source	Fall 2024	Spring 2025	Total
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Total	\$33,198	\$33,197	\$66,395

Loans

Do you have any loans listed on your financial aid offer? Yes No

List all of the loans included on your financial aid offer and the summary page will explain the the differences. Even if you're not sure if you'll be taking out loans, include them here to ensure a clear pictures of your college financing options.

Federal Direct Subsidized Loan	\$	<input data-bbox="1537 703 1802 773" type="text" value="???"/>
Federal Direct Unsubsidized Loan	\$	<input data-bbox="1537 790 1802 860" type="text" value="???"/>
Parent PLUS Loan	\$	<input data-bbox="1537 877 1802 947" type="text" value="???"/>

> TIPS



ADD LOAN

Source	Fall 2024	Spring 2025	Total
College Scholarship	\$12,000	\$12,000	\$24,000
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Work Study

Do you have work-study listed on your financial aid offer?

Yes No

> TIPS



Work-study

\$

Other Expenses ?

What other expenses do you have to cover in addition to the college bill?

College can have significant costs beyond what you pay directly to the college. Check the college website for any resources to help identify other expenses. When you select an expense, a dollar amount will auto-populate to help you get an idea of these costs. If you have a better estimate for these expenses, you should edit the form to reflect that.

Books & Supplies	\$1,000
Transportation	\$900
Personal Expenses	\$900

Required Course Materials ?

\$

Educational Supplies ?

Physical & Mental Healthcare ?

Food ?

(Does not include meal plan costs)

Transportation Costs ?

\$

Housing ?

(Does not include on-campus housing costs)

Personal Expenses ?

\$

Family Support ?

ADD EXPENSE

How many years would you need to attend or do you have remaining until you receive your degree or certificate from this college? ?

Upload a copy of your financial aid offer.

Choose File

No file chosen

SAVE AND CONTINUE

Used to estimate overall loan indebtedness

CJ Baker
1234 56th Ave S

uAspire University
DETAILED OFFER OF FINANCIAL ASSISTANCE

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Direct Costs \$66,725 minus Gift Aid of \$58,345=\$7,830
Direct and Indirect Costs \$69,525 minus Gift Aid of \$58,345=\$10,630

Self-Help Options are not gift aid, but they are available to assist in reducing your total costs should you choose to utilize them. Your Self-Help Options total \$7,500.

Students can upload their aid offers to help them stay organized

Financial Aid Offer Summary for CJ Baker



Date: 1/1/2024 6:14:14 PM

uAspire University

Housing Status

Where you will live while attending the college

On Campus

Total Direct Costs

What the school charges

(Tuition/fees and housing/meal plan, if applicable)

\$66,725

Total Grants, Scholarships, and Waivers

Financial aid that will be applied towards your direct costs and will not have to be repaid

\$58,895

Estimated Bill Before Loans

Amount you are responsible for paying to the college this year
(Direct costs minus grants/scholarships/waivers)

\$7,830

Student Loans on Financial Aid Offer

Money that will need to be repaid with interest

\$5,500

Estimated Bill After Loans

Amount you are responsible for paying to the college this year, if you choose to take out loans

(Direct costs minus grants/scholarships/waivers minus student loans)

\$2,330

Financial Aid Offer Summary for CJ Baker

Date: 1/1/2024 6:26:56 PM

uAspire University

Dream School

Housing Status

Where you will live while attending the college

On Campus

On Campus

Total Direct Costs

What the school charges

(Tuition/fees and housing/meal plan, if applicable)

\$66,725

\$66,950

Total Grants, Scholarships, and Waivers

Financial aid that will be applied towards your direct costs and will not have to be repaid

\$58,895

\$53,375

Estimated Bill Before Loans

Amount you are responsible for paying to the college this year
(Direct costs minus grants/scholarships/waivers)

\$7,830

\$13,575

Student Loans on Financial Aid Offer

Money that will need to be repaid with interest

\$5,500

\$5,500

Estimated Bill After Loans

Amount you are responsible for paying to the college this year, if you choose to take out loans
(Direct costs minus grants/scholarships/waivers minus student loans)

\$2,330

\$8,075

What would you say to CJ if he wants to go to Dream School?

Goals of Aid Offer Review



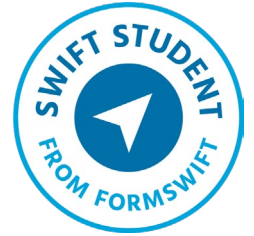
The student...

- Understands the **short- and long-term costs** associated with each college
- Has a basic understanding of **key terms** associated with financial aid offers
- Has a clear understanding of their **next steps**

Appeals & Next Steps



What's An Appeal?

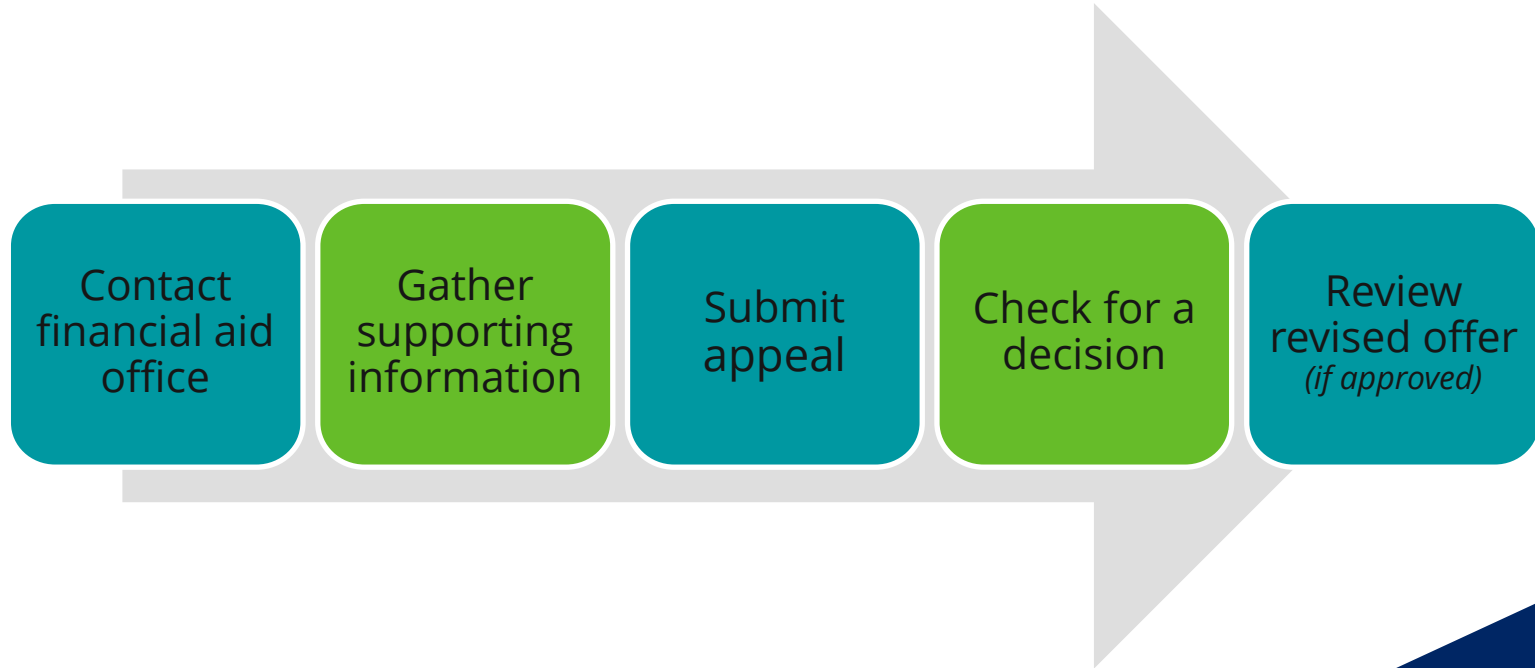


- Request for the school to adjust the student's financial aid offer

Common Reasons to Appeal

- | | |
|--|--|
| <input type="checkbox"/> Decrease in income | <input type="checkbox"/> Separation or divorce |
| <input type="checkbox"/> Loss of employment | <input type="checkbox"/> Death of parent or spouse |
| <input type="checkbox"/> Unusually high medical expenses | <input type="checkbox"/> Additional educational expenses |

Financial Aid Appeal Process



uAspire Appeal Resources



u-aspire

How to appeal your financial aid

If you and your family's financial situation has changed, you should consider appealing, which will allow the college to consider your current financial circumstances when determining your financial aid offer.

Eligibility for an appeal

Have your family's financial circumstances changed?

Talk to your parent(s) to confirm there have been changes to your family's finances (e.g. income, college savings). You'll need to provide proof of these changes when filing your appeal.

Which option(s) below best describes your reason for appealing your financial aid package?

<input type="checkbox"/> Significant decrease in income since 2022 or since submitting your financial aid forms	<input type="checkbox"/> Other members of your family (like siblings) will also be attending college next year
<input type="checkbox"/> Death of parent or spouse	<input type="checkbox"/> Unusually high medical expenses
<input type="checkbox"/> You or your parent(s) marital status has changed since 2022 or since submitting your financial aid forms	<input type="checkbox"/> Loss of employment
	<input type="checkbox"/> Other*

*Note: Expenses such as those for vacations, tithing, payments for consumer debt such as credit cards or car notes, are not usually considered valid reasons to request reconsideration for financial aid.

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u-aspire

How to appeal your financial aid

Use the sample below to give you an idea of what an appeal letter should look like!

Financial Aid Office
XYZ University
111 University Drive
Any City, Any State 00000

To Whom It May Concern:

Thank you for the recent financial aid package offer to attend XYZ University. Unfortunately, since the time I submitted data about my family's finances on the FAFSA, our financial situation has change dramatically.

ABC Company has had to lay off many of its employees, including my father, and we do not know when he will be able to return to work. Because of this, my family will not be able to contribute nearly as much as they expected toward my college education at this time.

I would greatly appreciate it if you could make adjustments to my financial aid package to address this change. Please let me know if there is any additional information you will need in order to complete necessary paperwork, and thank you for your prompt attention to this matter.

Sincerely, Student.

Address the letter to the college financial aid office

Describe your special circumstances in as much detail as possible

Sign your name at the end of the letter, and say "Thank you"

Attach supporting documentation for proof of your special circumstances

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What Comes Next?

Next Steps After Reviewing the Financial Aid Offer

1 Complete verification & provide other requested documents

Each college may need more information before finalizing your financial aid offer. We recommend checking your aid offer and portal for any next steps. If you have any concerns call your financial aid office to confirm that you are all set.

2 Decide on a college and make a deposit **Only for New or Transferring students**

If you are a new college student or transferring this step pertains to you. Once you review all of your financial aid offers, you will need to make your college decision. Make sure to compare all your options and pick the best choice for you financially, academically, and socially. Once you make that decision, you may need to pay a tuition deposit to hold your spot at that college. Contact the college to learn more. Many community colleges do not require you to make a deposit.

3 Complete Additional College Steps

Colleges may require you to complete additional steps after making your decision. It is important to check with the college to determine exactly what next steps you need to complete. Common next steps we see are placement testing, registering and attending orientation, registering for classes, completing housing applications, and making housing deposits.

4 Waive the college's health insurance

Some colleges may automatically include health insurance on your bill. If you already have health insurance and determine that you don't need the college-provided health insurance, you should waive it.

5 Complete any loan requirements

If this is your first year borrowing federal direct student loans you will need to complete entrance loan counseling and sign your master promissory note(MPN). Some colleges may ask you to complete an MPN every year. Check with your college to determine where and when you should complete both tasks.

6 Prepare to pay the college bill

Whether you are attending college for the first time or are approaching your last year, it is important to be ready when the bill is due. Check with your college to determine when their bill is due, so you can be ready.

7 Thinking about borrowing to cover the estimated bill after loans?

Before you borrow any additional loans, use a loan calculator to determine if borrowing is the right move for you. This [loan calculator](#) will help determine what a loan payment might look like if you were to borrow additional money.

Link to *Loan Simulator*
on studentaid.gov

Post-Survey & Evaluation



Post-Survey



Tools Review



- PPT Slides & Webinar Recording
- Email Templates for Students
- [uAspire's College Cost Calculator](#)
- College Cost Calculator Student Guide
- Sample Financial Aid Appeal Letters
- How To Appeal Your Financial Aid Guide

uAspire.org



uAspire's Webinar Series

Free 1-hour webinars for college access professionals



Virtual Financial Aid Events

Presentations and 1:1 support for students and families



Student Resources

Videos, checklists and links to help students navigate the financial aid process



College Cost Calculator

Online tool that helps students compare financial aid offers

To learn more, contact Michelle Murphy: michellem@uaspire.org

Financial Aid Help Videos



uAspire

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uAspire is a nonprofit organization ensuring that all young people have the financial inform... >

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uAspire Help Desk

Students can text the uAspire help desk number anytime. A uAspire Advisor texts back within 24 hours business hours to help them complete the FAFSA and other financial aid steps over text, Zoom, or phone.

**Text 313 -PA-FAFSA
or 313-723-2372**



FAFSA Support

PA Department Of Education and uAspire have partnered to provide students with Financial Aid Assistance

Need help with the FAFSA?

Text the help desk anytime. A uAspire Advisor will respond within 24 business hours to help you complete the FAFSA and answer your questions.

**Text 313 -PA-FAFSA
or 313-723-2372**



Ayuda Para la FAFSA

El Departamento de Educación y uAspire han colaborado para apoyar los estudiantes de Pennsylvania con las aplicaciones de ayuda financiera.

Necesitas ayuda con la aplicación de FAFSA?

Envía un mensaje de texto al servicio de ayuda en cualquier momento. Un consejero de uAspire responderá dentro de las 24 horas para ayudar a completar la FAFSA y responder sus preguntas.

**313 -PA-FAFSA o
313-723-2372**



How the uAspire Help Desk Works

- ✔ Student/parent/partner sends a text to the uAspire help desk. The first text can be anything such as a “hello”, or a question.
- ✔ They will receive an auto-response to thank them and a request to agree to the uAspire Privacy Policy
- ✔ 3 more automated questions: First Name, Last Name, Most recent high school attended. *Counselors and other partners should answer these questions too!*
- ✔ Once they respond they will get a text that says a uAspire advisor will reach back within 24 hours (if a weekend or holiday, please give us a bit more time). **Note: The uAspire Help Desk is closed the week of 7/2 due to the holiday week.**
- ✔ The uAspire advisor will then take the conversation from there, answering questions via text, sharing resources, and offering up additional support such as a Zoom meeting as needed

Evaluation & Questions



Thank You!



Financial aid information is constantly changing.
The content presented here reflects the best of
uAspire's understanding at the time of publication.