Financial Aid – Bellevue College

Everything You Need to Know

Seattle Public Schools is committed to making its online information accessible and usable to all people, regardless of ability or technology. Meeting web accessibility guidelines and standards is an ongoing process that we are consistently working to improve.

While Seattle Public Schools endeavors to only post documents optimized for accessibility, due to the nature and complexity of some documents, an accessible version of the document may not be available. In these limited circumstances, the District will provide equally effective alternate access.

For questions and more information about this document, please contact the following:

Edward Rho
Career Center Specialist, Roosevelt High School
ewrho@seattleschools.org

A presentation from Bellevue college about Financial Aid.
Financial Aid
Everything You Need to know
What do you know about Financial Aid?
Types of Funding Available

- **Grants**: Need based money without repayment
- **Scholarships**: Merit or performance based money without repayment
- **Work Study**: Need based campus job, earnings get paid directly to student as wages
- **Federal Loans**: Fixed low interest rate money that has to be repaid
Grants and Scholarships: Money you don’t have to pay back

Grants are often need-based, while scholarships are usually merit-based. Grants and scholarships can come from the federal government, your state government, your college or career school, or a private or nonprofit organization. Do your research, apply for any grants or scholarships you might be eligible for, and be sure to meet application deadlines!

Here are some scholarship websites to get you started:

cssprofile.collegeboard.org
Fastweb.com
Scholarships.com
Collegeraptor.com

YOUR ACADEMIC PROGRAMS MAY HAVE SCHOLARSHIPS TOO, APPLY!!!
Federal/State Work Study

- Schools offer you the opportunity for you to work on campus positions (Office Assistants, Cafeteria Workers, Custodial Staff, etc.)
- Jobs are guaranteed minimum wage or higher
- You can work up to 19 hours a week.
- These positions can be put on a resume
- Just because you are awarded work study does not mean you are guaranteed a job, that part is on you to apply for.
- These positions tend to be on campus and will honor your educational engagements.
- Undocumented students can work state work study positions.
## Loans: Money you do have to pay back

### Public Loans

- Made by the government, have fixed interest rates and income-driven repayment plans not typically offered with private loans.

- Interest rates vary anywhere between 1% and 6%

- You will not have to pay these off while in school and they come with a 6 month grace period even after you leave school.

- At any time after leaving school you can put these loans into deferment or forbearance

### Private Loans

- Made by private organizations. Private student loans are generally more expensive than federal student loans.

- Interest rates could be anywhere between 5% - 20% and starts accruing while in school

- You may also have to pay them while still in school

- The most common private loan companies:
  - Sallie Mae
  - LendKey
  - College Ave

TRY TO AVOID THESE LOANS AS MUCH AS POSSIBLE!!!
Washington State Financial Aid

- Washington College Grant (formerly State Need Grant)
- College Bound Scholarship
- State Work-Study
- Passport to Careers
- Washington State Opportunity Scholarship

WASHINGTON OPPORTUNITY PATHWAYS

the WashBoard.org
Washington College Grant (WCG)

The new Washington College Grant gives more money to more students for more kinds of education after high school.

- Eliminated barriers for choices of programs
- Increased allocation
- Expanded eligibility Median Family Income

Whatever the goal, Washington College Grant can help.
The NEW Washington College Grant!

Washington State has made a groundbreaking commitment to financial aid for low- and middle-income people of all ages with the new Washington College Grant (WCG).
Washington College Grant (WCG)

2019-20
• Additional funding to serve about 6,000 more students
• Maximum award amounts increased to cover full tuition and fees at public rates

2020-21
• Guaranteed funding for eligible students
• Expanded eligibility to 100% Median Family Income
• Registered apprenticeships added
College Bound Scholarship (CBS) Commitment

Early commitment of state financial aid to eligible 7th and 8th grade students who apply by June 30th of 8th grade.

- Family meets the income requirements at the time of the application.

  Or

- Student is in foster care or a dependent of the state.

“In 2007 the Washington State Legislature established the College Bound Scholarship. This program was created to provide state financial aid to low-income students who may not consider college a possibility due to the cost. The scholarship covers tuition (at comparable public college rates), some fees, and a small book allowance.”
CBS Student Agreements

✓ Graduate from a Washington State high school or home school with a cumulative 2.0 GPA or higher. NO GED, unless Forster Care

✓ Have no felony convictions

✓ Maintain qualifying Washington State Residency.

✓ Be accepted to an eligible college in WA State.

✓ Begin attending college within one year of high school graduation.

✓ Complete FAFSA or WASFA and other financial aid process requirements.
The Baccalaureate Scholarship provides up to $22,500 in financial aid support and access to career-launching support services for students pursuing high-demand STEM and health care majors. This scholarship can be used to cover tuition, fees and other indirect costs of attendance such as housing, transportation, food and more. Funding can be used for any eligible STEM or health care degree at any eligible public or private college or university in Washington state.

The Career and Technical Scholarship (CTS) supports Washington students on their path to high-demand trade, STEM and health care occupations. To be eligible, Scholars must enroll in an approved program, such as welding, manufacturing or IT, at one of Washington’s 34 community and technical colleges. Scholars are eligible to receive up to $1,500 each quarter for the duration of their associate degree, certificate or apprenticeship program. These scholarship funds are flexible and can be used to cover tuition, fees and other costs of attendance such as housing, transportation, food and more.
Passport To Careers

For students who have been in various types of foster care or who have experienced unaccompanied homelessness—to prepare for careers. Help includes money to put toward the costs of earning a college certificate or degree or job training through a pre-apprenticeship or apprenticeship program.

Eligibility
You are eligible for Passport to Careers financial aid and support services if you:
1. Meet the criteria for former foster youth or unaccompanied homeless youth outlined in the tabs below.
2. Are enrolled (or will enroll) at least half-time in an eligible college or registered pre-apprenticeship or apprenticeship program by your 21st birthday.
4. Meet the following additional criteria if in the Passport to College track:
   a. Are working toward a certificate, associate degree, or first bachelor’s degree. You may not receive the scholarship if you are pursuing a degree in theology.
   b. Continue to make satisfactory academic progress as defined by the college you attend.

“In the 2020-21 academic year, the maximum Passport to College award was $2,000”
Types of Financial Aid Applications

FAFSA
FREE Application *for* Federal Student Aid
fafsa.ed.gov

WASFA
WA Application for *State* Financial Aid
readysetgrad.org/wasfa
Basic FAFSA Eligibility Determination

Eligible Citizen:

born or naturalized in the United States

Parents who are not citizens or have not established eligible non-citizen status may use All Zeros for parents Social Security Number for child’s FAFSA application.

Eligible Noncitizen:

- U.S. permanent resident, with a Permanent Resident Card (formerly known as an Alien Registration Receipt Card or "Green Card")
- Conditional permanent resident (I-551C)
- Other eligible noncitizen with an Arrival-Departure Record (I-94) with any one of the following designations: “Refugee,” “Asylum Granted,” “Indefinite Parole,” “Humanitarian Parole,” or “Cuban-Haitian Entrant”
- A citizen of the Republic of Palau (PW), the Republic of the Marshall Islands (MH), or the Federated States of Micronesia (FM).
IMPORTANT:
The parent email address **cannot** be the same email address the student used to create the account, and the parent **must** use this email address to create their parent account to be able to sign and submit the student’s application.

A student and one parent must sign WASFA Electronically.
WASFA Eligibility
Residency Alignment

DACA
(expired or unexpired)

Same process as
US citizens in WA

OR

HB 1079

Reside in WA for 36 months right before earning WA H.S. diploma or equivalent.

High school graduates must complete full senior year at WA H.S.

Continuously after receiving diploma or equivalent until admittance to college.

Sign affidavit saying they will file permanent resident app when eligible.

Undocumented Students

readysetgrad.org/wasfa

WA HS equivalency
Three Ways to Apply for FAFSA

- Website
- FAFSA App
- Paper FAFSA
Dependency Determination

❑ Were you born before Jan. 1, 1998? (24 years of age)

❑ As of today, are you married?

❑ At the beginning of the 2021–22 school year, will you be working on a master’s or doctorate program?

❑ Are you currently serving on active duty in the U.S. armed forces for purposes other than training?

❑ Are you a veteran of the U.S. armed forces?

❑ Do you now have—or will you have—children or other dependent who will receive more than half of their support from you between July 1, 2021, and June 30, 2022?

❑ At any time since you turned age 13, were both your parents deceased, were you in foster care, or were you a dependent or ward of the court?

❑ Has it been determined by a court in your state of legal residence that you are an emancipated minor or that someone other than your parent or stepparent has legal guardianship of you?
Unaccompanied Youth/Homeless

At any time on or after July 1, 2019, were you determined to be an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless, as determined by

Provide Documentations

- your high school or district homeless liaison,
- The director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development, or
- the director of a runaway or homeless youth basic center or transitional living program?

OR

Student may appeal for a Professional Judgment of Dependency Override determination.
Who's information do I need?

**Five different options**

**Married**
Both parents
Living together

**Unmarried, Separated, or Divorced but Living Together**
Both parents

**Single or Widowed**
The single or surviving parent

**Remarried**
The parent (and step parent) you live with most.

**Divorced or Separated and not living together**
The parent you live with most.
## Timeline & Tax Info

### FAFSA & WASFA Deadline

<table>
<thead>
<tr>
<th>Academic Year</th>
<th>Application Dates</th>
<th>Income/Tax Requirement</th>
</tr>
</thead>
<tbody>
<tr>
<td>2019-2020</td>
<td>October 1, 2018 - June 30, 2020</td>
<td>2017</td>
</tr>
<tr>
<td>2020-2021</td>
<td>October 1, 2019 - June 30, 2021</td>
<td>2018</td>
</tr>
<tr>
<td>2021-2022</td>
<td>October 1, 2020 - June 30, 2022</td>
<td>2019</td>
</tr>
</tbody>
</table>

#### 2021-2022 Bellevue College Priority Processing Dates

- **Summer 2021**: March 12, 2021
- **Fall 2021**: April 16, 2021
- **Winter 2022**: October 15, 2021
- **Spring 2022**: January 14, 2022
Common FAFSA Issues

Legal information: Name, Social Security Number

Correct FAFSA Year

Tax information & Statuses

Student Marital status

Student Household size

Number in college

✓ Creating user ID/Password

✓ Missing School Code (003769)
Public Schools tend to be cheaper but with lesser amounts of aid being passed around. They also have a larger student population.

Here are the estimated costs for one full year (including room and board):
- CWU - $22,601
- UW Seattle - $25,948
- WSU - $23,458
- WWU - $24,352
- EWU - $23,020

Private schools are way more expensive and have higher aid packages because of it. They have smaller student populations.

Here are the estimated costs for one full year (including room and board):
- SU - $63,921
- SPU - $54,735
- Gonzaga - $62,250
- Whitman - $66,282
- Whitworth - $56,740
Consider going to a 2 year school first! They are way cheaper!

Here are the costs PER YEAR (Some of them have room and board):

- Bellevue College - $3,866
- Highline College - $4,026
- Renton Tech - $7,148
- Tacoma - $3,727
- Seattle Colleges (North, Central, South) - $4,744

You can complete up to an associate's degree and then transfer to a 4-Year university and spend less money over time. Some 2-year colleges now offer bachelor's degrees!!
Tips for Financial Aid

• Make sure you keep all financial records, password, logins, everything important to college financial aid, it can be very hard to replace these.
• Keep up to date with your school’s Financial Aid deadlines.
• Do not guess on any information for the FAFSA/WASFA.
• If you are not sure where to find information, ask your academic advisor and the financial aid office.
• Make sure to keep up with your next year's financial aid. You will fill out the FAFSA/WASFA **EVERY YEAR YOU ARE IN COLLEGE!!**
• Find out if your college has a foundation on campus. They will have quarterly scholarship funds as well as emergency funds to help students out with costs outside of the college such as transportation, groceries, housing, books, supplies, etc.
Questions

Thank you for attending. Let me know how I can help you with your journey through higher education.

Aric Reyna
He/Him/His
College Navigator
Bellevue College
Email: aric.reyna@bellevuecollege.edu