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NexGen

COLLEGE FUNDING PROJECT

"Paying for College + Schol 101"

Start Your Journey Now for 2027-2028!

A presentation by the College Funding Project, with information adapted, in part, from the U.S. Department of Education. The Delaware Higher Education Office (DHEO) funds the College Funding Project in partnership with Stand by Me NexGen.

UNITED WAY of Delaware

Delaware Department of Education

Stand By Me is a joint project of the State of Delaware and United Way of Delaware

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What do you want to know?

- How much funding is available?
- What types of funding are available?
- How do you apply for it?
- When do you apply for it?
- What else do you need to know?

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How much money is available?

Enough to cover the full "Cost of Attendance" if needed!

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Cost of Attendance (COA)

The "Sticker Price"

- COA includes tuition/fees as well as allowances for books/supplies, and student's living expenses for the academic year *(adjustments may be made if enrolled less than half time).*
- COA is calculated annually by the Financial Aid Office at the school you are attending.
- COA can vary by school/state of residence/major.
- **Total financial aid from all sources ***cannot*** exceed "Cost of Attendance."**
- COA is NOT prescriptive.
  - *COA is not how much you may need in financial aid funding—you need to assess how much you need recognizing this is the maximum amount you are eligible to receive for the academic year.*

COA Elements
Tuition
Fees
Books and Supplies
Food and Housing
Transportation
Clothing
Misc. Personal Expenses

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What will it cost YOU?

"Sticker Price"
(Cost of Attendance)

−

Scholarships/grants
("Free" Money)

=

"Net Cost" to you

Federal Work Study *and* ***Federal Direct Loans***
can be used to help cover the "net cost," as needed

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What types of funding are available?

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Scholarships and Grants

- This is the **FREE** money – you do not have to pay it back!
- Find out how and when to apply—*you must at least complete the **FAFSA** (other applications also may be required—ask the schools).*
- Need-based federal and state **GRANTS** may be available to students with high need.
- How well you do in high school may impact how much in merit-based **SCHOLARSHIP** funding you are awarded.
- Make sure you understand the "fine print" – *for example, will the grant/scholarship be renewed each year?*

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Federal Work Study (FWS)

- This is money you can earn from part-time employment while you are in school!
- Jobs typically are on campus and may offer flexibility in your work schedule.
- Part-time employment may still be available if you are not eligible for **FWS** funding, but jobs may be harder to find and more likely will be off-campus with less flexible hours.

Loans

- This is money you (and your parents) can borrow—*it must be paid back after you finish school!*
- Loans are used to fill any funding gap.
- Always borrow federal loans first!
  - ***Repayment of federal loans is very flexible and can be responsive to your circumstances—monthly payments on federal loans borrowed by the student can be based on student's income rather than the amount of their debt.***
- Borrow the minimum amount you need to attend your chosen school.

Primary Federal Aid Programs

Grants

- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant (SEOG)
- Teacher Education Assistance for College and Higher Education (TEACH) Grant

Federal grant funding could total more than $7,400/year depending on your situation.

Employment

- Federal Work-Study (FWS)

Loans

STUDENTS:

- Direct Subsidized Loan
- Direct Unsubsidized Loan

PARENTS:

- Direct PLUS Loan

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State of Delaware Financial Aid Programs

- To apply for Delaware Higher Education Office (DHEO) grants and scholarships, you first need to create a Student Account in the **Delaware Higher Education Financial Aid Portal**

- You can learn more about State Scholarship opportunities, create your online Student Account, and apply for scholarships at: ***https://tinyurl.com/DEFinAid***

Primary Delaware Programs

Scholarships and Grants

- **SEED (Student Excellence Equals Degree) Scholarship** – *merit-based award for use if enrolled in associate degree, diploma, credit certificate, bachelor's degree, or workforce training program at Delaware Tech; or the Associate's (AAP) degree program at the University of Delaware*
- **INSPIRE Scholarship** – *merit-based award for use at Delaware State University*
- **B. Bradford Barnes Memorial Scholarship** – *merit-based award to cover all direct education expenses at the University of Delaware for the academic year*
- **Herman M. Holloway Sr. Memorial Scholarship** – *merit-based award to cover all direct education expenses at Delaware State University for the academic year*
- **Diamond State Scholarship** – *merit-based award for use at any college/university in US*
- **Scholarship Incentive Program (ScIP) Grants** – *need-based award for use at any college in Delaware or as part of "Academic Common Market"*

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Primary Delaware Programs

Scholarships and Grants

- **Educator Support Scholarship** – *major-specific award for use if enrolled in in bachelor's or graduate degree programs at public or private Delaware institution*
- **Career-Based Scholarship** – *major-specific award for use if enrolled in in bachelor's or graduate degree programs at public or private Delaware institution*
- **Education Benefits for Children of Deceased Veterans and Others** – *covers tuition and fees at a Delaware public college, or private Delaware college if program not offered at DE public institution, or out-of-state public or private college if program of study not offered in DE; student must be 16-24, DE resident of 3+ years, and the surviving child of a military servicemember, state trooper, or state transportation work who was killed in the line of duty*
- **Foster Care Tuition Waiver** – *Full ride scholarship for us at any of the three DE public colleges for students who were in foster care in Delaware during teenage years*

Delaware Application Requirements:
2025-26 Delaware Scholarships/Grants

- Complete the **FAFSA** at ***FAFSA.gov*** and submit it by **5/14/2027**.
- Create your Delaware Higher Education Office (DHEO) "**Student Account**" by clicking on the "**Student Account Access**" link at: ***https://tinyurl.com/DEFinAid***
- Complete the required application form for the merit-based scholarships funded by the State of Delaware and submit online by **2/26/2027**.
  - Application is available at: ***https://tinyurl.com/DEFinAid***
- Complete any additional requirements specified by the school

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Primary Delaware Programs

Reduced Tuition Opportunity

- **Academic Common Market (ACM)** is an option for student looking to attend an out-of-state school for a major/program of study not offered at UD, DSU, or DTCC

- ACM is a tuition-savings agreement between 15 states and select public colleges
  - ***Eligible students can pay in-state tuition at participating public colleges in other states***
  - ***Delaware students can submit applications year-round through the Delaware Higher Education Office (DHEO)***

- Visit DHEO's ACM website to learn which colleges and majors are eligible
  - ***Delaware ACM Information***

Arkansas	Mississippi
Alabama	North Carolina
Delaware	Oklahoma
Florida	South Carolina
Georgia	Tennessee
Kentucky	Texas
Louisiana	Virginia
Maryland	West Virginia

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Delaware Student Success:
Your Scholarship Source

- Allows you to:
  - ***Search/Research Colleges and Trade Schools***
  - ***Search/Research/Apply for Scholarships***
  - ***Learn About the College Investment Plan***
  - ***Download Checklists for Grades 9-12***
  - ***Easily navigate to the DE Higher Education Financial Aid Portal***

- Visit delawarestudentsuccess.org and use this resource today!

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Delaware Student Success: *Launch Into Your Future*

- *Launch Into Your Future* Month is Delaware's push to get seniors on track towards their futures

- The *Launch* site brings together varied college and career resources, including:
  - ***College application fee waivers***
  - ***Senior Year Checklists***
  - ***Info on non-college pathways***

- Let's visit delawarestudentsuccess.org/launch and see what's on offer!

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Other Scholarship Sources

- **The Delaware Community Foundation Scholarship Compendium** lists over 80 scholarships annually
  - ***An online application is available late fall at www.delcf.org/scholarships***

- Check with employers, community organizations, corporations, local merchants, and service groups about scholarship opportunities

- HS counselors have large lists of available scholarships, as well

Who is eligible for federal financial aid?

Student generally must be:

- U.S. citizen, permanent resident or eligible noncitizen with a valid Social Security number
- Pursuing a degree or certificate at an eligible institution
  - ***You also must be enrolled at least half-time to borrow Federal Direct Loans***
- In possession of a high school diploma, GED certificate, completed home schooling or enrolled in an eligible career pathway program
- Maintaining satisfactory academic progress once in college or career school

Both student and at least one parent/contributor must create an FSA ID (account username and password) to complete the FAFSA and gain access to federal student aid.

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DACA/Undocumented Students

You should:

- Contact the Financial Aid Office at each school you are considering and ask what funding options may be available to you at that school.
- Apply to ***TheDream.US*** scholarship program (DSU and other colleges).

You are:

- Not eligible for **FEDERAL** financial aid under current federal law.

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How do you apply for federal funding?

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Minimum Application Requirements for Federal Student Aid

At a minimum, you must:

- Apply for admission
- Submit the **FAFSA** (the "Free Application for Federal Student Aid") at ***FAFSA.gov***

However, there may be ADDITIONAL application(s) required by some schools or funding programs!

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"FAFSA"

Free Application for Federal Student Aid

FAFSA is where your journey begins!

It's the federal application used to collect demographic and financial information from "**contributors**" – *e.g., student, student's spouse, parent(s), step-parents*

- **FIRST STEP**: Student and at least one parent (if student is considered **dependent**) each must create their own **Studentaid.gov** account by creating their **FSA ID** (account username and password) initially at ***Studentaid.gov*** the first time they are completing the **FAFSA**
- **SECOND STEP**: Complete the **FAFSA** application online at: ***FAFSA.gov*** *(**FAFSA** must be completed **every year** financial aid is needed)*

2027–28 FAFSA becomes available by **October 1, 2026**

- *Uses federal tax information (e.g., income/taxes paid) from your **2025** federal tax return*

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"CONTRIBUTORS"

"Contributor" is anyone who is required to provide personal and financial information in their portion of the **FAFSA** form.

- Contributors are:
  - Student
  - Student's spouse, if married
  - Biological/adoptive parent(s) if student is considered **dependent**
  - Stepparent if parent required to provide information has remarried and student is **dependent**
- Contributors are NOT:
  - Grandparents, foster parents, legal guardians, brothers or sisters, aunts or uncles, even if they have helped raise the student

Contributors must provide information on the FAFSA for the student to be eligible to receive federal financial aid, but they are not financially responsible for the student's education costs by providing that information.

FSA ID is required to sign the FAFSA



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FSA ID:
Your "Electronic" Signature

- **FSA ID** is used to access your account and sign the **FAFSA.**
- You can use the "**Create Account**" option to create your **FSA ID** *(account **username** and **password**)* at: ***StudentAid.gov.***
- **STUDENT** and at least one **PARENT** *(if parent(s) information is required on the FAFSA)* each need to create their own **FSA ID** if they have not done so previously before they complete/submit the **FAFSA.**
- For assistance creating your **FSA ID**, call **800-4-FED-AID (800-433-3243)** or register for a Stand By Me NexGen One-on-One Zoom FSA ID Completion Appointment at ***UWDE.org/fafsa.***

NOTE: ***Parent(s) who do not have a valid Social Security Number (SSN) still must create an FSA ID.***

Why do you have to submit the FAFSA?

FAFSA does …

- Determine student's eligibility for federal student aid
- Gather family's income and asset information needed to calculate "Student Aid Index" (SAI)
- ***Need to be submitted every year financial aid is needed***

FAFSA does NOT …

- Collect information about household's expenses or "special circumstances"
- Determine what specific financial aid will be awarded
- Determine how much financial aid will be awarded
- Serve as loan application

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What is the "Student Aid Index" (SAI)?

- **SAI** is an eligibility index number used by schools (e.g., colleges and universities) to help them determine how much "need-based" financial aid a student is eligible to receive at that institution.
- **SAI** is the same amount regardless of the school attended.
- **SAI** can be negative (down to -$1,500).
- Student is eligible for a maximum Federal Pell Grant if **SAI** is between -$1,500 and $0.
- **SAI** does not account for the number in college *(family can contact the Financial Aid Office to request consideration of this "special circumstance" to see if additional financial aid can be offered).*

Non-need based financial aid *(e.g., unsubsidized federal loans)* is available to help you replace the SAI, if needed.

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Information Needed to Complete FAFSA

- Student's Social Security number (SSN) – *student must have SSN to be eligible for federal student aid*
- Parents' email address
  - *Parent(s) who do not have a valid SSN still can complete the **FAFSA** but they first will need to create their own **FSA ID** (account username and password)*
- Student's Alien Registration Number if he/she is not a U.S. citizen
- Copy of **2025** federal tax return, schedules and W-2 form(s)
- Records of untaxed income, interest income, veteran's non-education benefits
- Information on ASSETS including cash; savings and checking account balances; annual child support received; education savings accounts (529 Plans) if student is designated beneficiary; investments including real estate but not including the family home; net worth of businesses and farm investments

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Federal Tax Information & the 2027-28 FAFSA

- For you to be eligible for federal financial aid, and to have your **2027-28 FAFSA** processed by the U.S. Department of Education (ED), you and your parent(s) as contributors (if dependent) will be required to provide **CONSENT AND APPROVAL** for your **2025** federal tax information to be transferred automatically through the IRS Direct Data Exchange as part of the **FAFSA** application *(even if a federal tax return was not filed for **2025**).*

- However, you and your parent(s) as contributors (if dependent) still will want to have the **2025** federal tax return/schedules and W-2 forms available if tax return(s) was/were filed—additional information may need to be entered from them that is not transferred automatically as you complete the **2027-28 FAFSA** online.

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Parents and the FAFSA



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Will parents' information be needed on the FAFSA?

- **YES**, if student is determined to be **DEPENDENT.**
- **NO**, if student is determined to be **INDEPENDENT.**

Student is considered INDEPENDENT in 2027-28 if …

- Born before 1/1/2004
- Married
- Grad/prof student
- Serving on active duty in military for purposes other than training
- Veteran of U.S. armed forces
- Has dependent children
- Has dependents other than children/spouse
- Emancipated minor as determined by court
- Someone other than parent or stepparent has *legal guardianship* as determined by a court (court papers must say ”guardianship" rather than ”custody")
- Since age 13, both parents deceased, in foster care, or dependent/ward of court
- As of 7/1/2026, determined to be unaccompanied youth who is homeless or self supporting and at risk of being homeless

NOTE: Most high school seniors are considered DEPENDENT, and therefore, must provide parent(s) information on the FAFSA

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Who are "Parents" on FAFSA?

- **"Parents"** are the legal (**biological** or **adoptive)** parents of the student (*includes any individual listed as a "parent" on student's birth certificate).*

- The following are **NOT** the **"Parents"** when completing the **FAFSA** even if the student lives with these individual(s):
  - ***Grandparents, aunts, uncles, siblings or other relatives***
  - ***Foster parents, legal guardians (student likely is "independent")***

Are BOTH parents required to provide information on FAFSA?

- **YES, if parents live together** *(regardless of marital status).*
- **NO, if parents do NOT live together:**
  - Information must be provided by the **parent** who provides the **greater amount of financial support** for the student regardless of where the student resides.
    - Must include information from stepparent if the **parent** who provides the **greater amount of financial support** has remarried.
  - If both **parents** provide the exact same amount of support or if they don't support the student financially, then the **parent** who has the **greater income or assets** must provide their information (and if remarried, so must the stepparent).

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What if student does not have contact with parents or cannot obtain information from them?

For example …

- Parent(s) whereabouts is unknown
- Parent(s) is/are not permitted to have contact with student

Then, "Unusual Circumstances" may exist …

- Student can complete/submit the **FAFSA** without providing parents' information and have it processed provisionally by ED.
- But student also must contact **Financial Aid Office (FAO)** at **EACH** school to which they are applying for admission/financial aid to request further review/evaluation by the FAO to determine if they can override dependency status so that the student does not have to provide information from parent(s) on **FAFSA** before processing of the submitted FAFSA can be finalized by ED and financial aid awarded.

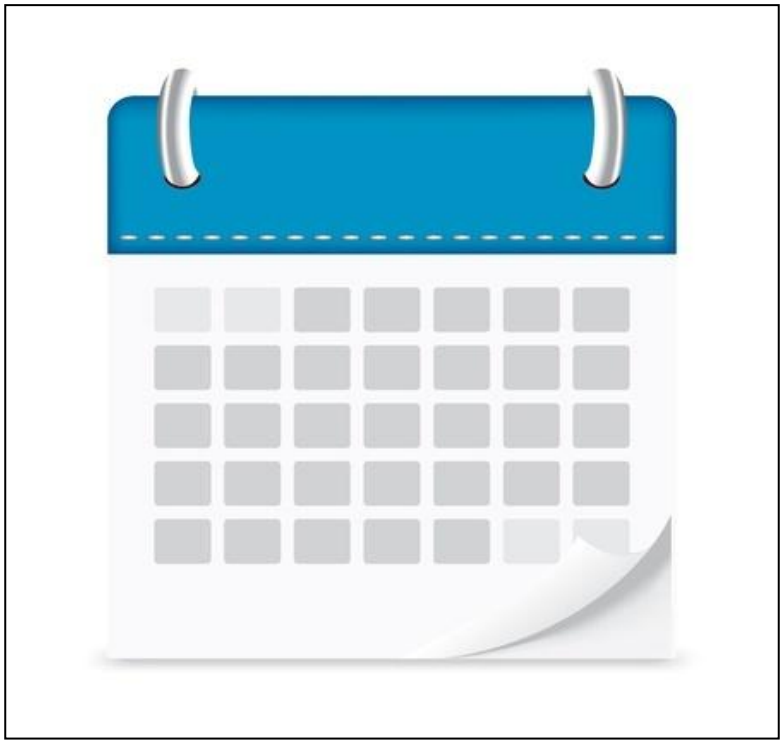
What if you have "Special Circumstances?"

Special circumstances may exist that make it difficult for the family to provide support for the student to the extent expected based on information reported to ED in the **FAFSA**.

- Special circumstances may include:
  - Loss of income/employment
  - Extraordinary expenses (e.g., healthcare, dependent care)
  - More than one child in college/school

When you feel "Special Circumstances" exist …

- Contact the school's Financial Aid Office after submitting the **FAFSA** application and explain the circumstances to see if any adjustments can be made and additional financial aid offered to the student.



When do you apply?

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Apply Early!

- **Do NOT wait until you are offered admission**
  - *You could miss important filing deadlines established by the school you want to attend*
- **2027–28 FAFSA** becomes available by **October 1, 2026**

For assistance completing your **2027-28 FAFSA**, call **800-4-FED-AID (800-433-3243)** or register for a Stand By Me NexGen One-on-One Zoom FAFSA Completion Appointment at ***UWDE.org/fafsa*.**

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FAFSA RESULTS:
"FAFSA Submission Summary"

- Student will receive **"FAFSA Submission Summary"** once the **FAFSA** has been processed by ED.
- Student and parent(s) should review the information:
  - Check all information for accuracy; correct any errors
  - Update estimated information, if necessary
  - Update school listing, if necessary
  - Submit corrected/updated **FAFSA**, as needed

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How will you know what financial aid you are eligible to receive?

The school's Financial Aid Office will notify you of the types and amounts of financial aid you are eligible to receive as soon as possible after:

- ***You have been admitted to the school.***
- ***You have submitted your FAFSA and all other required financial aid application materials.***

You will need to follow the directions provided by the school to complete the process (including applying for any loans you need to borrow).

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Final Comments

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In summary …

- **Is money available?** – *YES, money is available—but you must apply for it!*
- **How much?** -- *You can receive financial aid in an amount up to the "Cost of Attendance" (tuition/fees, books/supplies, living expenses) calculated by the school you attend*
- **What types of funding are available?** – *(1) Scholarships/grants, (2) Federal Work Study and (3) loans*
- **How do I get the money?** – *At a minimum you must: (1) apply for admission to the school, and (2) complete and submit the **FAFSA**—but additional forms may be required by the school you want to attend*
- **When can I apply for 2027-28?** – *As soon as possible once the **2027-28 FAFSA** is available; became available on **October 1, 2026***

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Financial Aid Prep Checklist

- Create a separate **FSA ID** for student and parent(s) at ***StudentAid.gov***

- Create your DHEO "**Student Account**" for Delaware state funding at ***https://tinyurl.com/DEFinAid***

- Begin researching scholarships online and in your community
  - ***Delawarestudentsuccess.org and their Scholarship Compendium is a great place to start***
  - ***Your school counselor will also be a great resource for scholarships***

Financial Aid Prep Checklist

- Begin researching colleges/universities/trade schools which might be good options for you
  - ***Use the CollegeScorecard.ed.gov to review and compare schools***
  - ***Use delawarestudentsuccess.org to research and consider Delaware schools***
- Visit ***StudentAid.gov*** to learn more about the FAFSA and the types of aid for which you might be eligible
  - ***You can also use the Aid Estimator to see what aid you may be eligible for and plan accordingly***
  - ***Additionally, you can use the Net Price Calculator to see what each school may cost you and compare that to your Aid Estimator result***

Helpful Tools …

- **"Federal Student Aid Estimator"** available at: ***StudentAid.gov/aid-estimator***
- **"Net Price Calculator"** for the college you want to attend—search tool available at: ***CollegeCost.ed.gov***
- **"College Scorecard"** available at: ***CollegeCost.ed.gov***
- **"College Navigator"** available at: ***CollegeCost.ed.gov***



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For assistance/more information . . .



- College admission and financial aid staff
- High school counselor
- Online resources:
  - ***DelawareStudentSuccess.org***
  - ***StudentAid.gov***
  - ***CollegeCost.ed.gov***
  - ***GIBill.va.gov***
  - ***Uwde.org/fafsa***

For phone assistance, call:

- U.S. Department of Education at **800-4-FED-AID** *(800-433-3243)*
- Stand By Me NexGen: **Dial 211 or call (800) 560-3372**

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COLLEGE FUNDING PROJECT

Paying for college begins today; start your journey now!

Money is available, but you need to file the FAFSA!
Be strategic, start preparing now!

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GREAT SEAL OF THE STATE OF DELAWARE

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Scan for more great SBM NG events and resources!

Thank you!

The Stand by Me NexGen Team

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