



GUIDE TO

FINANCIAL AID

Planning for College or
Career School



KEYSTONESM
Student Loans

FINANCIAL AID STEPS TO SUCCESS

There's a lot to do when preparing for higher education. These steps can help you make college or career school more affordable:

1 Research, visit, and apply to schools.

Use the Net Price Calculator at CollegeCost.ed.gov to find out how much your education may cost at each of your selected schools. Calculate your expected student loan debt and future income at MySmartBorrowing.org.

2 Search and apply for scholarships.

Create an account at FastWeb.com, check with your school counselor, and reach out to local organizations as early as 9th grade.



3

Apply for financial aid by completing the FAFSA®.

File the Free Application for Federal Student Aid (FAFSA®) at [StudentAid.gov](https://studentaid.gov) in 12th grade. The FAFSA determines your financial aid eligibility—file it early, before any school or state deadlines.



4

Decide on a school and submit enrollment deposit by due date.

If you still owe a balance, you must arrange a payment plan or secure additional funding before classes start. Funding options may include personal savings, family assistance, or educational loans.



ESTIMATE THE COST OF A COLLEGE OR CAREER SCHOOL

Paying for college or a career school starts with understanding how much you can afford. This is based on your school choice, career goals, and the money available. You should decide if a school will be a good financial fit before you enroll.

Cost of Attendance

The cost of attendance includes:

-  Tuition and fees
-  Books and supplies
-  Transportation
-  Housing
-  Food
-  Personal expenses

Estimate Your Costs	
Tuition & Fees	\$
Housing & Food	\$
Books, Course Materials, Supplies, & Equipment	\$
Transportation	\$
Personal Expenses	\$
Miscellaneous	\$
Total Student Budget	\$

Check out EducationPlanner.org/students for more tips and resources to help manage your next steps.





College Net Price

Use CollegeCost.ed.gov to find the Net Price Calculator and estimate what you may pay for a year of school. The Net Price Calculator is also available on every college or career school's own website.



What Is Your Net Price?

Cost of Attendance (Tuition, fees, housing, meals, books, etc.)	Grants & Scholarships (Merit- or need-based aid you usually don't have to repay)	Net Price (Your net cost paid with savings, income, payment plans, and loans)
Total	- Total	=

The Net Price Calculator provides a personalized estimate to help you find your best financial fit. It includes the approximate cost of attendance and your expected financial aid eligibility for a specific school.

This estimate can help you understand your costs and financial aid available to help pay for school. However, you still need to apply for admission and complete the FAFSA to find out how much financial aid you will actually receive.

Visit the Net Price Calculator by scanning this code!



EXPLORE EACH TYPE OF FINANCIAL AID

There are several types of financial aid that can help make school more affordable. It's important to understand each option so that you can plan wisely and take full advantage of the money available.



Grants

Eligibility for grants is typically based on your family's finances. **Grants do not need to be repaid if you meet all the requirements of the individual grant program.** There are grant programs funded by the federal government, state governments, colleges and career schools, and other organizations.



Scholarships

Scholarship money is typically awarded based on your merit or performance. **You usually won't repay these.**



Other Educational Aid

Funding can include money from work-study, military service, and other programs **most of which you don't have to pay back if you meet all of the requirements.**



Loans

Student loans must be repaid! There are federal and private education loans available to help finance your education. Repayment terms and conditions vary.



Scan this code for resources about smart borrowing!

SEARCH & APPLY FOR SCHOLARSHIPS

Unlike student loans, you don't have to pay back most scholarships. The more free money that you receive from scholarships and grants, the less you have to borrow to pay for school. Scholarships can help reduce your net price for school.

REMEMBER:
Scholarships
should be **free**,
don't pay to apply!

Searching

Did you know that you can start looking for scholarships before 12th grade? There are scholarship opportunities for students in grades 9–11, as well as current college students and high school seniors. Information is available from these resources:

- BigFuture.CollegeBoard.org
- Fastweb.com
- ScholarshipAmerica.org
- ★ Popular search sites
- Other national scholarship search sites
- High school counselor's office
- College or career school
- pheaa.org



Eligibility

You must meet specific eligibility requirements to apply for most scholarships and will likely have to compete against other applicants. Scholarship eligibility may be based on any combination of criteria, including:

- Academic, athletic, or artistic achievement
- Affiliation with community or religious organizations
- Degree program, major, or field of study
- Extracurricular activities, including community service or clubs
- Financial need
- Residency (state, county, or town in which you live)



Applying

To apply for scholarships:

- Confirm that you meet the eligibility requirements.
- Gather your essay, letter of recommendation, resume, or any other required items.
- Complete your application and submit it before the deadline.



APPLY FOR FINANCIAL AID BY COMPLETING THE FAFSA

The FAFSA is an annual form for students to apply for federal, state, and school financial aid programs.

Take Action!

Things To Do in 12th Grade

1. Create your StudentAid.gov account
NOTE: If you're a dependent student, both you **and at least one parent** should create an account to electronically sign the FAFSA.
2. Complete the FAFSA

Get help creating a
StudentAid.gov
account



Visit StudentAid.gov/fafsa
or scan the code to begin!

The FAFSA is typically available on October 1 for the upcoming school year. Make sure you apply early, before state and school financial aid deadlines.

You may list up to 20 schools on the FAFSA, and your list can include schools that you haven't yet applied to. You must complete the FAFSA every year while you're in school and need financial aid.

Get Free FAFSA Support!

Check out KeystoneStudentLoans.org/fafsaTipSheet to get help applying for financial aid!



If you plan to attend school from	You can submit the FAFSA from	Tax info
July 1, 2026–June 30, 2027	October 1, 2025–June 30, 2027	2024
July 1, 2027–June 30, 2028	October 1, 2026–June 30, 2028	2025
July 1, 2028–June 30, 2029	October 1, 2027–June 30, 2029	2026

The schools that you listed on your FAFSA will use the information you provided to notify you of your financial aid eligibility after you apply and are accepted. You should also ask if your school requires any additional information from you, such as the College Scholarship Service (CSS) Profile.

Check [StudentAid.gov/fafsa](https://studentaid.gov/fafsa) to make sure you file by your state's deadline for certain grants, scholarships, and loans.

Next Steps

1. **Review** EducationPlanner.org/students/preparing-for-school to explore your options.
2. **Find and visit the website for your state's higher education agency** to look for more programs and opportunities—ask a guidance counselor if you're not sure where to start!
3. After filing the FAFSA, **monitor your email** for updates.

You may also want to consider a Keystone Student Loan—a low-cost solution to help bridge the gap between aid you have already secured and what you still need to pay that tuition bill.

Go to KeystoneStudentLoans.org to learn more.



ABOUT KEYSTONE STUDENT LOANS

Keystone Student Loans was established to offer students and families an alternative solution to cover gaps in paying for college.

Keystone provides loans for undergraduate and graduate students, as well as parent borrowers. Even if other aid options were exhausted for the year, Keystone Student Loans will cover 100% of the remaining costs.

The staff at Keystone Student Loans are backed with over 60 years of experience in the student loan industry through its lender—PHEAA. Over the years, PHEAA has evolved into one of the nation's leading providers of student financial aid services, offering options to help students reach their educational dreams and manage successful repayment of student loans.

PHEAA conducts student loan servicing operations nationally as American Education Services (AES) who is also the servicing entity for Keystone Student Loans.



A group of five diverse students are seen from behind, walking up a wide set of stone stairs. They are all wearing backpacks. The student on the far left has a dark blue backpack and is wearing a blue shirt and jeans. The student next to them has long dark hair and is wearing an orange shirt. The student in the middle has long blonde hair and is carrying a white folder. The student next to her has curly dark hair and is wearing a white shirt with a bright yellow backpack. The student on the far right has short dark hair and is wearing a white shirt with a black backpack. They are all heading towards a building with white doors and windows at the top of the stairs.

Contact Us


 @keystone_loans

 @Keystone_Loans

 keystone.loans

Apply or Ask Questions

PA State Grant and Special Programs & PA State Work-Study

 1-866-233-3360

 **Borrowers:** info@KeystoneStudentLoans.org

 **Schools:** schools@KeystoneStudentLoans.org

Keystone Student Loans created this guide to promote financial literacy and provide education about how to pay for school. Before you borrow a private education loan, learn about and take advantage of the many grant and scholarship options that are available to you.

We hope you find it helpful as you navigate paying for college!



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