Financial Information

**Don't Let the cost of college stand in the way of your career goals.**

**The information below helps you learn about many options to pay for education.** Grants and scholarships are free money for your education. Apply for many grant and scholarship opportunities. The time you invest to search and apply for free money could make a difference in the college you attend and the amount of money you may need to borrow.

After you learn about financial aid options, please complete the Financial Aid Reflection.

**It all starts with the FAFSA or the WAFSA.** In Washington, students complete one of two applications to be considered for student financial aid: the FAFSA (Free Application for Federal Student Aid) or the WASFA (Washington Application for State Financial Aid). The applications open October 1 each year and students should try to complete their financial aid application as soon as possible after that date. In addition to state and federal aid, many school-based and school-funded scholarships require students to submit a FAFSA or WASFA form for consideration.

**The FAFSA**

U.S. citizens and eligible non-citizen students will be considered for grants, loans and work-study funds upon completion of this form. Federal aid can be used at technical, two-year and four-year colleges and universities across the country. Learn more about eligibility requirements and complete the FAFSA at [FAFSA.gov](http://www.fafsa.gov/) and [studentaid.ed.gov](https://studentaid.ed.gov/sa/eligibility/basic-criteria).

Direct links to FAFSA resources

* [Documentation](https://studentaid.gov/apply-for-aid/fafsa/filling-out#gathering-the-documents-needed-to-apply) necessary for completing the FAFSA
* Application [Deadlines](https://studentaid.gov/apply-for-aid/fafsa/fafsa-deadlines)
* FAFSA information for students who have been in [foster care](https://studentaid.gov/understand-aid/eligibility#foster-care)
* FAFSA information for students who are, or are at risk of, being [homeless](https://studentaid.gov/apply-for-aid/fafsa/filling-out/dependency)
* Information about eligibility for [Federal Aid for non-U.S. citizens](https://studentaid.gov/understand-aid/eligibility/requirements/non-us-citizens?_ga=2.116236934.1002109450.1584214176-1282552288.1584112767)
* [Getting Help](https://studentaid.gov/apply-for-aid/fafsa/filling-out#getting-help)

**The WASFA**

Students who are not eligible for federal financial aid due to immigration status may be eligible for several Washington State financial aid programs, including the [State Need Grant](https://readysetgrad.wa.gov/college/washington-college-grant), [the College Bound Scholarship](http://www.readysetgrad.org/college/college-bound-scholarship-program), [State Work Study](http://www.readysetgrad.org/college/state-work-study), or [Passport Scholarship](http://www.readysetgrad.org/college/passport-foster-youth-promise-program). These programs fund in-state public and private technical, two-year and four-year colleges and universities. Learn more about eligibility and complete the [WASFA](https://readysetgrad.wa.gov/wasfa) at [readysetgrad.wa.gov/wasfa](http://www.readysetgrad.org/wasfa).

**Washington State Financial Aid Resources**

Washington State has a number of grant, scholarship and loan programs referred to as [Opportunity Pathways](https://readysetgrad.wa.gov/#college/washington-state-financial-aid-programs). Some are financial need-based and others are merit-based, which are based on academic, athletic or other achievements. These include the College Bound Scholarship, Washington College Grant, Passport to Careers, State Work Study and more.

Direct links to Washington State financial aid resources

* [Washington Student Achievement Council](https://wsac.wa.gov/financial-aid) financial aid page
* Washington College Grant. Information from [Washington Student Achievement Council](https://wsac.wa.gov/wcg). Information from [Ready, Set, Grad](https://readysetgrad.wa.gov/college/washington-college-grant).
* [College Bound Scholarship](https://readysetgrad.wa.gov/college/college-bound-scholarship-program)
* Passport to Careers, for foster care and homeless youth. Information from [Washington Student Achievement Council](https://wsac.wa.gov/passport/guide). Information from [Ready, Set, Grad](https://readysetgrad.wa.gov/college/passport).
* Additional Washington financial aid information for youth in [foster care](https://readysetgrad.wa.gov/fostercare)
* State Work Study. Information from [Washington Student Achievement Council](https://wsac.wa.gov/state-work-study). Information from [Ready, Set, Grad](https://readysetgrad.wa.gov/college/state-work-study).
* [Dual Enrollment programs](https://readysetgrad.wa.gov/grad/college-credit-high-school).
* American Indian Endowed Scholarship. Information from [Washington Student Achievement Council](https://wsac.wa.gov/american-indian-endowed-scholarship). Information from [Ready, Set, Grad](https://readysetgrad.wa.gov/college/american-indian-endowed-scholarship).
* [12th Year Campaign](https://readysetgrad.wa.gov/#12th-Year-Resources) resources for high school seniors from Ready, Set, Grad.
* [Western Undergraduate Exchange](https://www.wiche.edu/wue) (WUE) – see which out-of-state schools you can attend without paying out-of-state tuition

[Engage with Otterbot](https://mail.wois.org/exchweb/bin/redir.asp?URL=https://wsac.wa.gov/otterbot), a free texting service designed to help Washington high school seniors navigate financial aid for college and career education. You can access Otterbot via text message 24 hours a day, seven days a week by texting "Hi Otter" to 360-928-7281.

[TheWashboard.org](http://www.thewashboard.org/) is a free, student-centered, online clearinghouse for Washington students seeking college scholarships. This user-friendly site allows students to search and apply for scholarship opportunities that are specific to their academic interests, college, university, or other criteria. Students can easily see what criteria are required and apply for only those scholarships that are a good fit. Scholarships are available year-round, so students should keep their profile up to date and log-in periodically to see if there are new matches.

[Timeforpayback.com](https://www.timeforpayback.com/) is a fun tool that helps you think about how to succeed in college without taking on too much college loan debt.

[Scholarship Finder](https://www.careeronestop.org/Toolkit/Training/find-scholarships.aspx) is a US Department of Education scholarship search with more than 8,000 scholarships.

Your School's counseling or career center has more information about scholarship and grant opportunities. Be sure to get information from your counselors!

Now that you have learned about financial aid for college, please complete the Financial Aid Reflection.

Additional Resources:

* [Prioritizing Options to Pay for College](https://www.hsfpp.org/resources/articles/infographic-paying-for-college.aspx) Infographic
* How to read your [financial aid award letter](https://www.nitrocollege.com/blog/how-to-read-your-financial-aid-award-letter)
* [Gear Up scholarship](https://gearup.wa.gov/educators/scholarships) list
* [Scholarships A-Z](http://www.scholarshipsaz.org/scholarships/) (for non-US citizens)
* Scholarships for [students with disabilities](https://www.affordablecollegesonline.org/college-resource-center/affordable-colleges-for-students-with-disabilities/)
* US News, [Paying for College](https://www.usnews.com/education/best-colleges/paying-for-college) resource page