



MEFA's Guide to
College Financing

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2010-2011

Welcome

MEFA Counselor Emails

MEFA provides step-by-step guidance as families prepare for college. Sign up for our free MEFA Counselor Emails today.

WHO? Parents of college-bound students of all ages

WHAT? Emails with age-based tips for planning, saving and paying for college and important deadline reminders

HOW? Fill out the **MEFA Counselor Email Enrollment Card** in this booklet and drop it in the mail or give it to your seminar presenter. Please include your email address. Or register online at www.mefacounselor.org

MEFA Counselor Emails are also available in Spanish. MEFA believes in protecting your privacy and will never sell or share your information with a third party.

Dear Students and Parents:

Every year, MEFA proudly assists thousands of families like yours in making college a reality. As you prepare for the transition, MEFA is here as your trusted resource for clear, straightforward college planning and financing guidance.

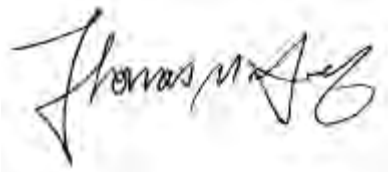
From seminars to social media, MEFA offers a variety of ways to get the information you need. Be sure to sign up for MEFA Counselor Emails at www.mefacounselor.org to receive regular updates throughout your college financing process. You can also connect with us on Facebook at www.facebook.com/mefaMA or follow @MEFAtweets on Twitter at www.twitter.com/MEFAtweets

As the college financing experts, MEFA not only helps families learn more about saving, planning and paying for higher education—we also created the **U.Fund**[®] and the **U.Plan**SM college savings plans and have offered affordable **fixed interest rate college loans** for nearly 30 years.

MEFA is dedicated to making college more accessible and affordable for Massachusetts families. We work closely with Massachusetts school counselors, many of whom have provided recommendations and feedback for MEFA's expansive educational programs, and our efforts are enhanced by their significant input.

I encourage you to join the thousands of families who have taken advantage of MEFA's valuable programs and services. Please do not hesitate to contact MEFA at 800.449.MEFA (6332) to talk with a trained Education Finance Counselor.

Best wishes,



Thomas M. Graf
Executive Director, MEFA

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About MEFA

About MEFA

- MEFA is a not-for-profit state authority that works to make higher education more accessible and affordable through community education programs, college savings plans and low-cost financing options.
- Created the U.Fund® and the U.Plan™ college savings plans, and has offered affordable fixed interest rate college loans for nearly 30 years.
- MEFA has assisted hundreds of thousands of families in financing a college education.

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MEFA was created at the request of Massachusetts colleges and universities to help families plan and pay for college. And after nearly thirty years, MEFA is still doing exactly that—working to make higher education more accessible and affordable for Massachusetts students and families.

MEFA offers community education programs—such as free seminars, hotlines and publications—as well as affordable college loan financing options and two college savings plans. MEFA's programs and services benefit Massachusetts residents, as well as students and families from outside Massachusetts interested in pursuing the advantages of higher education in Massachusetts.

MEFA is also pleased to present YourPlanForCollege: a complete college and career planning resource for students, parents and school counselors at participating Massachusetts high schools, offered by MEFA in partnership with the Massachusetts Departments of Higher Education and Elementary & Secondary Education. Learn more at www.YourPlanForCollege.org

Visit www.mefacounselor.org to learn more about MEFA's resources for students of all ages. We encourage you to take advantage of the many programs and services available.

Helpful Resources from MEFA

MEFA offers numerous free resources for families and students:

The MEFA hotline: [800.449.MEFA \(6332\)](tel:800.449.MEFA)

The MEFA website: www.mefacounselor.org

Timely college admissions and financing emails

College planning and financing seminars

Available in Spanish

About the Seminar

Seminar Topics

- How do you apply for financial aid?
- How are financial aid decisions made?
- What do financial aid awards look like?
- How can families pay their share of college costs?
- What free resources are available to help families?

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Seminar Booklet as a Resource

Included in the College Financing Seminar Booklet:

- PowerPoint Presentation
- Award Letter Comparison Tool
- Loan Comparison Worksheet
- FAFSA Worksheet and CSS/Financial Aid PROFILE® Information
- Personal Resource Page

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MEFA offers extensive resources to help families feel more comfortable with the college financing process—and MEFA's College Financing Seminar is at the core of this outreach.

The seminar provides an overview of the financial aid process that occurs during the senior year of high school and is supplemented by informative online resources and MEFA Counselor Emails to give families easy access to the information covered whenever they need it.

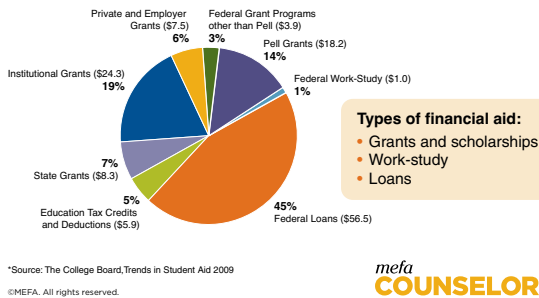
This booklet is another resource that you can use beyond the seminar, as you navigate the college financing process. The included worksheets and charts allow you to customize this book and can help you keep track of application deadlines, compare financial aid award letters, and determine financing options for your family. Helpful tips and links to additional resources are also included throughout the booklet to provide assistance along the way.

Keep this booklet and sign up for MEFA Counselor Emails to guide you step-by-step through the transition into college. And remember, you're not alone—thousands of families like yours have turned to MEFA for help in saving, planning and paying for college. Our Education Finance Counselors are only a phone call away at **800.449.MEFA (6332)**.

Types of Financial Aid

Overview of Financial Aid

Undergraduate Student Aid 08-09 (\$125.7 Billion)



MEFA encourages families to apply for financial aid from a variety of sources in order to get as much assistance as they are eligible to receive.

Grants and Scholarships

Grants and scholarships are gift aid that does not have to be repaid. Grants are available through colleges and universities, and federal, state and private agencies. Public colleges and universities in Massachusetts offer tuition and fee vouchers to Massachusetts residents that waive costs based on need, similar to grants. Scholarships are based on a number of factors that may include special interests, abilities and financial need.

Work-study

Work-study programs allow students to work part-time on or near campus while in college. Work-study awards are not deducted from the semester bill. Instead, students are paid directly for the hours that they work, and their earnings may be used for living expenses, books and supplies or other indirect educational related expenses.

Loans

Loans are available for both students and parents interested in borrowing to cover educational expenses. **See pages 20-23 of this booklet** for information about options for borrowing.

Outside Scholarships

Outside scholarships from private, local and national sources can also be important in assisting you with paying for college. They may be awarded based on a number of factors including financial need, academic merit, artistic or musical talent, interest in a particular field of study and other factors. Check with your school counselor regularly to find out which scholarships are available. Parents and students should also check with their own employers, civic groups and community organizations. Students usually must complete an application directly with the organization offering the scholarship.

Sources of Financial Aid

- Federal
 - Grants, work-study, loans
- Massachusetts
 - Grants, scholarships, tuition waivers
- College/University (institutional aid)
 - Grants, scholarships, loans
- Outside Scholarships

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Tax Credits and Deductions

In addition to grants, work-study and loans, the federal government offers education tax credits and deductions to help make college more affordable for families.

For up-to-date information, please visit www.mefacounselor.org

Need- and Merit-based Financial Aid

Need-based Aid

- Awarded based on family's financial need determined by standardized formula.
- Includes grants, loans and/or work-study.
- All federal and most state and college/institutional aid awarded based on need.

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Merit-based Aid

- Often distributed in recognition of student achievements
- Applicants are often compared against other students who apply
- May or may not be renewable

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Many colleges offer both need- and merit-based financial aid, and students might receive a combination of both.

What is Need-based Aid?

Need-based aid is based entirely on financial need and may include grants, loans and/or work-study. Recipients may receive aid to cover some or all of their costs beyond what their family can afford. Colleges use a standardized formula to calculate how much each family can afford to contribute.

What is Merit-based Aid?

Merit-based aid is generally awarded in recognition of student achievements (academic, athletic, extracurricular, etc.) and is usually given in the form of scholarships, as opposed to loans.

Applications for merit-based aid are usually compared with those of other students to determine the recipient(s).

Beware of Scholarship Scams

While navigating the college financial aid process, families should be aware that applying for private and public sources of scholarship assistance is usually free. Be cautious if someone promises to assist you for a fee. If you have any doubts about a service, contact your school counselor and the Better Business Bureau in your area.

For a link to a free national scholarship database, please visit www.mefacounselor.org

Financial Aid Applications

Financial Aid Applications

- **Free Application for Federal Student Aid (FAFSA)**
 - Required by all colleges for federal and MA state aid
 - Free form
 - Must be completed each year
 - Online application recommended
- **CSS/Financial Aid PROFILE®**
 - Some colleges require this form for institutional aid
 - Cost associated
 - Online application required
- **College Financial Aid Application**
 - Required by some colleges
 - Usually part of the admissions packet

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To qualify for financial aid, it is very important to complete all necessary applications and meet each college's application deadline. Three of the most commonly used forms are the Free Application for Federal Student Aid (FAFSA), the CSS/Financial Aid PROFILE®, and the college's own financial aid application.

Visit www.mefacounselor.org
to complete the FAFSA
and CSS/Financial Aid PROFILE.®

Type of Application	FAFSA	CSS/Financial Aid PROFILE®	College's Financial Aid Form
Who requires it?	All colleges	Some private colleges	Some colleges
Cost?	Free	\$25 for initial application, including one college plus \$16 for each additional school	Free
Available online or paper?	Online is recommended	Online only	Depends on college
When is the form available?	January 1st	October 1st	Depends on college
How do you make corrections after the form is submitted?	Online	Send directly to colleges	Send directly to colleges
How do I get started?	Register for Federal Student Aid PIN and start FAFSA on the Web Worksheet.	Create a collegeboard.com account and complete the online Profile registration.	Get the application form directly from the college.
Who signs the form?	Student and Parent	Student or Parent	Depends on college
How is it used?	Calculate eligibility for federal, state and some institutional aid.	Calculate eligibility for institutional aid.	Calculate eligibility for institutional aid.

Tips for Completing Financial Aid Applications

- 1 Do not miss deadlines.** Keep track of financial aid application requirements and deadlines with the **Personal Resource Page** on the inside back cover of this booklet.
- 2 If your taxes are not complete, you may estimate your income in order to meet the deadlines.** Be as accurate as possible since your estimates will impact the initial award package you receive. You will be required to provide updated information later.
- 3 Apply online** if possible, to reduce errors and speed up the process.
- 4 Write clearly and legibly** if applying via the paper application.
- 5 Remember, when the FAFSA asks for “your name” and “your Social Security Number”** it is referring to the student, not the parent.
- 6 When completing the FAFSA online, save your information as you go.** This also allows you to start your FAFSA application and complete it at another time if necessary.
- 7 If your family has multiple children in college,** separate applications must be completed for each of them.
- 8 Apply for your Federal PIN.** Dependent students and a parent both need their own PIN to sign the FAFSA electronically. You can apply when completing the online application or apply now by visiting www.mefacounselor.org
- 9 Keep copies of everything you are asked to submit** to the financial aid office, including tax forms, income and bank statements. See **page 11** for suggestions of what else to keep in your financial aid file.
- 10 Ask questions if you need help.** Contact the college’s financial aid office for assistance in completing your forms.

Why file the FAFSA online instead of filing the paper application?

- **It’s faster.** Completing the FAFSA online and using your PIN can speed up the application process by as many as 14 days.*
- **It’s easier.** FAFSA on the Web may simplify your application based on your responses to certain questions, and you may be able to upload information from your tax return directly through the IRS Data Retrieval Tool.
- **It reduces errors.** The information you report is automatically reviewed for obvious and common errors before you submit your application.

**Source: www.fafsa.gov, 2009*

FAFSA Day Massachusetts A College Goal Sunday Program

Get **FREE** assistance in
completing the FAFSA.

**Sunday, January 30, 2011
at 2:00 p.m.**

**Over 25 locations across
Massachusetts**

**For more information and additional dates,
visit www.fafsaday.org**



After You Apply

What Happens After You Apply?

- Colleges and state receive data electronically
- You will receive (electronically or by mail):
 - Student Aid Report (SAR)
 - CSS/Financial Aid PROFILE® acknowledgement report
- Review both for accuracy and keep for records
- Colleges may request verification

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What happens now?

The colleges you've applied to will review your applications to determine your eligibility for financial aid. Sometimes the financial aid office needs additional information before they can calculate an award. If this is the case, they will contact the student, usually by mail. The financial aid award letters themselves will also be addressed to the student. The student is the primary and sometimes only point of contact for important correspondence such as housing applications, tuition bills and loan promissory notes.

While waiting to receive award letters, students may wish to research and apply for outside scholarships. You are required to report information about outside awards to the colleges.

Financial Aid Timetable

	Activity
November – December	CSS/Financial Aid PROFILE® or institutional applications are due for Early Action/Early Decision.
January 1	FAFSA is available.
February – April	Most financial aid applications are due at colleges.
March – April	Award letters are sent to accepted students.
May 1	Deadline to select college and submit tuition deposit
July – August	First semester tuition bills are due.
December – January	Second semester tuition bills are due.
January – April (following year)	Students must reapply for financial aid for next academic year.

Sign up for MEFA Counselor Emails for reminders to help you stay on track throughout the year at www.mefacounselor.org

Important Questions and Documents

Questions to Ask the Financial Aid Office

The following are some important questions to ask the financial aid office at each college you apply to. Some of this information may be available in the *Financial Aid* sections of college websites.

- 1 What is the total cost of attendance?
- 2 What financial aid forms are required and when are they due?
- 3 What is the college's policy on need-based aid?
- 4 Are there merit-based scholarships? How do students apply?
- 5 Assuming cost and family responsibility remain constant, how will grant and loan amounts change from year to year? What if my situation changes?
- 6 Are the scholarships/grants renewable each year? If so, are there conditions such as grade point average, enrollment status or major?
- 7 Are students required to apply for financial aid even if they receive a scholarship?
- 8 How do outside scholarships affect the rest of the package?
- 9 What is the college's policy on divorced or separated parents?
- 10 What does the college estimate the total student debt will be upon graduation?

What to Put in Your Financial Aid File

To ensure that you always have the information you need when researching and applying for financial aid, **we suggest keeping the following documents together in one place:**

- Personal Resource Page from **MEFA's Guide to College Financing** (page 35)
- Year-end bank statements and account summaries
- Year-end pay stubs, W2s and 1099s
- Most recent completed tax returns
- FAFSA on the Web Worksheet
- Student Aid Report (SAR)
- Verification forms, if required
- Copy of any correspondence with financial aid office
- Financial aid award letters
- Outside scholarship information

Expected Family Contribution (EFC)

Expected Family Contribution (EFC)

- Family has the primary responsibility for contributing to the student's education
- Measure of what a family is expected to contribute toward student's education for one year
- Calculated using standard methodology formula

Visit www.mefacounselor.org to link to an EFC calculator.

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Calculating eligibility for financial aid starts with the Expected Family Contribution (EFC). It is the primary responsibility of the family to pay for college, and the EFC is an estimate of how much the family is able to contribute toward educational expenses for one year. The EFC is based on the parents' and student's income and assets reported on the FAFSA, and is computed using a standard formula or methodology that assesses your family's financial strength.

Whose information is included in the forms?

On the FAFSA, most high school seniors are considered dependent students, and are therefore required to provide parental information along with their own. **Parents may be biological or adoptive, and further instructions differ depending on the family situation:**

Married: both parents provide information.

Single or widowed: that parent provides information. If remarried, include step-parent's information.

Divorced/Separated: the parent that the student lived with more during the prior 12 months provides information. If that parent is remarried, include step-parent's information. Non-custodial information is not currently required for the FAFSA, but may be requested by some colleges that require the CSS/Financial Aid PROFILE.[®]

Court-appointed legal guardian or foster parent: no parental information is currently required. Student is considered independent on the FAFSA.

You may calculate your own estimated EFC by clicking on the "Calculate your EFC" link at www.mefacounselor.org

Calculating the EFC

Federal EFC Formula

- Includes parent and student income and assets
- Includes income and asset protection allowances
- Parent and student information treated differently
- Does not include personal debt such as credit cards, auto or personal loans

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Formula for Institutional Financial Aid

- Some private colleges may require CSS/Financial Aid PROFILE® to calculate eligibility for institutional financial aid
- Asks for additional information not on the FAFSA
- Uses different formula to measure family contribution
- Family contribution expected by the institution may be different from federal EFC
- Federal and MA state financial aid eligibility will be based exclusively on EFC from FAFSA

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The Federal EFC Formula

The Federal EFC formula is used to help distribute limited financial aid dollars as fairly as possible relative to students' need, with the goal of increasing access to higher education. The formula contains income and asset protection allowances to account for your family's basic living and other expenses. Family size, federal tax liability and the state you live in are some of the factors that protect income. Additionally, some parent assets are protected based on the age of the older parent.

Defining Income and Assets

Income for parents and students includes Adjusted Gross Income (AGI), plus many types of untaxed income. Assets for parents and students include cash, checking and savings accounts, investments, and net value of business, if applicable. For the FAFSA only, the following assets are not included: value of primary residence, value of life insurance, value of retirement plans and certain small family businesses. Visit www.mefacounselor.org for more information on untaxed income and assets reported on the FAFSA.

Special Circumstances

Need-based aid is generally calculated with standardized formulas, but the financial aid office may sometimes take unique family circumstances into consideration. If your family is facing nondiscretionary expenses or income fluctuations that will make it difficult for you to absorb college costs, contact the financial aid office first to see if your situation warrants an appeal and if so, what information or documentation they might need. **Possible examples include:**

- A recent job loss or reduction in income
- Unusual medical, dental or disability expenses
- Nursing home or unusually high childcare costs

Impact of Assets and Income on EFC

Asset Impact – Family Size: 4

Parent income remains level, assets increase

	Family A	Family B	Family C
Income	\$60,000	\$60,000	\$60,000
Assets	\$0	\$75,000	\$150,000
EFC	\$4,368	\$5,242	\$8,753
Change	\$0	\$874	\$4,385

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This example is an estimate only.

Income Impact – Family Size: 4

Parent assets remain level, income increases

	Family A	Family B	Family C
Income	\$60,000	\$100,000	\$150,000
Assets	\$50,000	\$50,000	\$50,000
EFC	\$4,368	\$16,245	\$28,284
Change	\$0	\$11,877	\$23,916

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This example is an estimate only.

Parent and student financial information are treated differently in the federal EFC formula. The chart below details the current percentage of parent and student income and assets that go into the EFC after all allowances are subtracted.

While assets are considered in the EFC formula, for most families income is the biggest factor in calculating the parents' contribution to the EFC. The higher the parents' income, the higher the percentage that is expected to be available to pay for college. Likewise, the lower the parents' income, the lower the percentage that goes into the EFC—in some cases the EFC might be as low as zero.

Percentage of Income and Assets

	Income	Assets
Parent	22-47% of available income after federal tax, income protection and other allowances	No more than 6%
Student	50% after taxes and income protection allowance of \$4,500	20%

All charts based on 2010-2011 Federal Methodology (EFC Formula).

To find out what is and is not considered an asset by the FAFSA, visit www.mefacounselor.org

Financial Aid Eligibility

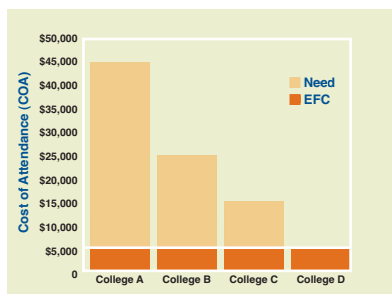
Financial Aid Formula

$$\begin{aligned} &\text{Cost of Attendance (COA)} \\ - &\text{Expected Family Contribution (EFC)} \\ \hline = &\text{Financial Aid Eligibility/Financial Need} \end{aligned}$$

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How the Formula Works



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The Cost of Attendance

The Cost of Attendance (COA) varies at each college or university and includes that school's tuition and fees, room and board, and estimates for books and supplies, travel and personal expenses.

Each college determines your eligibility for financial aid by subtracting your EFC from their Cost of Attendance (COA). If your EFC is not sufficient to pay the full cost of attendance, you have financial need, or eligibility for financial aid.

Don't rule out applying to a college that is a good academic and educational fit just because of its cost of attendance. While the costs vary between colleges, each financial aid office will typically use the same EFC from your FAFSA as the basis for calculating eligibility for financial aid. Therefore, students may be eligible for more financial aid at colleges with a higher cost of attendance.

Keep in mind that different financial aid awarding policies make it difficult to predict which college will be the most affordable for your family. MEFA encourages families to consider applying to at least one college that will be affordable regardless of financial aid.

The Cost of Attendance

The variance in college costs is due largely to the difference in tuition and fees from college to college. This table provides average costs for tuition and fees by type of college.

	Tuition and Fees ¹
MA Community College ²	\$3,862
MA State College/University ²	\$6,400
UMass ²	\$9,585
Public Four-Year Out-of-State ³	\$17,460
Private Not-for-Profit Four Year ³	\$25,177

¹ Average tuition and fees as of the 2008-2009 academic year.

Unless specified as MA specific, data is a national average.

² Source: Massachusetts Department of Higher Education

³ Source: The College Board, "Trends in Higher Education," 2009

The Financial Aid Package

Financial Aid Awarding

Cost of Attendance (COA)

Unmet Need	\$3,000	COA	\$30,000
Federal Work-Study	\$1,500	- EFC	\$5,000
Student Loan	\$5,500	= Financial Need	\$25,000
Grant	\$7,500	- Scholarships/Grants	\$15,000
Scholarship	\$7,500	- Student Loan	\$5,500
EFC	\$5,000	- Work-study	\$1,500
		= Unmet Need	\$3,000

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After you have completed your financial aid applications, the colleges where you have been accepted will determine your eligibility for financial assistance. Your federal EFC will be used to determine your eligibility for federal and Massachusetts state aid, but schools may use other criteria to award their own institutional funds, such as the CSS/Financial Aid PROFILE® or other supplementary applications. You will probably receive award letters from colleges in March or April.

Award Letters

Financial aid awards from colleges may vary greatly. Carefully review each award letter and make sure you understand all aspects of your award, including the types and sources of aid. Contact the financial aid office if you need more information or clarification about their offer. Be sure to communicate with the college if your family situation changes. Financial aid administrators can be a great resource for families and are able to assist you throughout the process.

Comparing Award Letters — Award Totals Vary

COA: \$30,000 EFC: \$5,000 Total Need: \$25,000

	College A	College B	College C
Grants/Scholarships	\$18,000	\$15,000	\$10,000
Student Loans	\$5,500	\$5,500	\$5,500
Work-study	\$1,500	\$1,500	\$1,500
Total	\$25,000	\$22,000	\$17,000
Unmet Need	\$0	\$3,000	\$8,000

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Outside Scholarships

You must report scholarships to colleges and universities. Colleges will include them as part of an overall aid package and make adjustments to the rest of the package if necessary, so that the student's total financial aid does not exceed the cost of attendance. Use the **Outside Scholarship Worksheet** at www.mefacounselor.org to keep track of these scholarships.

Comparing Award Letters — Award Totals Are Equal

COA: \$30,000 EFC: \$5,000 Total Need: \$25,000

	College A	College B	College C
Grants/Scholarships	\$15,000	\$5,000	\$0
Student Loans	\$5,500	\$5,500	\$5,500
Parent Loan	\$0	\$10,000	\$16,500
Work-study	\$1,500	\$1,500	\$0
Total	\$22,000	\$22,000	\$22,000
Unmet Need	\$3,000	\$3,000	\$3,000

*This example is an estimate only.
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Expected Family Contribution (EFC)

The EFC may be the minimum contribution toward the cost of education that the family is responsible to pay. If the financial aid office is unable to meet the family's full need, the actual contribution may be higher than the EFC.

Comparing Award Letters Worksheet

College Name

Step 1: Direct Costs for One Year (items the student will be billed for)

This information can be found on the college's Web site or by contacting the financial aid office.

Tuition			
Fees			
Room and Board			
Health Insurance (if applicable)			
Other			
Total Direct Costs (A)			

Step 2: Grants and Scholarships (full year amounts)

Federal Pell Grant			
Federal SEOG			
State Grant/Scholarship(s)			
Institutional Grants/Scholarships			
Outside/Private Scholarships			
Other			
Total Grants and Scholarships (B)			

Step 3: Loans (full year amounts)

Federal Subsidized Stafford			
Federal Unsubsidized Stafford			
Perkins Loan			
Other			
Total Loans (C)			

Step 4: Total Financial Aid

Total Grants and Scholarships (B) + Total Loans (C)			
--	--	--	--

Step 5: The amount your family will be expected to pay after subtracting financial aid

Total Direct Costs (A)			
- Total Financial Aid (B + C)*			
= Family Responsibility			

*Do not subtract Federal Work-study from the direct costs, as it will not be applied to the student's bill. Instead, work-study is used to help students with their indirect expenses like books and supplies, travel and miscellaneous or personal expenses.

Paying the Bill

Options for Paying the College Bill

- Past Income
 - Savings
 - Other Assets
- Present Income
 - Salary
 - Payment Plans
- Future Income
 - Parent Loans
 - Student Loans

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Combination Payment Examples

Example \$6,000 balance due

- 1 Payment plan** = \$600/month for 10 months
- 2 MEFA loan** (fixed interest rate, deferred repayment)* = \$93.04/month for 11 years after student leaves school
- 3 Customized combination plan**
 - \$150/month for 10 months (\$1,500 monthly payment plan)
 - \$69.78/month for 11 years after student leaves school (\$4,500 MEFA loan, includes fees)*

* Example monthly payment based on the current deferred repayment MEFA loan fixed interest rate of 7.69% and 4% fees.

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Planning to meet college costs is an investment in the future. If your family is like many, chances are you'll need to finance at least some of the costs of higher education. Before you take out a loan, explore financing options like savings, part-time work, scholarships and grants, and interest-free monthly payment plans. Making a plan before you borrow may help reduce the amount you'll repay with interest. As you think about your options, consider making a plan for all the years the student and any additional children will be in college.

After financial aid is deducted from the direct cost of the college bill, most families pay the balance due by using past, present and/or future income. It is common to use some combination of two or three resources. For example, a family may pay some of the balance with cash from savings, some of the balance using a monthly payment plan and the remainder of the balance with a loan. MEFA can assist you in deciding which option or combination of options best meets your needs.

MEFA encourages families to borrow responsibly.

Every family's financial circumstances are different. Call MEFA at 800.449.MEFA (6332) to speak with one of our experienced customer service representatives and discuss a college financing strategy that works for your situation.

Or visit www.mefa.org/borrow and use our new **Monthly Payment Calculator** to compare MEFA loans, estimate your monthly loan payment and explore a combination plan to minimize the amount you borrow and repay with interest.

Making a Plan to Pay for College

- 1 Start early.** Begin your financing plan as soon as possible by reviewing the materials sent by your college, exploring the college's website and talking to your financial aid administrator if you have questions. Although bills are typically not sent until the summer, once you know your financial aid award you may use the **Comparing Award Letters Worksheet on page 17** to calculate your family responsibility.
- 2 Make a financing plan based on annual costs.** Bills are usually sent on a semester basis; however, MEFA recommends creating your financing plan based on annual costs. Try to take out one loan and/or set up one payment plan for the entire year.
- 3 Determine what you've saved for college.** If you are going to pay for any of the college bill with savings, investments or college savings plans, remember to account for all years the student will be in college and all children who may attend college.
- 4 Enroll in an interest-free monthly payment plan.** Consider how much of your current income you can use to pay the bill and set up an interest-free monthly payment plan with your college. Most colleges offer interest-free payment plans that split the bill into more manageable monthly payments over 10 or 12 months.
- 5 If you borrow, shop around for the best education loan.** Look at the annual percentage rate (APR), not just the interest rate. See the **Choosing a Loan section on pages 20-23** for more factors to consider when selecting an education loan. You can minimize the amount you borrow by combining a payment plan and a loan.

Use the worksheet below to help you determine your options for meeting college expenses and ways to reduce the amount you borrow.

Compare Ways to Meet College Expenses

		Example	Option 1	Option 2
Family Responsibility/Balance Due (from Comparing Award Letters Worksheet on page 17)		\$10,000		
Past Income (the amount you plan to withdraw from savings or other assets)	Student Savings	\$0		
	Parent Savings	-\$2,000		
Present Income (the amount you can contribute from your family's cash flow during the academic year or through an interest-free monthly payment plan, if your college offers one)	Student Income	-\$1,000		
	Parent Income	-\$3,000		
Future Income (the amount you are willing to borrow and repay, with interest, beyond what's already included in the financial aid award)	Parent Loan	-\$4,000		
		\$10,000		

Don't forget to also budget for out-of-pocket expenses like books and supplies.

Choosing a Loan

Factors to Consider When Choosing a Loan

- What is the interest rate and APR?
- Is the interest rate fixed or variable?
- Who is the primary borrower (student or parent)?
- When does the loan repayment begin?
- How much will the monthly payment be?
- How many years will you be making payments?

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An Introduction to Financing

Financing requires drawing on income that you haven't earned yet, in the form of loans and credit, to be repaid later with interest. When choosing what type or how big a loan you'll need, be sure to consider the big picture—how your income or expenses may change in the future, and whether this will affect your ability to repay your loan.

Be sure to understand the specifics of the college loan before you borrow. Federally required application and solicitation disclosures should be available for your review to help you compare loan information.

The following are some important concepts to understand when evaluating your financing options:

- **Fixed vs. Variable Interest Rate:** Fixed interest rate loans have a constant interest rate and a predictable monthly payment amount. In variable interest rate loans, the interest rate (and your payments) may go up or down over time.
- **Annual Percentage Rate (APR):** The APR reflects the total cost of borrowing money over the life of the loan, considering not only the interest rate but also the effect of principal, length of repayment and other fees on the total cost of repaying the amount financed.
- **Immediate or Deferred Repayment:** The interest rate of your loan may vary depending on whether you repay the loan immediately or wait until after graduation to start repaying.
- **Tiered Pricing:** Tiered pricing means that interest rates depend on your credit. The advertised lowest rate may only be available to those with exceptional credit, and higher rates and fees may apply to those with fair to average credit ratings.

Visit www.mefa.org/loans for an easy-to-use monthly payment calculator.

Fixed or Variable Interest Rates

Fixed or Variable Interest Rates

- **Predictable fixed interest rate loans**

- Stable, monthly payments
- Not affected by changes in the economy

- **Variable interest rate loans**

- Rate increases/decreases depending on market conditions
- May feature a lower interest rate vs. fixed option
- Requires flexible budget, in case of higher payments

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Knowing whether the loan you're considering has a fixed or variable interest rate is one of the factors that can help you decide if the loan is right for your situation. The following are some key aspects and differences of these loans.

Why Choose Fixed?

A fixed interest rate doesn't change during its term, so you know how much your monthly payment is going to be right from the start. If you're looking for predictability and a monthly payment you can count on, regardless of changes in the economy, a fixed interest rate loan might be right for you.

Why Choose Variable?

Variable interest rates vary, depending on the current market interest rates or other benchmarks. This means your monthly payment could get lower or higher depending on market conditions. Because of this risk and today's low rates, variable interest rates are often lower than fixed interest rates. If you don't mind the risk and have the flexibility in your budget to cover a higher payment, a variable interest rate could be the right option.

Keep In Mind

Ask if there's an interest rate cap. Many variable interest rates have no cap, no limit to how high they can rise. If you're considering one of these loans, understand that rates are currently low and your monthly payment is likely to increase.

Be wary of low advertised interest rates. Many interest rates are tied to the applicant's credit score, so only those few with the highest credit rating receive the low, advertised interest rate. With MEFA loans, all applicants who meet the minimum income and credit requirements get the same fixed interest rate.

Our After the Acceptance seminars, offered in April, will help you learn more about paying the college bill. Visit www.mefa.org for dates and locations.

Federal Student Loans

If you borrow a college loan, take advantage of Federal Student Loans first, such as the Stafford and Perkins Loans, before borrowing private college loans to meet college expenses. The financial aid office will include the student's eligibility for federal loans in the financial aid award. Credit is not a factor for federal student loan eligibility.

There are two types of Stafford loans: subsidized (need-based aid where the federal government pays the interest while you are in school) and unsubsidized (not need-based aid, available to anyone who files the FAFSA). The Perkins Loan is a need-based federal financial aid loan.

When considering borrowing additional private student loans to help meet college expenses, keep in mind repayment responsibilities for federal student loans as part of the college financing plan.

The Federal Stafford Loan Repayment chart demonstrates expected monthly payment amounts and the total interest paid.

These charts are estimates. Actual figures will vary according to the terms of the loan.

Federal Stafford Loan Repayment

Based on student borrowing for their maximum eligibility from 2011-2015

Year	Subsidized	Unsubsidized				
Freshman	\$3,500	\$2,000				
Sophomore	\$4,500	\$2,000				
Junior	\$5,500	\$2,000				
Senior	\$5,500	\$2,000				
Total (4 Years)	\$19,000	\$8,000	Total (4 Years)	Monthly Payment	Cumulative Payments	Total Interest Paid
			\$27,000	\$327.07	\$39,248.50	\$12,248.50

Based on the current Unsubsidized Stafford Loan fixed interest rate of 6.8% and the current Subsidized Stafford Loan fixed interest rates from academic year 2011-2012 to academic year 2014-2015 of 3.4%, 6.8%, 6.8%, 6.8%, with a 10-year repayment period.

Consider Federal Student Loans first—complete the FAFSA to apply.

Education Loan Comparison Worksheet

	MEFA Immediate Repayment ¹	MEFA Interest Only Repayment ¹	MEFA Deferred Repayment ¹	MEFA Student Alternative ¹	PLUS	Variable Interest Rate Loan
Primary Borrower	<input checked="" type="checkbox"/> Parent <input type="checkbox"/> Student	<input checked="" type="checkbox"/> Parent <input type="checkbox"/> Student	<input checked="" type="checkbox"/> Parent <input type="checkbox"/> Student	<input type="checkbox"/> Parent <input checked="" type="checkbox"/> Student	<input checked="" type="checkbox"/> Parent <input type="checkbox"/> Student	<input type="checkbox"/> Parent <input type="checkbox"/> Student
2010-2011 Interest Rate	Fixed interest rate of 6.89% during Anticipated In-School Period ² 7.89% thereafter (APR 8.00%–8.36% ³)	Fixed interest rate of 7.19% during Anticipated In-School Period ² 8.19% thereafter (APR 8.25%–8.64% ³)	Fixed interest rate of 7.69% period (APR 7.60%–8.27% ³)	Fixed interest rate of 8.29% (APR 8.12%–8.88% ³)	7.90%	
2011-2012 Interest Rate						
Fees	4% Origination Fee (7% without co-borrower)	4% Origination Fee (7% without co-borrower)	4% Origination Fee (7% without co-borrower)	4% Origination Fee (7% without co-borrower)	3.00% Origination Fee 1.00% Guarantee Fee	
Fixed/Variable	<input checked="" type="checkbox"/> Fixed <input type="checkbox"/> Variable	<input checked="" type="checkbox"/> Fixed <input type="checkbox"/> Variable	<input checked="" type="checkbox"/> Fixed <input type="checkbox"/> Variable	<input checked="" type="checkbox"/> Fixed <input type="checkbox"/> Variable	<input checked="" type="checkbox"/> Fixed <input type="checkbox"/> Variable	<input type="checkbox"/> Fixed <input type="checkbox"/> Variable
Repayment	<input checked="" type="checkbox"/> Immediate <input type="checkbox"/> Deferred ³ <input type="checkbox"/> Interest Only (while in school)	<input type="checkbox"/> Immediate <input type="checkbox"/> Deferred ³ <input checked="" type="checkbox"/> Interest Only (while in school)	<input type="checkbox"/> Immediate <input checked="" type="checkbox"/> Deferred ³ <input type="checkbox"/> Interest Only (while in school)	<input type="checkbox"/> Immediate <input checked="" type="checkbox"/> Deferred <input type="checkbox"/> Interest Only (while in school)	<input checked="" type="checkbox"/> Immediate <input checked="" type="checkbox"/> Deferred <input type="checkbox"/> Interest Only (while in school)	<input type="checkbox"/> Immediate <input type="checkbox"/> Deferred <input type="checkbox"/> Interest Only (while in school)
Length to Repay	15 years	15 years ⁴	15 years ^{4, 5}	15 years ^{4, 5}	Up to 10 years	

¹ MEFA education loan availability is subject to MEFA's acceptance and approval of a completed loan application, credit approval and fund availability for the applicable loan category.

² Monthly payment amount at the end of the In-School Period varies according to the length of the In-School Period.

The undergraduate Anticipated In-School Period begins on the initial disbursement date of the loan and ends on the date which is expected, at the time of origination, to be the first anniversary of the final disbursement date of the loan on which the student will have completed his or her current course of study (e.g., for a loan for a freshman, four years from the final disbursement date of the loan), but no later than the fourth anniversary.

³ The Annual Percentage Rate (APR) reflects both the accruing interest and the effect of borrowing the origination fee and paying the expected monthly payment over the term of the loan. APR varies with length of deferral, length of in-school period, and the presence of a co-borrower.

⁴ The Interest-Only Payment Option and Deferment Option do not extend the overall repayment period.

⁵ Interest payment and principal repayment begin 6 months after the student graduates, leaves the program, is not making satisfactory academic progress as defined by the institution, or reduces his/her hours to less than half-time status while in school.

Visit www.mefa.org/borrow for an easy-to-use monthly payment calculator.

MEFA Counselor Services

MEFA Counselor Services

- Website
- Emails
- Seminars
- Spanish Services
- Hotlines
- Customer Service Center

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MEFA Counselor was developed to provide families with credible resources about applying for and paying for college. MEFA offers free seminars, hotlines and publications for students and families in Massachusetts.

Visit www.mefacounselor.org to learn more about MEFA's services for families with students of all ages.

The screenshot shows the MEFA Counselor website. At the top, there is a navigation bar with the MEFA logo (Massachusetts Educational Financing Authority), a phone number (1.800.449.6332), and links for 'Contact Us', 'Login', and 'Make a Payment'. Below the navigation bar is a search bar and a menu with options: 'Plan for College', 'Save for College', 'Pay for College', 'About MEFA', 'For School Counselors', 'For Financial Aid Professionals', and 'Apply for Savings & Loan Products'. The main content area features a 'Plan for College' section with a purple header and a photo of two students. Below this, there is a text block explaining the importance of college education and the role of MEFA. The 'mefa COUNSELOR' logo is prominently displayed. There are four service cards for different grade levels: 'Pre K - Grade 6', 'Grades 7 - 10', 'Grade 11', and 'Grade 12'. Each card includes a list of bullet points and a 'Learn More' link. On the right side, there is a 'Services en Español' section with links to PDF guides for Spanish-speaking families.

MEFA Counselor Emails



MEFA Counselor Emails are available to parents of high school students throughout Massachusetts. The service is free and designed to provide ongoing college admissions and college financing information to parents in the years prior to college enrollment.

What can you expect with your membership?

- Advice regarding applying for financial aid and paying for college
- Reminders about important deadlines and requirements
- Tips and strategies for:
 - Estimating income to meet deadlines
 - Applying for outside scholarships
 - Understanding and comparing award letters

Sign up for MEFA Counselor Emails now.

Complete the postage-paid registration card located in this booklet and hand it to your seminar presenter or drop it in a mailbox. Or sign-up at www.mefacounselor.org. MEFA Counselor Emails are also available in Spanish.

For more information, visit www.mefacounselor.org, connect with us at www.facebook.com/mefaMA or follow us at www.twitter.com/MEFAtweets

What You Can Do Now

What You Can Do Now

- Sign up for MEFA Counselor Emails
- Complete the seminar evaluation
- Mark College Goal Sunday on your calendar: January 30, 2011
- Visit www.mefacounselor.org to register for your Federal Student Aid PINs

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MEFA and Your School Counselors: A Partnership

- MEFA would like to thank Massachusetts school counselors for their help and support in bringing our vital services to families.
- Your school counselor is committed to enhancing college access in your community and across the state.
- School counselors are a critical member of the partnership supporting your success.

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10 Action Items to Get You Started

- 1 Sign up for MEFA Counselor Emails, connect with us on Facebook and follow us on Twitter.
- 2 Complete the seminar evaluation.
- 3 Mark College Goal Sunday on your calendar: Sunday, January 30, 2011 at 2:00 p.m. and register at www.fafsaday.org
- 4 Visit www.mefacounselor.org and add it to your bookmarks.
- 5 Register for Student and Parent PINs for Federal Student Aid.
- 6 Research application deadlines, requirements and school codes, and record them on the Personal Resource Page.
- 7 Start your financial aid file.
- 8 Check with your school's website or school counselor's office about local outside scholarships.
- 9 Identify at least one financial safety school.
- 10 Assess your individual and family thresholds for cumulative borrowing and savings withdrawals, factoring 4-5 years of college per child.

FAFSA Day Massachusetts A College Goal Sunday Program

Get **FREE** assistance in completing the FAFSA.

Sunday, January 30, 2011 at 2:00 p.m.

Over 25 locations across Massachusetts

For more information and additional dates, visit www.fafsaday.org



MEFA College Financing Seminar Evaluation Form

Evaluation Form

High School: _____

Presenter: _____

Seminar Content	Excellent	Good	Fair	Poor
-----------------	-----------	------	------	------

- | | | | | |
|--|--------------------------|--------------------------|--------------------------|--------------------------|
| 1. The Seminar Materials Provided by MEFA | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. The Helpfulness of the Presentation's Content | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

Seminar Presenter

- | | | | | |
|---|--------------------------|--------------------------|--------------------------|--------------------------|
| 3. Presentation Skills and Ability to Deliver Information | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. Knowledge of the Subject Matter | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 5. Effectiveness at Responding to Questions | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

How Did You Hear About This Seminar? (Check All That Apply).

- | | | |
|---|--|---|
| <input type="checkbox"/> MEFA's Flyers | <input type="checkbox"/> Email to Parents | <input type="checkbox"/> School Website |
| <input type="checkbox"/> School Posters | <input type="checkbox"/> Phone Call to Parents | <input type="checkbox"/> School Announcements |
| <input type="checkbox"/> www.mefacounselor.org | <input type="checkbox"/> Local Newspaper | <input type="checkbox"/> School Newspaper |
| <input type="checkbox"/> Other (Please Explain) _____ | | |

Was this Seminar Worth Attending? Yes No

What Did You Find Most Valuable About This Seminar? _____

How Can MEFA Play a More Helpful Role in Assisting Families With College Planning and Advising?

Thank You for Your Feedback.

I Would Like to Receive MEFA Counselor Emails

Parent Name: _____

Email Address: _____

Student Current Grade: 6 7 8 9 10 11 12 Additional Student(s): 6 7 8 9 10 11 12

DO NOT MAIL THIS WORKSHEET.

You must complete and submit a *Free Application for Federal Student Aid* (FAFSA) to apply for federal student aid and to apply for most state and college aid. Applying online with *FAFSA on the Web* at www.fafsa.gov is faster and easier than using a paper FAFSA.

This worksheet has been designed to provide a preview of the questions that you may be asked on *FAFSA on the Web*. Write down notes to help you easily complete your FAFSA anytime after January 1, 2010.

See the table to the right for state deadlines. Check with your high school counselor or your college's financial aid administrator about other deadlines.

- **This Worksheet is optional and should only be completed if you plan to use FAFSA on the Web.**
- Sections in purple are for parent information.
- **This Worksheet does not include all the questions from the FAFSA. The questions that are included are ordered as they appear on FAFSA on the Web. When you are online you may be able to skip some questions based on your answers to earlier questions.**

Apply Faster—Sign your FAFSA with a Federal Student Aid PIN.

If you do not have a PIN, you can apply for one at www.pin.ed.gov. Your PIN allows you to electronically sign when you submit your FAFSA. If you are providing parent information, one parent must also sign your FAFSA. To sign electronically, your parent should also apply for a PIN.

You do not have to pay to get help or submit your FAFSA. Submit your FAFSA for **free** online at www.fafsa.gov. Federal Student Aid provides **free** help online at www.fafsa.gov or you can call 1-800-4-FED-AID. TTY users (hearing impaired) may call 1-800-730-8913.

NOTES:

STATE AID DEADLINES

Check with your financial aid administrator for these states and territories:

AL, AS *, AZ, CO, FM *, GA, GU *, HI *, MH *, MP *, NC, NE, NM, NV *, PR, PW *, SD *, TX *, UT, VA *, VI *, VT *, WA, WI and WY *.

Pay attention to the symbols that may be listed after your state deadline.

AK	April 15, 2010 (date received)
AR	Academic Challenge - June 1, 2010 (date received) Workforce Grant - Contact the financial aid office. Higher Education Opportunity Grant - June 1, 2010 (fall term) (date received) - November 1, 2010 (spring term) (date received)
CA	Initial awards - March 2, 2010 + * Additional community college awards - September 2, 2010 (date postmarked) + *
CT	February 15, 2010 (date received) # *
DC	June 30, 2010 (date received by state) # *
DE	April 15, 2010 (date received)
FL	May 15, 2010 (date processed)
IA	July 1, 2010 (date received)
ID	Opportunity Grant - March 1, 2010 (date received) # *
IL	As soon as possible after 1/1/2010. Awards made until funds are depleted.
IN	March 10, 2010 (date received)
KS	April 1, 2010 (date received) # *
KY	March 15, 2010 (date received) #
LA	July 1, 2010 (date received)
MA	May 1, 2010 (date received) #
MD	March 1, 2010 (date received)
ME	May 1, 2010 (date received)
MI	March 1, 2010 (date received)
MN	30 days after term starts (date received)
MO	April 1, 2010 (date received) #
MS	MTAG and MESH Grants - September 15, 2010 (date received) # HELP Scholarship - March 31, 2010 (date received) #
MT	March 1, 2010 (date received) #
ND	March 15, 2010 (date received)
NH	May 1, 2010 (date received)
NJ	2009-2010 Tuition Aid Grant recipients - June 1, 2010 (date received) All other applicants - October 1, 2010, fall & spring terms (date received) - March 1, 2011, spring term only (date received)
NY	May 1, 2011 (date received) + *
OH	October 1, 2010 (date received)
OK	April 15, 2010 (date received) #
OR	OSAC Scholarship - March 1, 2010 Oregon Opportunity Grant - Contact the financial aid office.
PA	All 2009-2010 State Grant recipients & all non-2009-2010 State Grant recipients in degree program - May 1, 2010 (date received) * All other applicants - August 1, 2010 (date received) *
RI	March 1, 2010 (date received) #
SC	Tuition Grants - June 30, 2010 (date received) SC Commission on Higher Education - no deadline
TN	State Grant - February 15, 2010 (date received) # State Lottery - September 1, 2010 (date received) #
WV	April 15, 2010 (date received) # *

For priority consideration, submit application by date specified.
+ Applicants encouraged to obtain proof of mailing.
* Additional form may be required.

STATE AID DEADLINES

SECTION 1 - STUDENT INFORMATION

After you are online, you can add up to ten colleges on your FAFSA. The colleges will receive the information from your processed FAFSA.

Student's Last Name	First Name	Social Security Number										
<p>Student Citizenship Status (check one of the following)</p> <p> <input type="checkbox"/> U.S. citizen (U.S. national) <input type="checkbox"/> Neither citizen nor eligible noncitizen </p> <p> <input type="checkbox"/> Eligible noncitizen (Enter your Alien Registration Number in the box to the right.) Your Alien Registration Number </p> <p> Generally, you are an eligible noncitizen if you are: </p> <ul style="list-style-type: none"> • A permanent U.S. resident with a Permanent Resident Card (I-551); • A conditional permanent resident (I-551C); or • The holder of an Arrival-Departure Record (I-94) from the Department of Homeland Security showing any of the following designations: "Refugee," "Asylum Granted," "Parolee" (I-94 confirms paroled for a minimum of one year and status has not expired), "Victim of human trafficking," T-Visa holder (T-1, T-2, T-3, etc.) or "Cuban-Haitian Entrant." <div style="text-align: right; border: 1px solid black; width: 150px; height: 20px; display: flex; align-items: center; justify-content: center;"> A <table border="1" style="border-collapse: collapse; text-align: center;"> <tr> <td style="width: 20px; height: 20px;"> </td> <td style="width: 20px; height: 20px;"> </td> <td style="width: 20px; height: 20px;"> </td> <td style="width: 20px; height: 20px;"> </td> <td style="width: 20px; height: 20px;"> </td> <td style="width: 20px; height: 20px;"> </td> <td style="width: 20px; height: 20px;"> </td> <td style="width: 20px; height: 20px;"> </td> <td style="width: 20px; height: 20px;"> </td> <td style="width: 20px; height: 20px;"> </td> </tr> </table> </div>												
<p>Student Marital Status (check one of the following)</p> <p> <input type="checkbox"/> Single <input type="checkbox"/> Married or remarried <input type="checkbox"/> Separated <input type="checkbox"/> Divorced or widowed </p> <p>You will be asked to provide information about your spouse if you are married or remarried.</p>												
<p>Selective Service Registration</p> <p>If you are male and 25 or younger, you can use the FAFSA to register with Selective Service.</p>												
<p>Student Aid Eligibility Drug Convictions</p> <p> <input type="checkbox"/> I have never attended college <input type="checkbox"/> I have never received federal student aid <input type="checkbox"/> I have never had a drug conviction </p> <p>If you did not check any of these boxes, you will be asked more questions online.</p>												
<p>Highest school your father completed</p> <p> <input type="checkbox"/> Middle school/Jr. high <input type="checkbox"/> College or beyond <input type="checkbox"/> High school <input type="checkbox"/> Other/unknown </p> <p>Highest school your mother completed</p> <p> <input type="checkbox"/> Middle school/Jr. high <input type="checkbox"/> College or beyond <input type="checkbox"/> High school <input type="checkbox"/> Other/unknown </p>												

SECTION 2 - STUDENT DEPENDENCY STATUS

If you can check **ANY** of the following boxes, you will not have to provide parental information. Skip to page 4.
 If you check **NONE** of the following boxes, you will be asked to provide parental information. Go to the next page.

<input type="checkbox"/> I was born before January 1, 1987	<input type="checkbox"/> I am married	<input type="checkbox"/> I will be working on a master's or doctorate program (e.g., MA, MBA, MD, JD, PhD, EdD, graduate certificate)	
<input type="checkbox"/> I am serving on active duty in the U.S. Armed Forces	<input type="checkbox"/> I am a veteran of the U.S. Armed Forces	<input type="checkbox"/> I have children and I provide more than half of their support	
<input type="checkbox"/> Since I turned age 13, both of my parents were deceased	<input type="checkbox"/> I was in foster care since turning age 13	<input type="checkbox"/> I have dependents (other than children or my spouse) who live with me and I provide more than half of their support	
<input type="checkbox"/> I was a dependent or ward of the court since turning age 13	<input type="checkbox"/> I am currently or I was an emancipated minor	<input type="checkbox"/> I am currently or I was in legal guardianship	<input type="checkbox"/> I am homeless or I am at risk of being homeless

NOTES:

SECTION 3 - PARENT INFORMATION

Who is considered a parent? "Parent" refers to a biological or adoptive parent. Grandparents, foster parents, legal guardians, older siblings, and uncles or aunts are **not** considered parents on this form unless they have legally adopted you. In case of divorce or separation, give information about the parent you lived with most in the last 12 months. If you did not live with one parent more than the other, give information about the parent who provided you the most financial support during the last 12 months or during the most recent year you received support. If your divorced or widowed parent has remarried, also provide information about your stepparent.

Providing your father's information? You will need:

Father's/Stepfather's Social Security Number

Father's/Stepfather's name

Father's/Stepfather's date of birth

Check here if your father/stepfather is a dislocated worker

Providing your mother's information? You will need:

Mother's/Stepmother's Social Security Number

Mother's/Stepmother's name

Mother's/Stepmother's date of birth

Check here if your mother/stepmother is a dislocated worker

Did your parents file or will they file a 2009 income tax return?

- My parents have already completed a tax return
- My parents will file, but have not yet completed a tax return
- My parents are not going to file an income tax return

Your parents will need their tax returns and/or W-2 forms to complete the FAFSA.

What was your parents' adjusted gross income for 2009?

Skip this question if your parents did not file taxes. Adjusted gross income is on IRS Form 1040—Line 37; 1040A—line 21; or 1040EZ—line 4.

\$

The following questions ask about earnings (wages, salaries, tips, etc.) in 2009. Answer the questions whether or not a tax return was filed. This information may be on the W-2 forms, or on the IRS Form 1040—Line 7 + 12 + 18 + Box 14 of IRS Schedule K-1 (Form 1065); 1040A—line 7; or 1040EZ—line 1

How much did your father/stepfather earn from working in 2009?

\$

How much did your mother/stepmother earn from working in 2009?

\$

In 2008 or 2009, did anyone in your parents' household receive:

- Supplemental Security Income
- Food Stamps
- Free or Reduced Price School Lunch
- Temporary Assistance for Needy Families (TANF)
- Special Supplemental Nutrition Program for Women, Infants and Children (WIC)

Note: Food Stamps and TANF may have a different name in your state. Call 1-800-4-FED-AID to find out the name of the state's program.

Did your parents have any of the following items in 2009?

Check all that apply. Once online, you may be asked to report amounts paid or received by your parents.

Additional Financial Information

- Hope and Lifetime Learning tax credits
- Child support paid
- Taxable earnings from work-study, assistantships or fellowships
- Grant and scholarship aid reported to the IRS
- Combat pay or special combat pay
- Cooperative education program earnings

Untaxed Income

- Payments to tax-deferred pension and savings plans
- Child support received
- IRA deductions and payments to self-employed SEP, SIMPLE and Keogh
- Tax exempt interest income
- Untaxed portions of IRA distributions
- Untaxed portions of pensions
- Housing, food and other living allowances paid to members of the military, clergy and others
- Veterans noneducation benefits
- Other untaxed income not reported, such as workers' compensation or disability

Your parents may be asked to provide more information about their assets.

Your parents may need to report the net worth of their current businesses and/or investment farms.

NOTES:

SECTION 4 - STUDENT INFORMATION

Did you file or will you file a 2009 income tax return?

- I have already completed my tax return
- I will file, but I have not completed my tax return
- I'm not going to file an income tax return

You will need your tax returns and/or W-2 forms to complete the FAFSA.

What was your (and spouse's) adjusted gross income for 2009?

Skip this question if you or your spouse did not file taxes. Adjusted gross income is on IRS Form 1040—Line 37; 1040A—line 21; or 1040EZ—line 4.

\$

The following questions ask about earnings (wages, salaries, tips, etc.) in 2009. Answer the questions whether or not a tax return was filed. This information may be on the W-2 forms, or on the IRS Form 1040—Line 7 + 12 + 18 + Box 14 of IRS Schedule K-1 (Form 1065); 1040A—line 7; or 1040EZ—line 1.

How much did you earn from working in 2009?

- Check here if you are a dislocated worker

\$

How much did your spouse earn from working in 2009?

- Check here if your spouse is a dislocated worker

\$

In 2008 or 2009, did anyone in your household receive:

- Supplemental Security Income
- Food Stamps
- Free or Reduced Price School Lunch
- Temporary Assistance for Needy Families (TANF)
- Special Supplemental Nutrition Program for Women, Infants and Children (WIC)

Note: Food Stamps and TANF may have a different name in your state. Call 1-800-4-FED-AID to find out the name of the state's program.

Did you or your spouse have any of the following items in 2009?

Check all that apply. Once online you may be asked to report amounts paid or received.

Additional Financial Information

- Hope and Lifetime Learning tax credits
- Child support paid
- Taxable earnings from work-study, assistantships or fellowships
- Grant and scholarship aid reported to the IRS
- Combat pay or special combat pay
- Cooperative education program earnings

Untaxed Income

- Payments to tax-deferred pension and savings plans
- Child support received
- IRA deductions and payments to self-employed SEP, SIMPLE and Keogh
- Tax exempt interest income
- Untaxed portions of IRA distributions

- Untaxed portions of pensions
- Housing, food and other living allowances paid to members of the military, clergy and others
- Veterans noneducation benefits
- Other untaxed income not reported, such as workers' compensation or disability
- Money received or paid on your behalf

You may be asked to provide more information about your (and spouse's) assets. You may need to report the net worth of current businesses and/or investment farms.

NOTES:

Do not mail this Worksheet. Go to www.fafsa.gov to complete and submit your application.

For more information on federal student aid, visit www.FederalStudentAid.ed.gov. You can also talk with your college's financial aid office about other types of student aid that may be available.

CSS/Financial Aid PROFILE®

Student Guide

This guide provides the basic information you need to complete your PROFILE application at www.collegeboard.com beginning Oct. 1, 2010.

WHAT is the PROFILE? The **PROFILE** is an online application that collects information used by certain colleges and scholarship programs to award institutional aid funds. (All **federal** funds are awarded based on the **FAFSA**, available after Jan. 1 at www.fafsa.ed.gov.) Some colleges may require additional information, such as tax returns or an institutional application. If your parents are divorced, some colleges will also require your noncustodial parent to complete the Noncustodial PROFILE.

WHEN do I file the PROFILE? You may file the **PROFILE** as early as Oct. 1, 2010. However, you should file no later than two weeks before the **EARLIEST** priority filing date specified by your colleges or programs.

WHO must file the PROFILE? Check your colleges'/programs' information to determine whether they require the PROFILE. A list of colleges that require the PROFILE from at least some of their applicants is found on the back of this page. The most up-to-date list, including search capabilities and additional information, can be found by clicking on "list of colleges, universities, and scholarship programs" on the PROFILE Index Page.

HOW do I file the PROFILE? You file the PROFILE online at www.collegeboard.com by selecting "CSS/PROFILE" under "Pay for College." If you do not have a computer at home, register for PROFILE at your high school or local library, print the Pre-Application Worksheet and Instructions, and review them with your parents. Return to your high school or library and enter the information by logging back in to your application using your secure username and password.

WHAT does the PROFILE cost? The fee for the initial application and one college or program report is **\$25**. Additional reports are **\$16**. Payment may be made via credit card, debit card (Visa or MC) or online check. A limited number of **fee waivers** are granted automatically — based on the information entered on the PROFILE application — to students who are first-time college applicants and are from families with very low incomes and assets. International students are not eligible for fee waivers. This waiver covers the application fee and the reporting fees for up to six colleges or scholarship programs.

Information to have available when you register:

- Type of tax return you and your parent(s) will file for the current year (e.g., 1040, 1040 EZ, foreign return)
- If your parents receive TANF (Temporary Assistance for Needy Families) or SSI (Supplemental Security Income)
- If your parents are self-employed or own business(es) and/or farm(s)
- Your parents' housing status (e.g., own, rent)
- Your personal information, including your Social Security number

Once you register, you will find detailed instructions and an extensive Help Desk, including Frequently Asked Questions, online.

The Process: Three Easy Steps

- 1. Register** — Your PROFILE application is tailored to your family situation, based on your registration answers and the colleges or programs you select. After registering, you can securely save your application and return to complete it at any time, 24/7, using your collegeboard.com username and password.
- 2. Complete the Application** — Use the customized Pre-Application Worksheet and Instructions to help you complete the PROFILE. As you answer questions, the system provides online help and edits to minimize mistakes.
- 3. Submit the Application** — The date and time you submit your completed application will be recorded based on **Eastern Time**. You pay online and will receive an online PROFILE Acknowledgment as a record of your payment and application information. The Acknowledgment may include your next steps to complete your financial aid application process, so be sure to print a copy for your records.

At any time, you may **add** a college or program by going to the PROFILE home page and clicking "Add Colleges to Submitted Application." You will be charged \$16 for each college or program you add. Any unused fee-waiver eligibility will be automatically applied to your charges. You may not **delete** any recipients once you have submitted your application.

Questions? Contact customer support at **305-829-9793** (Monday through Friday, 9 a.m. to 6 p.m. Eastern Time, with extended hours from 8 a.m. to 10 p.m., January through April) or e-mail help@cssprofile.org.

The colleges below all accept the PROFILE application. Instructions distributed by their financial aid offices will describe their application requirements in detail. A college with an asterisk (*) next to its name uses PROFILE for early decision or early action applicants only. For the most up-to-date and comprehensive list, go to <https://profileonline.collegeboard.com>.

CSS CODE	INSTITUTION	STATE	CSS CODE	INSTITUTION	STATE	CSS CODE	INSTITUTION	STATE	CSS CODE	INSTITUTION	STATE
2003	Adelphi University	NY	2704	Eastern Baptist Theo Sem	PA	2396	Manhattan School of Music	NY	0265	Stanford U: Grad Sch of Bus	CA
1001	Adrian College	MI	1202	Edgewood College	WI	1452	Marygrove College	MI	2819	Stevens Institute Technology	NJ
2013	Albany College of Pharmacy*	NY	0042	Eliot School Fine Applied Arts	MA	3514	Massachusetts Inst of Tech	MA	3770	Stonehill College	MA
7041	Albany Law S of Union U	NY	2226	Elmira College	NY	0935	McGill University	NY	2820	Susquehanna University	PA
2995	Albert Einstein C of Medicine	NY	5183	Elon University	NC	7549	Meharry Medical College	TN	2821	Swarthmore College	PA
2005	Alfred University	NY	3367	Emerson College	MA	3526	Middlebury College	VT	2823	Syracuse University	NY
7363	Amer Assoc of C of Osteo Med	MD	5187	Emory University	GA	5327	MIUAD: Fine Arts College	FL	1817	Tiffin University	OH
5007	American University	DC	0140	Emory U: Sch of Medicine	GA	1484	Monmouth College	IL	1808	Transylvania University	KY
0866	American University of Paris	CO	1192	ETSU: Quillen C of Medicine	TN	1486	Moody Bible Institute	IL	1809	Trevecca Nazarene University	TN
3003	Amherst College	MA	3390	Fairfield University	CT	2418	Moravian College	PA	3899	Trinity College	CT
6293	Aquinas Inst of Theology	MO	2259	Fordham University	NY	5417	Morris Brown College	GA	8865	Tufts U: Sch of Dental Med	MA
1031	Archeworks	IL	3031	Fordham University Lincoln Ctr	NY	3529	Mount Holyoke College	MA	3901	Tufts University	MA
1029	Athenaeum of Ohio	OH	2261	Franklin & Marshall College	PA	1490	Mount Mary College	WI	6832	Tulane University	LA
3075	Babson College	MA	0922	Franklin College: Switzerland	NY	2424	Muhlenberg College	PA	3936	U Mass: Medical School	MA
2037	Bard College	NY	5222	Furman University	SC	0300	National Achievement Scholarship	IL	7152	U of California: San Francisco	CA
3795	Bard College at Simon's Rock	MA	5246	George Washington University	DC	0085	National Merit Scholarship	IL	2920	Union College	NY
2038	Barnard College	NY	5244	Georgetown University	DC	2511	Nazareth College of Rochester*	NY	1832	Univ of Chicago	IL
3076	Bates College	ME	7306	Georgetown U: Law Ctr	DC	2504	New York C of Podiatric Med	NY	4842	Univ of Denver	CO
3080	Bennington College	VT	2275	Gettysburg College	PA	5003	North Carolina A&T SU	NC	6869	Univ of Dubuque	IA
3096	Bentley University	MA	3417	Gordon College	MA	3667	Northeastern University	MA	1839	Univ of Michigan	MI
3098	Bentley U: McCallum Graduate	MA	5257	Goucher College	MD	1565	Northwestern University	IL	5816	Univ of North Carolina Chapel	NC
3083	Boston College	MA	0275	Great Lakes Teacher Training	WI	2060	NY State College Ceramics-AU	NY	1841	Univ of Notre Dame	IN
3087	Boston University	MA	3418	Green Mountain College	VT	2785	NYU Abu Dhabi	NY	2933	Univ of Pennsylvania	PA
8928	Boston U: Goldman Sch Dental	MA	6253	Gustavus Adolphus College	MN	1587	Oberlin College	OH	4067	Univ of Puget Sound*	WA
3116	Boston U: Sch of Medicine	MA	2662	Gutenberg College	OR	4581	Occidental College	CA	5569	University of Richmond	VA
8930	Boston U: Sch of Public Health	MA	2286	Hamilton College	NY	1595	Olivet College	MI	2928	Univ of Rochester	NY
3089	Bowdoin College	ME	5291	Hampden-Sydney College	VA	5186	Oxford College of Emory Univ	GA	4852	Univ of Southern California	CA
1070	Bradley University	IL	3447	Hampshire College	MA	2804	Patrick Henry College	VA	0982	University of Toronto	ON
3092	Brandeis University	MA	3434	Harvard College	MA	4620	Patten University	CA	5820	University of Virginia	VA
3269	Bridgton Academy	ME	3454	Harvard Kennedy Sch	MA	4619	Pitzer College	CA	2931	Ursinus College	PA
3189	Brown University	RI		Government	MA	4607	Pomona College	CA	1874	Valparaiso University	IN
2049	Bryn Mawr College	PA	3441	Harvard U: Dental Sch	MA	2672	Princeton University	NJ	1871	Vanderbilt University	TN
2050	Bucknell University	PA	3455	Harvard U: Grad Sch of Design	MA	1630	Principia College	IL	2956	Vassar College	NY
1073	Butler University	IN	4341	Harvey Mudd College	CA	3693	Providence College	RI	2959	Villanova University	PA
4034	California Institute of Tech	CA	2289	Haverford College	PA	0949	Queen's University at Kingston	ON	1895	Wabash College	IN
1100	Cardinal Stritch University	WI	1344	Hebrew Union College-CA	NY	3712	Wake Forest College	NC	5885	Wake Forest University	NC
6081	Carleton College	MN	2290	Hebrew Union College-NY	NY	4654	Reed College	OR	5084	Wake Forest U Sch of Medicine	NC
2074	Carnegie Mellon University	PA	1305	Hebrew Union College-OH*	NY	2757	Rensselaer Polytechnic Inst	NY	6964	Washington U: Sch of Law	KS
4105	Chaminade Univ of Honolulu*	HI	9814	Henrico Cnty-St. Mary's Hosp S	VA	3726	Rhode Island School of Design	RI	5887	Washington and Lee University	VA
8301	Charles R. Drew U Med/Science	CA	1295	Hillsdale College	MI	1730	Rhodes College	TN	6929	Washington Univ St. Louis	MO
4054	Claremont McKenna College	CA	2294	Hobart and William Smith Coll	NY	6609	Rice University	TX	3957	Wellesley College	MA
3279	Clark University	MA	1309	Holy Cross College	IN	3729	Roger Williams University	RI	2971	Wells College*	NY
2894	Cochran School of Nursing	NY	1654	Illinois Institute Technology	IL	3780	Sacred Heart University	CT	3959	Wesleyan University	CT
3280	Colby College	ME	1320	Illinois Wesleyan University	IL	1702	Saint Mary's College	IN	3963	Wheaton College	MA
2086	Colgate University	NY	2325	Ithaca College	NY	3759	Salve Regina University	RI	4951	Whitman College	WA
3282	College of the Holy Cross	MA	3665	Jacobs University Bremen	DE	4851	Santa Clara University	CA	4952	Whittier College	CA
1134	College of Wooster	OH	2470	Jewish Theo Sem: Rabbinical S	NY	2810	Sarah Lawrence College	NY	4954	Willamette University	OR
4072	Colorado College	CO	2339	Jewish Theol Sem of America	NY	4693	Scripps College	CA	3965	Williams College	MA
5117	Columbia College	SC	2618	Jewish Theol Sem: Cantorial S	NY	0097	Seabury-Western Theo Sem	IL	3969	Worcester Polytechnic Inst	MA
2174	Columbia U: Business School	NY	2679	Jewish Theol Sem: Grad S	NY	2812	Seton Hill University	PA	6975	Xavier University of Louisiana	LA
2116	Columbia University	NY	5332	Johns Hopkins University	MD	1717	Shimer College	IL	3987	Yale University	CT
3284	Connecticut College	CT	1365	Kalamazoo College	MI	1719	Siena Heights University	MI			
2097	Cooper Union Science and Art	NY	0274	Kamehameha Schools	HI	2815	Skidmore College	NY			
2098	Cornell University	NY	1370	Kenyon College	OH	3762	Smith College	MA			
2822	Cornell U: C of Vet Med	NY	1672	Kuyper College	MI	3775	Smith College: Sch Social Work	MA			
3351	Dartmouth College	NH	2361	Lafayette College	PA	4392	Southern Calif C of Optometry	CA			
3355	Dartmouth College: Thayer Sch	NH	2365	Lehigh University	PA	6660	Southern Methodist University	TX			
5150	Davidson College	NC	4384	Lewis & Clark College	OR	3748	St. Anselm College	NH			
5151	Davis and Elkins College	WV	2369	Long Island Univ: Brooklyn	NY	5598	St. John's College	MD			
0266	Delaware State Dental Society	DE	2070	Long Island Univ: C.W. Post	NY	4737	St. John's College	NM			
1166	DePauw University	IN	5370	Loyola University Maryland	MD	2805	St. Lawrence University	NY			
2186	Dickinson College	PA	5437	Lynn University	FL	3757	St. Michael's College	VT			
2193	Drew University	NJ	6390	Macalester College	MN	6638	St. Olaf College	MN			
5156	Duke University	NC	1753	Madonna U: St. Mary's College	MI	4704	Stanford University	CA			

Personal Resource Page

Passwords

FAFSA

Student PIN _____

Parent PIN _____

CSS/PROFILE®

User Name _____

Password _____

Fastweb

User Name _____

Password _____

Financial Aid Deadlines

School Name	Deadline	Federal School Code	Required
_____	_____	_____	<input type="checkbox"/> FAFSA <input type="checkbox"/> CSS/PROFILE® <input type="checkbox"/> College Form
_____	_____	_____	<input type="checkbox"/> FAFSA <input type="checkbox"/> CSS/PROFILE® <input type="checkbox"/> College Form
_____	_____	_____	<input type="checkbox"/> FAFSA <input type="checkbox"/> CSS/PROFILE® <input type="checkbox"/> College Form
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_____	_____	_____	<input type="checkbox"/> FAFSA <input type="checkbox"/> CSS/PROFILE® <input type="checkbox"/> College Form

Additional Passwords

Organization	User Name	Password
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

MEFA is here to help.

mefa is a not-for-profit state authority that works to make higher education more accessible and affordable for students and families in Massachusetts. MEFA offers community education programs, college savings plans and low-cost financing options. In our nearly 30-year history, we have issued approximately \$4.2 billion in bonds and have assisted hundreds of thousands of families in financing a college education.

mefa **COUNSELOR**

We offer free comprehensive college planning and college financing seminars for parents and students at over 300 Massachusetts high schools. Check with your guidance counselor for dates and information.

mefa **UPLAN**

Prepaid Tuition Program

With the U.Plan, families can lock in tomorrow's tuition at today's rates at 80 public and private colleges and universities in Massachusetts.

mefa **LOANS**

Our low-cost loans assist families of undergraduate and graduate students from all states attending college in Massachusetts, as well as Massachusetts residents attending college outside of Massachusetts.

mefa **UFUND**

Massachusetts 529 Plan

Our College Investing Plan lets families invest for qualified higher education expenses through mutual funds professionally managed by Fidelity Investments.

your plan **for college**

A free college and career planning website for students, parents and school counselors at participating Massachusetts high schools, offered by MEFA in partnership with the Massachusetts Departments of Higher Education and Elementary & Secondary Education.

Where it all begins

The information presented in MEFA's Guide to College Financing is accurate as of August 1, 2010.

For more information on how MEFA can help you through the college financing process, visit us at www.mefa.org or call 800.449.MEFA (6332).

160 Federal Street
4th Floor
Boston, MA 02110
www.mefa.org

mefa **COUNSELOR**