



The Next Steps...

Congratulations on completing the Free Application for Federal Student Aid (FAFSA)!

Completing the FAFSA is the first of many steps on the road to attaining higher education. However, several other items must be addressed in the months leading up to college. Those include:

Choosing a School and Major

Students should take time in the period leading up to their senior year in high school to investigate their aptitudes and interests in order to narrow down some areas of study they might like to pursue. Once those are identified, students can research the schools that offer coursework in those areas. Many postsecondary options are available to students in Montana who want to continue their education after high school. Choices include tribal colleges, two-year schools, four-year schools and technical colleges that offer certificate and degree programs in a variety of subjects.

- For help with this process, visit the Montana Career Information System (MCIS). This free, online resource provides interest inventories, information on more than 500 occupations, descriptions of more than 3,500 colleges and universities across the nation and more.

Applying for Admission

Most colleges, universities, technical schools and vocational programs that participate in federal financial aid programs require students to apply for admission before they will create a financial aid package for them. In Montana, that means students must complete an application, provide a high school transcript and possibly pay a nonrefundable application fee (\$30 to \$50). In addition, most schools have minimum guidelines for admission, so students should contact the schools they are interested in attending about required grade point averages and ACT or SAT scores.

Applying for Housing

Each school has different housing options for students. Students will need to familiarize themselves with options. Some items to consider include:

- Some schools require incoming freshmen or first-year students to live on campus for their first academic year.
- Most campuses have housing available to accommodate married students and students with families.
- Residence hall space can be limited, so it's important to apply early. (In addition, if students prefer to live in a particular residence hall, or with a specific roommate, it is also a good idea to apply early.)
- Students who choose to live off campus should start looking for a house or apartment well in advance of the beginning of the academic year. Classified advertisements or property management companies can be helpful resources.

Asking for Help

The steps leading up to postsecondary education can be confusing, but help is available. Here are some people who can assist with the process:

- High school counselors
- College/university/technical school admissions counselors
- Financial aid office staff members
- Nonprofit **Reach Higher Montana** — Visit ReachHigherMontana.org or call us toll free at 877-COLG4ME (265-4463).

Award Letter - What does this mean?

An award letter is a detailed explanation of the various parts of your financial aid package. The term "financial aid package" refers to how grants, work-study and student loans are "packaged" for each student. Financial aid administrators look at each student separately. If you have received any outside scholarships, let the financial aid office know. The school sends the award letter by paper or electronically. The letters may differ in appearance, but the information is the same and important. Note that you don't have to accept all of the available aid offered. You can choose to reject a portion of it.

Sample Financial Aid Award Letter (actual awards will vary)

Dear Student,

We have completed our review of your financial aid application for the 2019-2020 academic year and are pleased to offer you the award(s) listed below:

This award notification does not include outside awards for which (the school) has not been notified. The receipt of other/additional awards may result in a revised award notification. All awards are based on continued eligibility and are contingent upon the availability of funds.

Total Cost of Attendance (COA)	\$18,120.00
Expected Family Contribution (EFC)	\$2,437.00
Need	\$15,683.00

Available Student Data

Reported Dependency Status	Dependent
Residency Status	In-State
Class Level	Sophomore
Earned Bachelor's Degree	No

Anticipated Enrollment

The aid offered below is based on an assumption that you will be enrolled for a minimum of **12 credit hours** fall and spring semesters if you are an undergraduate student, or a minimum of **9 credit hours** fall and spring semesters if you are a graduate student. If attendance is other than nine months or if semester credit load is less than assumed, financial aid may be pro-rated (see "Financial Aid Pro-ration Based On Enrollment Status"). A change in your enrollment status may affect your award eligibility.

Institutional Awards

	Fall 2019	Spring 2020	Summer 2020
Federal Pell Grant	\$1,550.00	\$1,550.00	
Fed. Direct Subsidized Loan	\$2,250.00	\$2,250.00	
Fed Direct Unsubsidized Loan	\$1,000.00	\$1,000.00	
Fed. Direct Parent PLUS Loan	\$2,760.00	\$2,760.00	
Scholarships	\$1,500.00	\$1,500.00	
Total Institutional Awards Per Semester	\$9,060.00	\$9,060.00	

The total of your institutional awards for the 2019-20 aid year is: \$18,120.00

Scholarships

Do not pay for scholarship searches. Use Scholly. For your free access code, courtesy of **Reach Higher Montana** visit ReachHigherMontana.org. Other sites are available including collegexpress.com, fastweb.com and bigfuture.collegeboard.org.

Other Resources

- Montana University System information (mus.edu)
- FAFSA on the Web and the U.S. Department of Education (fafsa.ed.gov)
- Student loan information (mappingyourfuture.org, studentaid.ed.gov, StudentLoans.gov, and NSLDS.ed.gov).

Thank you for participating in **Reach Higher Montana FAFSA help!**