



Financial Aid Training for Counselor and Mentors

Office of Financial Aid & Scholarships
Arkansas State University
Fall 2021

A-State Financial Aid for High School Counselors Workshop

October 5, 2021

AGENDA

- 9:00 – 9:15 **Welcome** – Terry Finney, Director of Financial Aid and Scholarships
- 9:15 – 10:00 **Overview of Financial Aid Programs** – Terry Finney
- 10:00 – 10:15 **A-State Greetings** – Dr. Kelly Damphousse, Chancellor, Arkansas State University
Dr. Thilla Sivakumaran, V.C. for Enrollment Mgmt. & Global Outreach
- 10:15 – 10:45 **Free Application for Federal Student Aid (FAFSA)** – Christina Kostick, Assistant Director
- Applying for Federal Financial Aid
 - After the FAFSA
 - Dependency Status
 - Professional Judgement
- 10:45 – 11:00 **Searching for Scholarships** – Dena Bolar Graves, Associate Director
- 11:15 – 11:45 **A-State Admissions Update** – Pamela Bowie, Senior Director of Admissions
- 11:45 – 12:00 **ADHE Update** – Chrissy Vines, Student Development Specialist



Overview of Financial Aid Programs

Financial Aid

*Money from a source other than the family to
assist with the cost of attending college*

Cost of Attendance (COA)

Direct and Indirect Costs



Tuition and fees



Room and board



Books and supplies



Transportation



Miscellaneous personal expenses

Expected Family Contribution (EFC)

- An index used to calculate eligibility for aid
- Stays the same regardless of college
- Two components
 - Parent contribution
 - Student contribution
- Calculated using FAFSA data and a formula specified by law

Expected Family Contribution (EFC)

Measurement of
student's and
family's ability to pay
postsecondary
educational
expenses

**Student
contribution**

Parent contribution
(for dependent students)

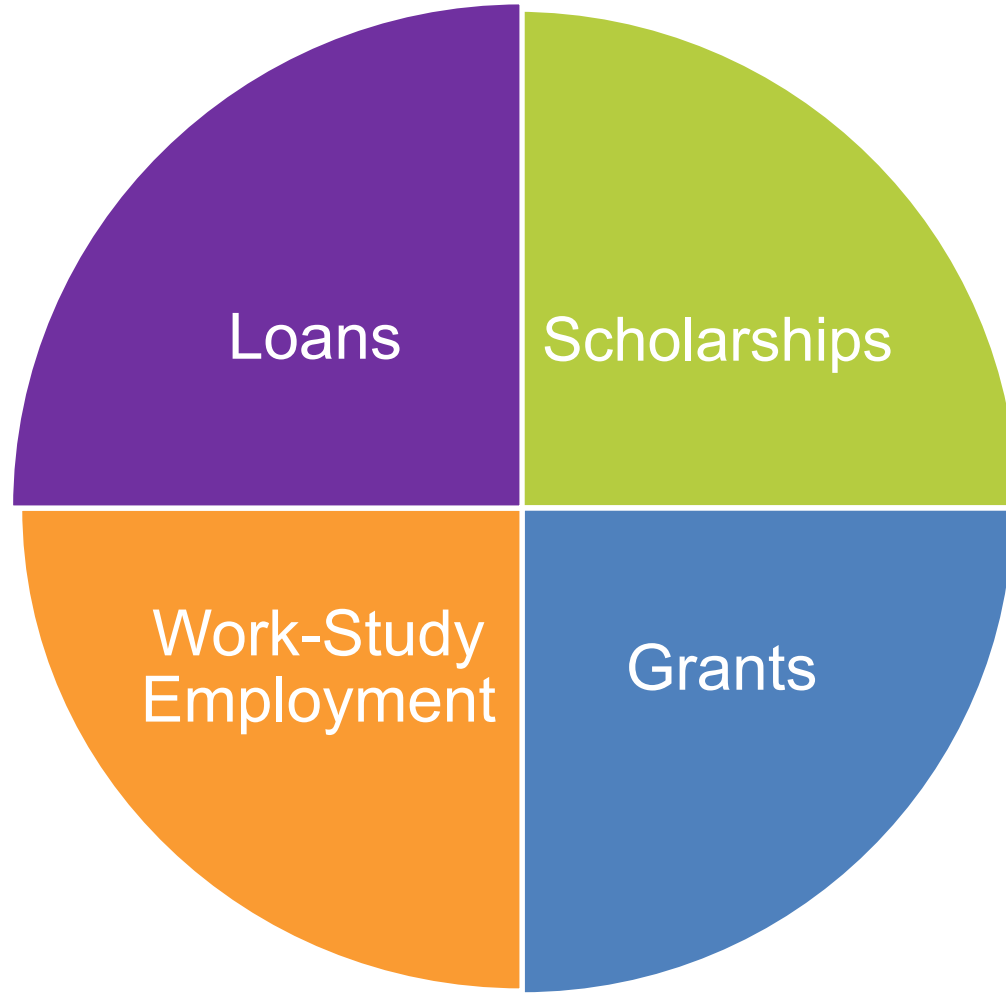
Financial Need

$$\begin{aligned} &\text{Cost of attendance (COA)} \\ &- \text{Expected family contribution (EFC)} \\ \hline &= \text{Financial need} \end{aligned}$$

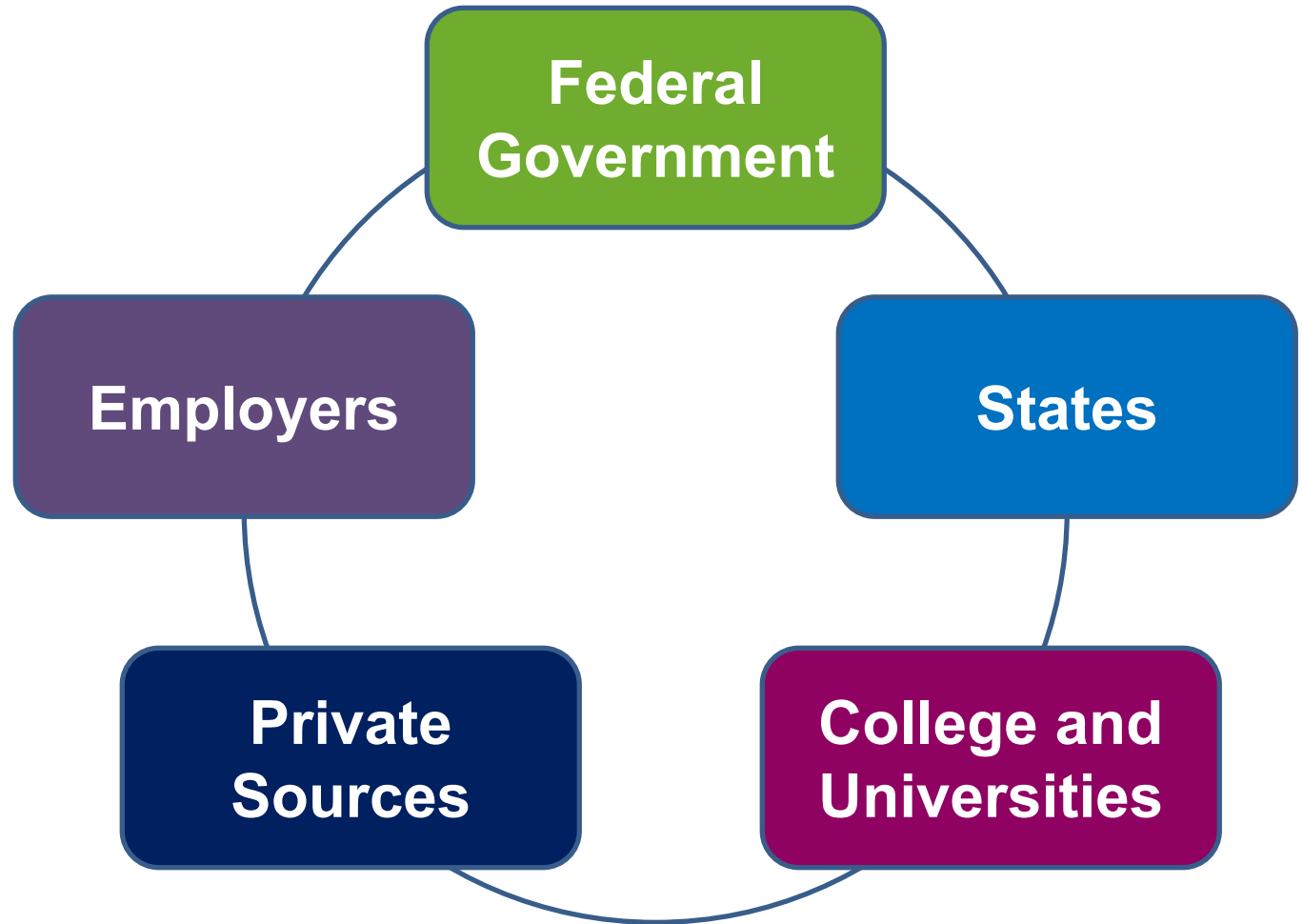
Categories of Aid

- Need-based aid
- Merit-based aid

Types of Aid



Sources of Aid





Federal Programs

 AState.edu

 [/ArkansasState](https://www.facebook.com/ArkansasState)

 [@ArkansasState](https://twitter.com/ArkansasState)

Federal
Pell Grant

Iraq Afghanistan
Service Grant
(IASG)

Federal Supplemental
Educational
Opportunity Grant
(FSEOG)

Teacher Education
Assistance for
College and Higher
Education (TEACH)
Grant

Federal
Work-Study
(FWS)

Federal Direct
Student Loans
(Direct Loans)

Federal PLUS
Loans

Grants

- Federal Pell Grant
 - Provides need-based grants to low-income undergraduate students.
- Federal Supplemental Educational Opportunity Grant (FSEOG)
 - Provides need-based grants to low-income undergraduate students (campus-based aid.)
- Teacher Education Assistance for College and Higher Education (TEACH) Grant
 - Provides assistance to students who intend to teach in a public or private elementary or secondary school that serves students from low-income families.
- Iraq and Afghanistan Service Grant
 - Provides possible assistance to students whose parent or guardian died as a result of military service in Iraq or Afghanistan after September 11, 2001

Federal Pell Grant

Grant amounts depend on the student's:

- Expected Family Contribution (EFC)
- Enrollment status (full- or part-time)
- Attendance status (full academic year or less)
- Pell Grant maximum award per academic year: \$6,495 (2021-2022)

** Maximum award may be subject to change pending legislative budgetary adjustments*

FSEOG

FSEOG recipients must be:

- Pell Grant eligible
- Current award amounts vary from:
 - \$100-\$4,000 per year.

** Not all colleges participate in the FSEOG program and availability is based on funding at the college.*

TEACH Grant

The TEACH Grant is:

- Not based on financial need.
- Available to both undergraduate and graduate students.
- TEACH Grant recipients must be:
 - Enrolled in an institution that participates in the TEACH Grant program.
 - Enrolled in coursework geared towards a career in the field of teaching.
 - Able to demonstrate certain academic achievements.
 - Provides the maximum award:
 - Up to \$4,000 per year (2021-2022)

TEACH Grant

TEACH Grant recipients must sign an “Agreement to Serve” which states that the student will:

- Teach at least four years in a public or private elementary or secondary school.
- Teach full-time in a high-need field
- Teach in a school that serves students from low-income families.
- If the teaching obligation is not completed, the TEACH Grant must be repaid as a Direct Unsubsidized Loan.

TEACH Grant

Due to sequestration, award amounts for any TEACH Grant must be reduced.

- For any 2021–2022 TEACH Grant first disbursed on or after October 1, 2020, and before October 1, 2021, the maximum award of \$4,000 is reduced by 5.7% (\$228), resulting in a maximum award of \$3,772.
- For any 2021–2022 TEACH Grant first disbursed on or after October 1, 2021, and before October 1, 2022, the maximum award of \$4,000 is reduced by 5.7% (\$228), resulting in a maximum award of \$3,772.

Iraq/Afghanistan Service Grant

- The award is equal to the amount of maximum Federal Pell Grant for the award year, but cannot exceed the cost of attendance for that award year.
- Grant recipients must be:
 - Less than 24 years old.
 - Enrolled in college at least part-time at the time of the parent or guardian's death.



Iraq/Afghanistan Service Grant

Due to sequestration, award amounts for any Iraq/Afghanistan Grant must be reduced.

- For any 2021-2022 Iraq/Afghanistan Grant first disbursed on or after October 1, 2021, and before October 1, 2022, the maximum award of \$6,495 is reduced by 5.7% (\$370.21), resulting in a maximum award of \$6,124.79.

For more information visit:

<https://studentaid.ed.gov/sa/types/grants-scholarships/iraq-afghanistan-service#sequestration>

Campus-Based Programs

- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Federal Work-Study (FWS)
 - Provides part-time employment for undergraduate and graduate students with financial need, allowing them to earn money to help pay educational expenses.

Federal Work-Study (FWS)

- Students are paid at least federal minimum wage.
- Eligible employers (on- and off-campus)
 - Schools
 - Federal, state, or local public agencies
 - Private non-profit organization
 - Community service activities

** Not all colleges participate in the FWS program and availability is based on funding at the college.*

Federal Direct Loans

- Direct Subsidized Loan
- Direct Unsubsidized Loan
- Direct PLUS Loan for Parents
- Direct PLUS Loan for Graduate/Professional Students

Federal Direct Loans

Subsidized Loans

- Government **PAYS** the borrowers accrued interest while you are attending college and other eligible periods
- **Based on Financial Need**
- Fixed Rate
- Undergraduate students
- Amount: **\$3,500-\$5,500**

Unsubsidized Loans

- The borrower is responsible for the interest for the life of the loan
- **NOT based on Financial Need**
- Fixed Rate
- Undergraduate and graduate students qualify
- Amount: **\$5,500-\$20,500**

Federal Direct PLUS Loans

Parent PLUS

- For parents of dependent students
- Borrower must not have a negative credit history.
- If approved, parent may borrow up to, but not exceeding the college's Cost of Attendance (COA)
- Fixed Rate
- Borrower is responsible for all the interest

Graduate PLUS

- For graduate/professional students
- Borrower must not have a negative credit history.
- Fixed Rate
- If approved, student may borrow up to, but not exceeding the college's Cost of Attendance (COA)

Federal Direct Loans

(First Disbursed after October 1, 2021 and before October 1, 2022)

Loan Type	Interest Rates	Loan Fees	Repayment
Direct Subsidized (Undergraduate)	3.73%	1.057%	Begins 6 months after student has left school
Direct Unsubsidized (Undergraduate)	3.73%	1.057%	Begins 6 months after student has left school
Direct Unsubsidized (Graduate)	5.28%	1.057%	Begins 6 months after student has left school
Direct PLUS for Parents	6.28%	4.228%	May be deferred until 6 months student drop ½ time or 60 days after loan is fully disbursed
Direct PLUS for Graduate/Professional Students	6.28%	4.228%	Begins 6 months after student has left school

Other Sources of Aid

- Institutional or private tuition plans
- Other family resources
- Home equity loans
- Private/alternative loans
- Tuition savings plans (529 plans)
- Employer-sponsored tuition plans

Q&A

You Have
Questions
We Have
Answers



Applying for Federal Student Aid:

Free Application for Federal Student Aid (FAFSA)

FSA ID

- FSA ID consists of username and password used for electronically signing financial aid applications.
- FSA ID needed to log into fafsa.gov, the National Student Loan Data System(NSLDS) at nslds.ed.gov, StudentLoans.gov, StudentAid.gov and Agreement to Serve(ATS) at teach-ats.ed.gov
- Create FSA ID at <https://studentaid.ed.gov/npas/index.htm>
- Students and eligible parents should establish an FSA ID for ease of submission and signatures for the FAFSA.
 - Both the student and the parent need a separate username name, password and email address
- Recommend setting up FSA ID at the end of junior year/summer prior to senior year
- Users should retain all information used to set up FSA ID



FAFSA Completion Resources

FAFSA Website

www.fafsa.gov

Financial Aid Toolkit:

<http://financialaidtoolkit.ed.gov/tk/>

2022-2023 FAFSA Resources:

<https://financialaidtoolkit.ed.gov/tk/learn/types.jsp>

Do You Need Money for College?

<https://studentaid.gov/sites/default/files/do-you-need-money.pdf>

Creating and Using Your FSA ID:

<https://studentaid.gov/fsa-id/create-account/launch>

 AState.edu

 /ArkansasState

 @ArkansasState

FAFSA Completion Tool

- Data available by state or territory
- Report alphabetical by high school
- Shows number of completed and submitted Free Applications for Federal Student Aid (FAFSAs) for current and previous application cycles

<https://studentaid.ed.gov/sa/about/data-center/student/application-volume/fafsa-completion-high-school>



FAFSA Demo Site

fafsademo.test.ed.gov

- A demonstration site is available so you can increase your own understanding of the FAFSA and show it to students before they apply.
 - Provides a way for financial aid administrators to show students and parents, as well as financial aid office staff, how to use *FAFSA on the Web* and *FAA Access to CPS Online*. It offers most of the features of the production versions of the *FAFSA on the Web* and *FAA Access to CPS Online* Web sites, except that no data is processed.

New Applications - New User (no prior data)

Test Case	SSN	Last Name	First Name	DOB	FSA ID Username/Verified E-mail Address	FSA ID Password
1	966-12-3011	Lastname	Susan	11021986	newuser71/newuser71@fafsademo.com	Firstyear71
2	966-12-3012	Lastname	Brian	11022003	newuser72/newuser72@fafsademo.com	Firstyear72
3	966-12-3013	Lastname	Maxine	11022003	newuser73	Firstyear73
4	966-12-3014	Lastname	Abe	11022003	newuser74	Firstyear74
5	966-12-3015	Lastname	Judith	11022003	newuser75	Firstyear75
6	966-12-3016	Lastname	Harvey	04192003	newuser76	Firstyear76
7	966-12-3017	Lastname	Larry	04192003	newuser77	Firstyear77
8	966-12-3018	Lastname	Val	04192003	newuser78	Firstyear78
9	966-12-3019	Lastname	Helen	04192003	newuser79	Firstyear79
10	966-12-3020	Lastname	John	04192003	newuser80	Firstyear80

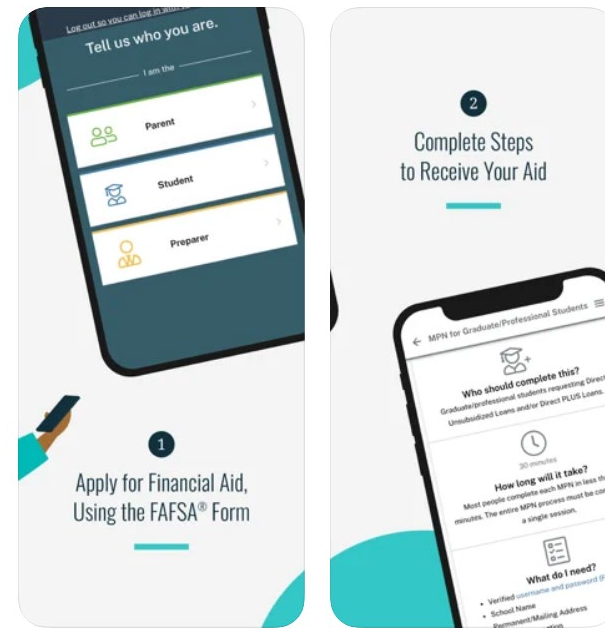
Note: This site is purely a learning tool.

FAFSA

- Produced by the U.S. Department of Education
- Collects family's personal and financial information used to calculate student's EFC
- Available in English and Spanish
- Available in two formats:
 - Online
 - PDF (Download from www.fafsa.gov)

myStudentAid Mobile App

Student may use the myStudentAid app to complete the 2022-2023 FAFSA.



FAFSA on the Web

A banner for the FAFSA on the Web application. It features a dark blue background with a central illustration of three diverse students (two women and one man) walking and talking. The text is white and light blue. On the left, it says 'Complete the FAFSA® Form' with a green underline, followed by 'Use the Free Application for Federal Student Aid (FAFSA®) form to apply for financial aid for college or graduate school.' On the right, there are two main sections: 'New to the FAFSA® Process?' with a 'Start Here' button, and 'Returning User?' with links for 'Correct info | Add a school' and 'View your Student Aid Report (SAR)', followed by a 'Log In' button. A flowchart of icons and arrows is visible in the background.

Application available
October 1st each year.

fafsa.gov

FAFSA on the Web

Welcome to the FAFSA® Form

Tell us about yourself.

[? Help](#)

[Exit FAFSA Form](#)

☐

I am a student and want to access the FAFSA form.

☐

I am a parent filling out a FAFSA form for a student.

☐

I am a preparer helping a student fill out his or her FAFSA form.



IRS Data Retrieval Tool

- Data available in English and Spanish
- IRS data tool will be available on October 1st and may be utilized to transfer 2020 tax information
- FOTW includes logic/questions to determine if applicant is eligible to use the IRS Data Retrieval Tool
 - *“Unmarried and both parents living together” not eligible to use IRS Data Retrieval*
 - *Same gender married couples using “Married filing jointly” status can use IRS Data Retrieval*
- Applicant’s response will take him or her to the IRS system or provide a message that the applicant should use own financial figures to complete FOTW

IRS Data Retrieval Tool

Certain tax filers cannot use the IRS Data Retrieval Tool

Did not
indicate on
FAFSA a
tax return
was
completed

Marriage
date is
January
2020, or
later

First three
digits of
the SSN
are 666

Filed a
non-U.S.
tax return

Married
and filed
as head of
household,
or filed
separate
returns

Neither
married
parent
entered a
valid SSN

Non-
married
parent or
both
married
parents
entered all
zeroes for
the SSN

Frequent FAFSA Errors

- Incorrect parent and/or student Social Security Numbers
- Divorced/remarried/unmarried but living together parental information-which belongs on the form
 - *Income earned by parents/stepparents missing*
- Untaxed income
- U.S. income taxes paid
- Verifying FSA ID info
- Household size
 - *Number of household members in college*
- Real estate and investment net worth
- FAFSA missing parent and/or student signature

Q&A

You Have
Questions
We Have
Answers



After the FAFSA

 AState.edu

 [/ArkansasState](https://www.facebook.com/ArkansasState)

 [@ArkansasState](https://twitter.com/ArkansasState)

FAFSA Processing Results

- Central Processing System notifies student of FAFSA processing results via:
 - E-mail containing a direct link to student's electronic Student Aid Report (SAR) if student's e-mail was provided
 - Student with FSA ID can view SAR on line at www.fafsa.gov
 - Typical processing time is 24-48 hours from time of filing FAFSA

Student Aid Report (SAR) Formats

- Paper SAR
- Paper SAR Acknowledgment
- E-mail Notification of SAR Processing
- Sample 2022-2023 SAR found on
ifap.ed.gov:
- <https://fsapartners.ed.gov/sites/default/files/attachments/2020-09/2122SARAckSampleEnFinal.pdf>

Student Aid Report (SAR) Formats

SAR for 2020-2021
(Student Aid Report)
Form Approved OMB No. 1845-0001
App. Exp. 12/31/2021

966-10-0001 DE 03
EFC: 1498°C

The data below contain information from your student aid application (where applicable) and your application data for your reports only. Do NOT mail this document or a copy of this document to the U.S. Department of Education. We will not return this copy to you. You may make corrections from the Department of Education's Web page (fafsa.gov). You must use your FSA ID to access your report online.

1. Student's Last Name	DEMOSDEULT
2. Student's First Name	SUSAN
3. Student's Middle Initial	
4. Student's Permanent Mailing Address	2245 RIVER TEST ROAD
5. Student's Permanent City	WASHINGTON
6. Student's Permanent State	DC
7. Student's Permanent ZIP Code	20010
8. Student's Social Security Number	999-10-0001
9. Student's Date of Birth	11/03/1992
10. Student's Telephone Number	866(301)-1212
11. Student's Driver's License Number	
12. Student's Driver's License State	
13. Student's E-mail Address	
14. Student's Citizenship Status	U.S. CITIZEN (OR U.S. NATIONAL)
15. Student's Alien Registration Number	
16. Student's Marital Status	SINGLE
17. Student's Marital Status Date	
18. Student's State of Legal Residence	DC
19. Was Student a Legal Resident Before January 1, 2019?	YES
20. Student's Legal Residence Date	
21. Is the Student Male or Female?	FEMALE
22. Register Student With Selective Service System?	ELIGIBLE FOR AID
23. Drug Conviction/Alleging/Convicted?	
24. Parent 1 Educational Level	
25. Parent 1 Educational Level	HIGH SCHOOL DIPLOMA
26. High School or Equivalent Completed?	
27a. Student's High School Name	INDEPENDENCE #
27b. Student's High School City	NEAR YORK
27c. Student's High School State	NY
28. First Bachelor's Degree Before 2000-2001 School Year?	NO
29. Student's Degree Level & College or University	PHD YLLUNIOR
30. Type of Degree/Certificate	1ST BACHELOR'S DEGREE
31. Interested in Work-study?	
32. Student's 2018 Income Tax Return?	ALREADY COMPLETED
33. Student's Type of 2018 Tax Form Used	1040
34. Student's 2018 Tax Return Filing Status	SINGLE
35. Student's 2018 Estimated AGI	\$
36. Student's 2018 Adjusted Gross Income	\$ 50,123
37. Student's 2018 U.S. Income Tax Paid	\$ 7,100
38. Student's 2018 Income Earned from Work	\$ 50,200
39. Student's 2018 Income Earned from Other	
40. Student's Total of Cash, Savings, and Checking Accounts	\$ 4,000
41. Student's Net Worth of Current Investments	\$ 2,000
42. Student's Net Worth of Business/Investment Property	\$ 500
43a. Student's Education Credit	\$ 0
43b. Student's Other Support Plan	\$ 0
43c. Student's Taxable Savings from Non-Need-Based Employment Programs	\$ 0
43d. Student's College Grant and Scholarship Aid Reported to IRS as Income	\$ 0
43e. Student's Taxable Contract Pay Reported to IRS	\$ 0
43f. Student's Cooperative Education Earnings	\$ 0
43g. Student's Payments to Tax-Deferred Pensions & Retirement Savings	\$ 0
43h. Student's Investment Payments to Washington State	\$ 0
43i. Student's Other Support Sources	\$ 0
44a. Student's Tax Exempt Income	\$ 0
44b. Student's Unearned Portion of 529 Contributions and Payments	\$ 0
44c. Student's Housing, Food, & Living Allowance	\$ 0
44d. Student's Unearned Income or Benefits	\$ 0
44e. Money Received or Paid on Student's Behalf	\$ 0

PAGE 1 OF 7

966-10-0001 DE 03

- If valid email address is provided on FAFSA
- Provides access to electronic SAR at www.studentaid.gov

Student Aid Report (SAR) Formats

Federal Student Aid
U.S. DEPARTMENT OF EDUCATION

STUDENT AID REPORT
2020-2021

OMB No. 1845-0001

DATA RELEASE NUMBER (DRN): 9755
EXPECTED FAMILY CONTRIBUTION (EFC): 000000

APRIL 22, 2020
000001C001
F 211 2021

JOHN SMITH
742 EVERGREEN TERRACE
SPRINGFIELD OH 45505

Dear JOHN SMITH,
Your Student Aid Report (SAR) summarizes the information you submitted on your 2020-2021 Free Application for Federal Student Aid (FAFSA).

Application Status (review the checked boxes)

☒ Your FAFSA appears to be complete. Review the data on pages 2 and 3. We may have assumed certain information to calculate your eligibility for federal student aid. We printed any assumptions we made and the word "assumed" for the items on the back of this page. If you need to make corrections, you can go to <https://fafsa.gov> and use your FSA ID to access your information or you can contact the financial aid office at one of the schools you listed on your application for assistance. The school(s) listed on your FAFSA will receive your information.

☒ Your FAFSA has been reported on your other information.

Federal Student Aid Eligibility (review the checked boxes)

The data submitted on your FAFSA is used to calculate your Expected Family Contribution (EFC), which is 000000. The EFC is not the amount of money that your family must provide. Rather, you should think of the EFC as an index that colleges use to determine how much financial aid you would receive if you were to attend their school. Financial aid may include grants (free funds that do not have to be repaid), work-study (paid part-time employment), and/or low-interest loans (borrowed funds that must be repaid). This award information will vary from college to college because the cost of attending each is different. Please note that your EFC is subject to change if you update or correct your FAFSA. For more information about the EFC and other sources of aid, go to [StudentAid.gov](https://studentaid.gov).

☒ Based on your EFC it appears that you may be eligible for a Federal Pell Grant of up to \$6195, provided you have not met or exceeded the lifetime limit established for the Federal Pell Grant program. You may also be eligible for other grants, work-study opportunities, and low-interest student loans. Your Financial Aid Administrator (FAA) will determine what types of aid and how much you are eligible to receive.

☒ We sent your information to other federal agencies through computer matching programs to verify your eligibility for federal student aid and there appears to be an issue with the information provided on your application. You can review information about these issues by going to <https://fafsa.gov> and selecting "View or Print Your Student Aid Report (SAR)" after logging in. You must work with your financial aid office to resolve any data matching issues before we can determine if you are eligible to receive federal student aid.

☒ Unless you are completing the verification process, it may be too late for you to make corrections or give us any more information this year. If you are completing verification and you need to correct your information, contact the Financial Aid Administrator (FAA) at your school for assistance. We must have your corrections no later than September 11, 2021.

You should keep this SAR Acknowledgement for your records!

999999C999 PAGE 1 OF 3 01234567891SM01

- SAR sent if paper FAFSA filed without providing an email address
- SAR Acknowledgement sent if FOTW filed without providing an email address

Corrections

- Students should only correct information that was reported incorrectly when he or she completed the FAFSA
- Corrections to FAFSA data may be made by:
 - Using FAFSA on the Web (fafsa.gov), if the student has an FSA ID
 - Updating and mailing the paper SAR
 - Submitting the documentation to the school's financial aid office (RECOMMENDED)

Verification

Process by which the U.S. Department of Education (ED) through the financial aid office confirms information provided by students and families on the FAFSA is accurate

- Students can be selected for verification by the Department of Education or the college
- Items to be verified will vary
- Financial Aid cannot be processed until verification is completed.

Q&A

You Have
Questions
We Have
Answers



Student Dependency Status

 AState.edu

 [/ArkansasState](https://www.facebook.com/ArkansasState)

 [@ArkansasState](https://twitter.com/ArkansasState)

What Makes a Student Independent?

- Born before 01/01/1999 (for 2022-2023)
- Married
- Graduate or professional student
- Active duty military for purposes other than training.
- Veteran
- Has children who receive more than 50% support from the student.

What Makes a Student Independent?

- Has dependents (other than children or spouse) who receive more than 50% support from the student.
- Is an orphan, has been in foster care/dependent/ward of the court.
- Is an emancipated minor.
- Is or has been in legal guardianship.
- Is homeless or self-supporting and at risk of being homeless
 - As determined by agencies specified in FAFSA instructions.

Who Qualifies as a Parent for a Dependent Student?

Who is a Parent?

- Biological parents
- Adoptive parents
- Step-parents, if they are married to the student's biological or adoptive parent and the student is included in their household size.

Who is Not a Parent?

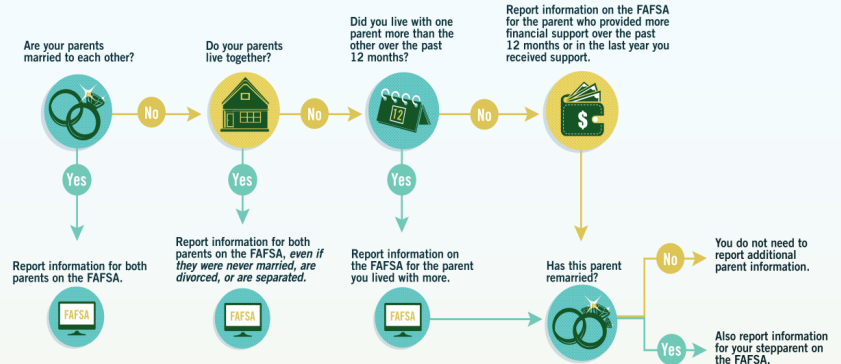
- Foster parents
- Legal guardians who have not adopted the student
- Any relatives (including grandparents) who have not adopted the student
- Step-parents who have not adopted the student and who would be the only person providing parental information.

Parental Determination

WHO'S MY PARENT WHEN I FILL OUT MY FAFSA?

Dependent students are required to report parent information on the *Free Application for Federal Student Aid (FAFSA)*.¹ For reporting purposes, "PARENT" means your legal (biological or adoptive) parent or stepparent, or a person that the state has determined to be your legal parent.

Use this guide to figure out which parent's information to include (depending on your family situation).



The following people are not your parents unless they have legally adopted you:



Widowed Stepparent



Grandparents



Foster Parents



Legal Guardians



Older Brothers or Sisters



Aunts or Uncles

If you're not sure whom to report as a parent, you can visit StudentAid.ed.gov/fafsa/filing-out/parent-info or call 800-4-FED-AID (800-433-3243).

If you're not sure whether you are a dependent student, go to StudentAid.ed.gov/fafsa/filing-out/dependency

Federal Student Aid
An OFFICE of the U.S. DEPARTMENT of EDUCATION

PROUD SPONSOR of
the AMERICAN MIND®



Professional Judgment

 AState.edu

 [/ArkansasState](https://www.facebook.com/ArkansasState)

 [@ArkansasState](https://twitter.com/ArkansasState)

Professional Judgment

- Families cannot report special circumstances on the FAFSA
- Professional judgment must be completed after the student submits the FAFSA and completes verification (if required)
- Professional judgment is exercised by the Financial Aid Administrator

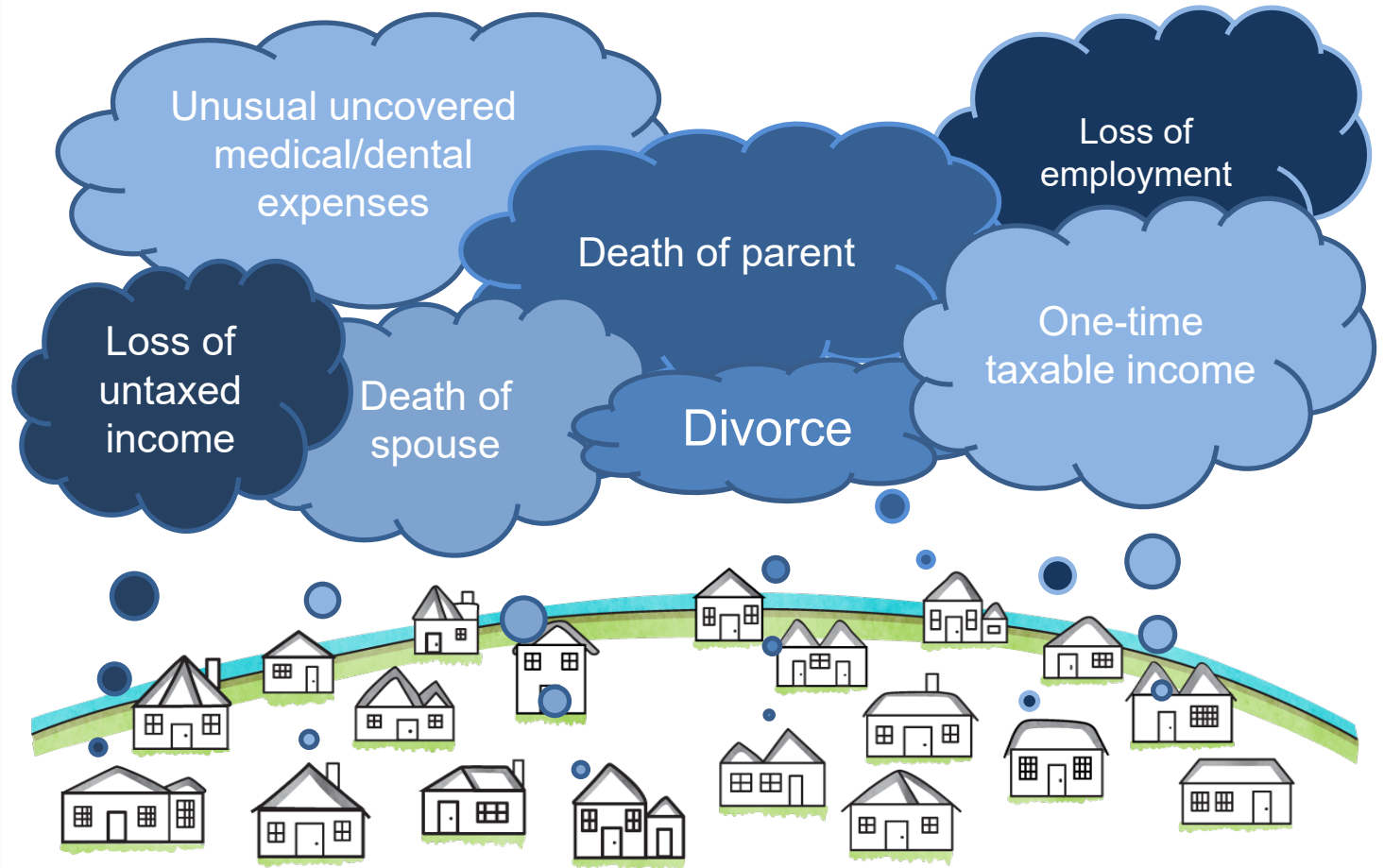
Professional Judgment Basics

“the authority of the financial aid administrator, on the basis of adequate documentation, to make adjustments on a case-by-case basis to the cost of attendance or the values of the data items required to calculate the expected student or parent contribution (or both) to allow for treatment of an individual eligible applicant with special circumstances.”

Professional Judgment

- Process varies from college to college
- Documentation must be provided
- Situations which warrant professional judgment may include:
 - Dependency Overrides
 - Divorce, death or parent
 - Loss of income by student or parent
 - Unusual medical expense

Professional Judgment



Professional Judgment Dependency Override

- Situation in which Financial Aid Administrators have the authority to change the student's status from dependent to independent
 - Student is unable to answer "Yes" to any of the dependency status questions due to a special circumstance.
- Student must provide documentation of situation.

Professional Judgment Dependency Override

- Special circumstances:
 - Abuse at home
 - Abandonment by parents
- NOT Special Circumstance:
 - Parents do not claim student on taxes
 - Student does not live with parents and supports self
 - Parents do not want to help pay for college
 - Parents refuse to provide information for FAFSA

Professional Judgment Dependency Override

- Documentation includes:
 - Letter from student describing the circumstances
 - Letter from friend or family member close to the situation that can describe the student's circumstance
 - Letter from a third party:
 - Teacher
 - Social Worker
 - Member of Clergy
 - Court Documents
 - Law Enforcement
 - Physician/Counselor



Completing the FAFSA Without Parent Information

 AState.edu

 [/ArkansasState](https://www.facebook.com/ArkansasState)

 [@ArkansasState](https://twitter.com/ArkansasState)

No Access to Parental Information

- FAFSA will ask if student will be providing parental data
- If no, student may indicate that he/she meets special circumstances criteria
- Student may submit FASFA without parental information
 - FAFSA will have a reject code which will prevent student from being awarded
 - Student will need to contact the Financial Aid Office to complete the application with a possible Dependency Override

Parents Refusal to Provide Information

- Student indicates situation on the FAFSA, selecting the option to apply for an unsubsidized loan only
- Student may submit FASFA without parental information
 - FAFSA will have a reject code which will prevent student from being awarded
 - No EFC will be calculated and the student will not be eligible to receive the Pell Grant any other need-based aid
 - Student will need to contact the Financial Aid Office to complete the application

Q&A

You Have
Questions
We Have
Answers



Reviewing and Comparing Award Letters

- Out-of-pocket expenses after financial aid
- Mixture of grants and self-help aid
- Future award packages



Establishing a Relationship with the Financial Aid Office

- Importance
- Questions to Ask
- Benefits

Q&A

You Have
Questions
We Have
Answers



Searching for Scholarships

 AState.edu

 [/ArkansasState](https://www.facebook.com/ArkansasState)

 [@ArkansasState](https://twitter.com/ArkansasState)

Scholarship Search Tips

- Never pay for scholarship searches
 - Always use free scholarship search engines
- Pay close attention to application deadlines
- Be sure that you understand the guidelines on how to apply

Scholarship Sources



Online Sources

- www.scholarships.com
- www.fastweb.com
- www.unigo.com/scholarships
- <https://bigfuture.collegeboard.org/pay-for-college/grants-scholarships>
- <https://fundmyfuture.info/scholarships>
- <https://studentaid.ed.gov/sa/types/grants-scholarships/finding-scholarships>
- <http://www.careerinfonet.org/scholarshipsearch/ScholarshipCategory.asp?searchtype=category&nodeid=22>

Additional Financial Aid Resources

- Don't Get Scammed on Your Way to College
- <http://studentaid.gov/sites/default/files/dont-get-scammed.pdf>
- Federal Trade Commission
- <http://www.ftc.gov/scholarshipcams>
- Formal Feedback/File a Complaint
- <https://feedback.studentaid.ed.gov>



Arkansas State University Scholarship Programs



A-State Scholarship Programs

A-State will make Institutional Scholarship offers to 2022 High School graduates based on ACT/SAT and GPA. ACT/SAT super scores will be accepted for scholarship consideration (excluding A-State Scholar)

A-State Scholarship Eligibility

- Must be a U.S. Citizen
- Must be a 2022 high school graduate
- Must submit all official high school and concurrent college transcripts
- Must submit all official ACT, SAT test scores
- Must submit all immunization records

A-State Scholarship Process

- Students must be admitted to receive full consideration for A-State Institutional Scholarships.
- No separate application is required, except for the A-State Scholar
 - The A-State Scholar requires additional documentation
 - Deadline is February 1, 2022
 - Visit www.astate.edu/ASStateScholar for more details

A-State Scholarship Awarding

- Scholarship offers will be made monthly beginning October 15, 2021 through July 1, 2022.
- Scholarship amounts can be upgraded based on receipt of new official ACT/GPA through July 1, 2022 (excluding Astate Scholar)
- To accept scholarships and the Terms and Conditions, monitor the A-State myCampus portal <http://my.AState.edu>



WOLVES UP!

STUDENTS MUST BE FULLY ADMITTED TO THE UNIVERSITY FOR SCHOLARSHIP CONSIDERATION.

2022-2023 INSTITUTIONAL SCHOLARSHIPS

SCHOLARSHIP	REQUIREMENTS	ANNUAL AWARD AMOUNTS	RENEWAL	APPLICATION PROCEDURE
A-STATE SCHOLAR	<ul style="list-style-type: none"> - U.S. citizen - 2022 High School Graduate - Minimum 32 composite ACT or 1420 new SAT & 3.50 GPA 	<p>Awards up to \$14,000 for on campus students include \$3,000 for meal plan \$3,000 for housing</p> <p>Remaining balance for tuition and fees</p>	<p>15 A-State hours on the A-State Jonesboro campus per semester (including one Honors course) and a cumulative 3.500 GPA</p> <p>Renewable up to eight semesters</p>	<p>Be admitted to the university and apply for the A-State Scholar by February 1, 2022</p> <p>Additional documents required to be considered for the A-State Scholar Visit: AState.edu/ASStateScholar</p>
A-STATE ACHIEVEMENT SCHOLARSHIP	<ul style="list-style-type: none"> - U.S. citizen - 2022 High School Graduate - 28 and above ACT super score or 1300 and above new SAT & minimum 4.00 GPA - 28 and above ACT super score or 1300 and above new SAT & minimum 3.50 GPA - 28 and above ACT super score or 1300 and above new SAT & minimum 3.00 GPA 	<p>Achievement 1-On Campus: \$10,000 Off Campus: \$8,000</p> <p>Achievement 2-On Campus: \$9,000 Off Campus: \$7,000</p> <p>Achievement 3-On Campus: \$8,000 Off Campus: \$6,000</p>	<p>15 A-State hours on the A-State Jonesboro campus per semester and a cumulative 3.000 GPA</p> <p>Renewable up to eight semesters</p>	<p>Be admitted to the university</p> <p>No additional application required</p>
A-STATE MERIT SCHOLARSHIP	<ul style="list-style-type: none"> - U.S. citizen - 2022 High School Graduate - 23-27 ACT super score or 1130-1290 new SAT & minimum 4.00 GPA - 23-27 ACT super score or 1130-1290 new SAT & minimum 3.50 GPA - 23-27 ACT super score or 1130-1290 new SAT & minimum 3.00 GPA 	<p>Merit 1-On Campus: \$7,000 Off Campus: \$5,000</p> <p>Merit 2-On Campus: \$6,000 Off Campus: \$4,000</p> <p>Merit 3-On Campus: \$5,000 Off Campus: \$3,000</p>	<p>15 A-State hours on the A-State Jonesboro campus per semester and a cumulative 3.000 GPA</p> <p>Renewable up to eight semesters</p>	<p>Be admitted to the university</p> <p>No additional application required</p>
RED WOLF GRANT	<ul style="list-style-type: none"> - U.S. citizen - 2022 High School Graduate - 21-22 ACT super score or 1060-1120 new SAT & minimum 3.00 GPA 	<p>\$2,000</p>	<p>15 A-State hours on the A-State Jonesboro campus per semester and a cumulative 3.000 GPA</p> <p>Renewable up to eight semesters</p>	<p>Be admitted to the university</p> <p>No additional application required</p>
HERITAGE GRANT	<ul style="list-style-type: none"> - U.S. citizen - 2022 High School Graduate - Demonstrate need - EFC (Estimated Family Contribution) - Other aid received 	<p>Awards up to \$3,000</p> <p>One-year award</p>	<p>12 A-State hours on the A-State Jonesboro campus per semester</p> <p>Nonrenewable</p>	<p>Be admitted to the university</p> <p>No additional application required</p>
OUT-OF-STATE SCHOLARSHIP	<ul style="list-style-type: none"> - U.S. citizen - First-Time Students: Minimum 24 ACT super score or 1180 new SAT & minimum 3.00 GPA - Transfer Students: Minimum 24 transfer hours & 3.25 GPA <p><i>MAY BE COMBINED WITH INSTITUTIONAL SCHOLARSHIPS</i></p>	<p>Equal to out-of-state tuition costs</p> <p>Automatically awarded and posted to student account upon billing</p>	<p>Must be a full-time A-State student. This benefit is not available to students who attend A-State during the summer unless the student attended A-State full-time the previous spring semester</p>	<p>Be admitted to the university</p> <p><i>Student-athletes receiving institutional athletic aid may not qualify; please contact the A-State Athletic Compliance Office for determination of eligibility</i></p>



AState.edu



/ArkansasState



@ArkansasState



A-State 870 Housing Plan

\$3000 annually (\$1500 fall & \$1500 spring)
toward A-State Jonesboro on campus housing.

To be eligible:

- U.S. citizen
- 2022 High School Senior
- Admitted to A-State before 7/1/2022
- Verified Zero EFC from 22-23 Free Application for Federal Student Aid (FAFSA)
- Students must live on the A-State campus
- Award may be renewed up to three additional years as long as student successfully completes 12 ASUJ hours per semester and has a verified Zero EFC each academic year.

A-State Privately Funded Scholarships

- Online application for Privately Funded Scholarships available October 1, 2021 through February 1, 2022.
 - Scholarships are offered by the various colleges on campus.
 - www.ate.edu/scholarships
 - Students may upload personal essays, student resumes, and letters of recommendation.



A-State Performance Scholarships

- Students will need to contact the appropriate department for scholarship information.



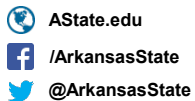
Q&A

You Have
Questions
We Have
Answers



A-State Admissions Update

Pamela Bowie
Senior Director of Admissions

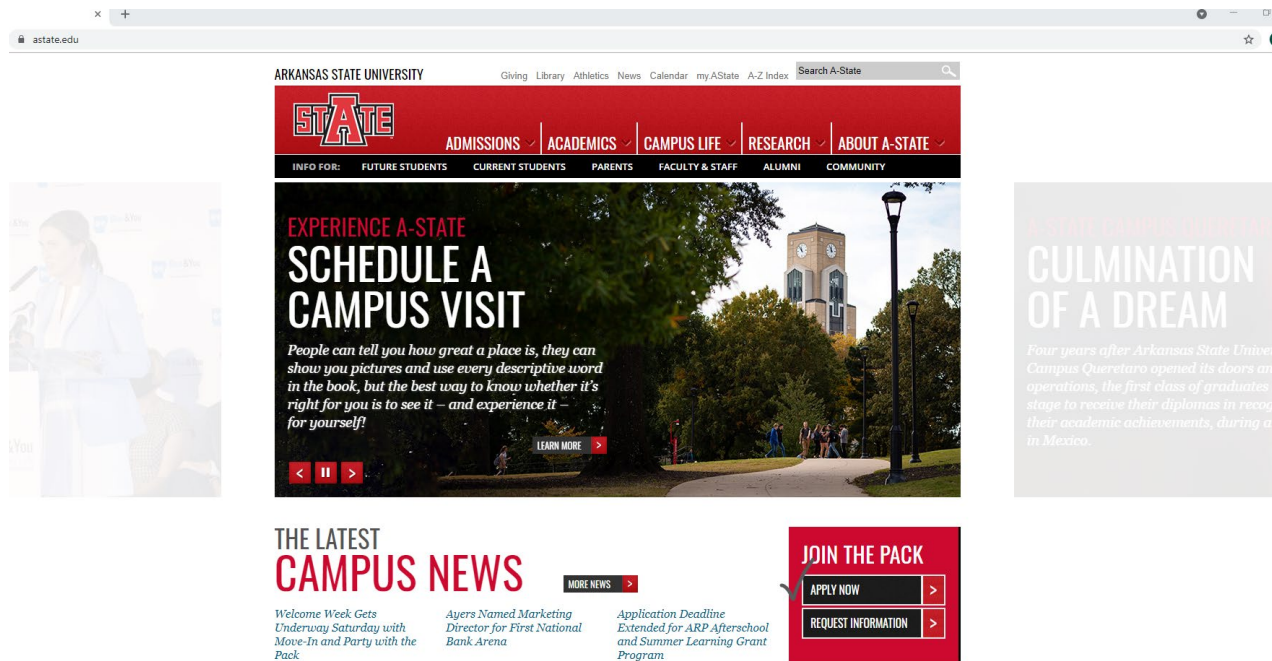




Today's Agenda

- 2022 Admission Application
- Common Admission Issues
- Official Document Submission
- Fall 2022 Admission Standards
- Upcoming Events

2022 Application (astate.edu, Apply Now)



ARKANSAS STATE
UNIVERSITY



AState.edu



/ArkansasState



@ArkansasState

2022 Application (Undergraduate Students)

The screenshot shows the Arkansas State University website. At the top, there's a navigation bar with links for Giving, Library, Athletics, News, Calendar, myAState, A-Z Index, and a search bar labeled 'Search A-State'. Below this is a red banner with the 'STATE' logo and navigation links for ADMISSIONS, ACADEMICS, CAMPUS LIFE, RESEARCH, and ABOUT A-STATE. Underneath the banner is a black bar with 'INFO FOR:' followed by links for FUTURE STUDENTS, CURRENT STUDENTS, PARENTS, FACULTY & STAFF, ALUMNI, and COMMUNITY.

The main content area is divided into two columns. The left column has a red 'HOME' button, followed by a red 'APPLY TO ARKANSAS STATE' button. Below this are links for Undergraduate Application, Graduate Application, Online Application, and International Application. There's a 'HAVE QUESTIONS?' section with a link to 'admissions@AState.edu' and buttons for 'On-Campus Students' and '100% Online Students'. At the bottom of the left column is a 'CONTACT ADMISSIONS' section with the email 'admissions@AState.edu', phone number '870-972-2782', fax number '870-972-3545', and room number 'Room 2099'.

The right column features the heading 'APPLY TO ARKANSAS STATE' with the tagline 'As soon as you set foot on our campus you'll feel welcomed, and you will know you've found the place you can call home.' Below this is a section titled 'WHICH TYPE OF RED WOLF ARE YOU?' with three main options: 'UNDERGRADUATE STUDENTS', 'GRADUATE STUDENTS', and 'CONCURRENT HIGH SCHOOL STUDENTS'. Each option has a corresponding image and a red arrow pointing right. There are also smaller images at the bottom of the right column.



ARKANSAS STATE
UNIVERSITY



AState.edu



/ArkansasState



@ArkansasState

Returning Users vs. First-Time Users

- Returning users:
 - High school concurrent students
 - Past graduates who applied last year
- First-time users:
 - Most of your applicants
 - Have never utilized this page before
- Keys and tips
 - Don't use your school email address
 - Save your PIN
 - Check your email often

Fee Waivers

Fee Waiver Information

Do you have a A-State fee waiver code? The code would be a combination of letters and numbers. Do not enter your ACT or College Board fee waiver code here.

Application fee waivers are available for students who:

Are a high school concurrent student at one of ASU's partner high schools

Are transferring from a community college in the ASU system

Have completed the FAFSA and report a \$0 Expected Family Contribution (EFC)

Qualify for free or reduced lunch

Have received an ACT or SAT fee waiver

Are active military

Currently participate in a federally-funded TRIO program (freshmen and transfers)

You can upload documents verifying your eligibility at the end of this application or email them to admissions@astate.edu. If you plan to submit a fee waiver request do not pay the application fee.



Social Security Numbers

- Not required on the application
- Required for access to the my.AState portal
 - Housing application
 - Class registration
 - Account balance
- Acceptable alternatives
 - Tax ID number
 - DACA number

Students should not make up social security numbers for the purpose of applying or accessing the portal.

Undocumented Students

- Undocumented students are not prohibited from attending A-State
- Not all undocumented students are DACA students
- Arkansas Act 844:
 - Students may be classified as in-state for the purpose of tuition and fees
 - Students who hold or whose parents have employment authorization documentation (a work permit); or
 - Students who are legal residents of Arkansas and immigrated from the Republic of the Marshall Islands; or
 - Students who have been approved by the US Department of Homeland Security for an exemption under Deferred Action for Childhood Arrivals (DACA); AND
 - were raised in Arkansas for at least three years at the time of application; and
 - Either graduated from an Arkansas high school or received a high school equivalency diploma in Arkansas

Official Documents

- Slate.org upload directly to the student's application
 - Go to Slate.org and click on Register.
 - Await account verification from Technolutions.

Slate.org directly links you to over 500 Slate colleges and universities. Each Slate college and university partner will decide which applicant data points they wish to share with schools in Slate.org. These points may include the following:

- Application Round and Deadline
- Application Status
- Application Decision and Decision Date
- Checklist Items

Go to **Students** in the navigation toolbar to see a list of your students and their applications.

[Students](#) > Lucille Ball

Applications for Lucille Ball

College	Round	Deadline	Status	Decision	Decision Date
Slate University	Early Action	11/01/2018	Awaiting Materials		

Partner colleges and universities may allow your institution to upload specific materials on behalf of your students to help fulfill checklist requirements. Click on an application to see more details.

Application Checklist

Status	Details	Date Received
Optional	Essay	
✓ Received	Official Transcript for Slate School	06/15/2017
✓ Received	Recommendation 1	06/10/2017
✓ Waived	Recommendation 2	06/15/2017
✗ Awaiting	Slate School Report (Alexander Hamilton)	



ARKANSAS STATE
UNIVERSITY



AState.edu



/ArkansasState



@ArkansasState

Official Documents


- Secure DropBox upload
 - Use the appropriate link based on the student's last name
 - Find the PDF when prompted and click upload



Pamela Bowie

PB Pamela Bowie wants you to add files

A - H High School Transcript Upload

 Pamela Bowie can control who has access to any files you share.



Choose from computer

Choose from Dropbox

[Not sure why you got this? Learn more about file requests](#)



ARKANSAS STATE
UNIVERSITY



AState.edu



/ArkansasState



@ArkansasState

Official Documents

- Additional methods:
 - Naviance, Parchment, Scoir, etc.
 - Triand
 - Snail mail:
 - Office of Undergraduate Admissions
 - P O Box 1800
 - State University, AR 72467

Email submission of credentials will not be official for the purposes of admission.

Admission Standards

Effective Fall 2022

- 3.0 minimum cumulative grade point average
- 19 ACT super score or 990 SAT combined highest ERBW + MATH
- Top 20% ranking in high school class (as confirmed on transcript)
 - Test scores are still required for enrollment
 - Acceptable test scores for enrollment:
 - ACT
 - SAT
 - Accuplacer
 - Test scores are still required for merit based scholarships
 - Test scores for scholarships:
 - ACT
 - SAT

Pack Preview - November 6

astate.edu/PackPreview



PACK PREVIEW

November 6, 2021, 2:00 p.m.

An informative and fun way to find your fit in the Pack!

- Come and explore our colleges to learn about degrees and majors from world-class faculty!
- Admissions, Financial Aid & Scholarships, and Student Support Services will all be on hand to answer questions.
- Meet current students and discover the many ways to get involved outside the classroom!
- Take a student-led campus tour and see our freshmen residence halls and Living Learning Communities!
- Make your way over to our tailgate at Centennial Bank Stadium for food and games before the game!



ARKANSAS STATE
UNIVERSITY



AState.edu



/ArkansasState



@ArkansasState

Admissions Staff

Grady Majors gmajors@astate.edu

Baxter, Benton, Boone, Carroll, Crawford, Franklin, Johnson, Logan, Madison, Marion, Newton, Pope, Scott, Searcy, Sebastian, Van Buren, Washington & Yell counties & Oklahoma

Ana Osorio aosorio@astate.edu

Calhoun, Clark, Columbia, Garland, Grant, Hempstead, Hot Spring, Howard, Lafayette, Little River, Miller, Montgomery, Nevada, Ouachita, Pike, Polk & Sevier counties, Louisiana & Texas

Amie Bernstein abernstein@astate.edu

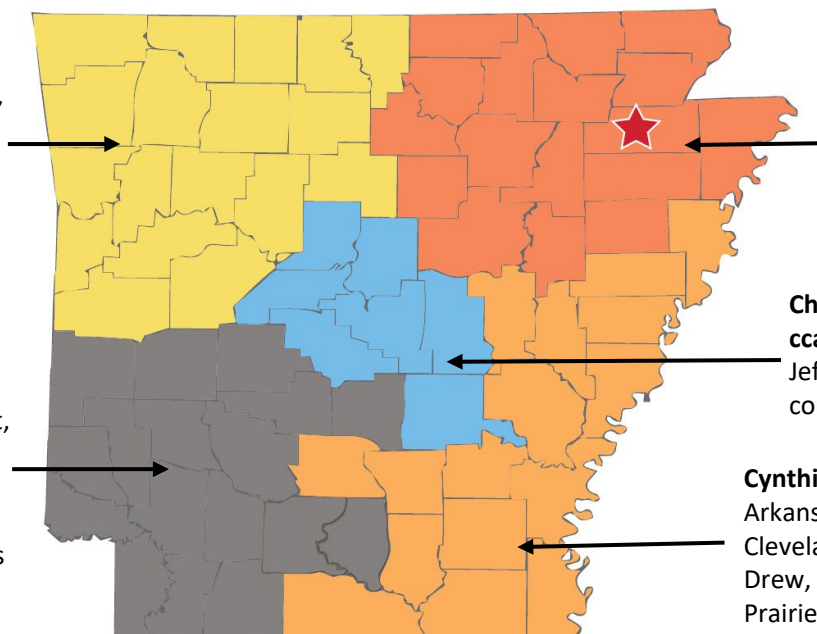
Clay, Cleburne, Craighead, Cross, Fulton, Greene, Independence, Izard, Jackson, Lawrence, Mississippi, Poinsett, Randolph, Sharp, Stone, White & Woodruff counties

Christian Canizales

ccanizales@astate.edu Conway, Faulkner, Jefferson, Lonoke, Perry, Pulaski & Saline counties

Cynthia Barnhill cbarnhill@astate.edu

Arkansas, Ashley, Bradley, Chicot, Cleveland, Crittenden, Dallas, Desha, Drew, Lee, Lincoln, Monroe, Phillips, Prairie, St. Francis & Union counties, Mississippi & Tennessee





Pamela Bowie
Senior Director,
Admissions
pbowie@astate.edu



Arkansas Department of Higher Education (ADHE) Programs

ADHE Financial Aid Programs

- Arkansas Challenge/Lottery Scholarship
- Arkansas Concurrent Challenge
- Arkansas Future Grant (ARFuture)
- Arkansas Workforce Challenge Scholarship
- Governor's Distinguished Scholarship
- Law Enforcement Officer's Dependent Scholarship (LEO)
- Military Dependent Scholarship (MDS)
- National Guard Tuition Waiver (NGTW)





YOUniversal Application

scholarships.adhe.edu

- Available October 1;
- Search and apply for all ADHE administered scholarship and grants at one time;
- Receive email status notifications;
- Student may manage their account 24/7:
 - May update personal information and college of attendance;
 - Review transcript and test score information.



ADHE YOUuniversal Counselors Website



COLLEGE for YOU
ARKANSAS DEPARTMENT OF HIGHER EDUCATION

FOR
STUDENTS

FOR
COUNSELORS

FOR
TEACHERS

FOR
PARENTS



GET STARTED

Create an Account to Begin your Financial Aid Search!

Returning User

➤ Make a Correction
➤ View my Report

➤ Add a school
➤ and more...

AState.edu

/ArkansasState

@ArkansasState

Traditional Challenge/Lottery

Academic Eligibility Criteria:

- Graduate from an Arkansas public high school, private school or home school;
- Earn a 19 super-score on the ACT;
- Deadline is July 1.



Traditional Challenge/Lottery

Basic Eligibility Criteria:

- Be accepted for admission at an approved institution of higher education as a full-time student in a program of study that leads to a bachelor's degree, associate's degree, qualified certificate or a nursing school diploma;
- Applicant must complete the YOUniversal Scholarship Application and the FAFSA.



Challenge/Lottery Scholarship Award Amounts

2 -Year Institutions

- \$1000 Freshman
- \$3000 Sophomore

4-Year Institutions

- \$1000 Freshman
- \$4000 Sophomore
- \$4000 Junior
- \$5000 Senior

- Students who have completed 27 or more college-level hours are eligible to request a waiver for first-year award amount:
 - Must be submitted by June 1. Previous recipients will continue to receive the amounts stipulated in their original award;
- If student has remaining eligibility, they can use the scholarship towards a graduate-level or professional degree
- Maximum award for 4-year institution is 120 hours; 2-year institution is 5 semesters.

Traditional Challenge/Lottery

Enrollment

- At least 12 hours the first Fall semester following high school;
- At least 15 hours each semester thereafter;
- Measured at the end of the 11th class day:
 - Any hours added after the 11th class day do not count for eligibility;
- Only hours enrolled at a single school count.

Renewal

- Maintain a 2.5 cumulative GPA;
- Successfully complete at least 27 hours their first academic year;
- Successfully complete at least 30 hours each academic year thereafter;
- May use summer terms to meet hour and GPA requirements;
- Complete all required remedial courses within the first 30 semester hours after receiving the scholarship.

Concurrent Challenge (ACT 456)

Academic Eligibility Criteria:

- Only high school Junior or Senior qualify
- Up to two concurrent credit courses per semester

Award Amount

- \$125 per course

Arkansas Future (ArFuture) Grant

Academic Eligibility Criteria:

- Graduate from an Arkansas public high school, private school, or home school;
- Be enrolled part-time or full-time at an approved institution, in a program of study that leads to an associate degree or a certificate;
- Must complete FAFSA;
- Deadline to apply for Fall: July 1;
- Deadline to apply for Spring: January 10.

Arkansas Future (ArFuture) Grant

Enrollment & Award

- Will allow part-time enrollment;
- Awards based on two-year institution program costs for qualifying Associate and Certificate programs at public institutions;
- Grant will be awarded on a first come, first serve basis;
- Last-to-pay Grant;
- List of the programs available at A-State:

https://static.ark.org/eeuploads/adhe-financial/ArFuture_Degrees_Final2020-2021.pdf

Renewal

- Maintain Satisfactory; Academic Progress;
- Monthly mentoring per semester;
- Complete 10 hours of community service per semester;
- Once a student graduates, the recipient must work in Arkansas for 3 years.

Governor's Distinguished Scholarship

- 32 ACT score and;
- 3.5 academic GPA, or
- National Merit or National Achievement Finalist;
- Up to 375 awards;
- FAFSA not required.
- Deadline is March 1.



Governor's Distinguished Scholarship

If there is a county in Arkansas that does not have a Distinguished Scholar, the highest ranking applicant from that county will be awarded a Governor's Scholarship at \$5,000 per year.

Governor's Distinguished Scholarship

Enrollment

- At least 12 hours the first Fall semester following high school ;
- At least 15 hours each semester thereafter;
- Measured as of the end of the 11th class day:
 - Any hours added after the 11th class day; do not count for eligibility
- Only hours enrolled at a single school count.

Renewal

- Maintain a 3.25 cumulative GPA;
- Successfully complete at least 27 hours their first academic year;
- Successfully complete at least 30 hours each academic year thereafter;
- May use summer terms to meet hour and GPA requirements;
- If student has remaining eligibility, they can use the scholarship towards a graduate-level or professional degree.

Law Enforcement Officers' Dependents Scholarship

- Undergraduate dependent/spouse of Arkansas Law Enforcement Officer :
 - Killed or permanently disabled in the line of duty;
 - Dependent must be under 23 years of age.
- Waiver of tuition, fees, and room.
- Deadline is July 1.
- Renewal - minimum GPA: 2.0.

Military Dependents Scholarship

- Undergraduate dependent/spouse of service member who:
 - Is Missing in Action (MIA);
 - Was Killed in Action(KIA);
 - Was a Prisoner of War (POW); or
 - Permanently and totally disabled;
- State supported college, university or technical institute;
- Must apply for Chapter 35 benefits from the Veterans Affairs (VA) Office;
- Waiver of tuition, fees, and room and board in excess of VA benefits;
- Deadline is July 1;
- Renewal - complete a minimum of 24 hours per academic year along with a minimum GPA of 2.0.



Arkansas National Guard Tuition Waiver Program

- Active member of the Arkansas Army/Air National Guard;
- State supported college, university or technical institute;
- Tuition and fees waiver;
- Last-to-pay Grant;
- Must contact their unit.

For more information students may contact the Education Office at the Guard 501-212-4021

Scholarship Hold Request

- Must be requested through the YOUNiversal portal and documentation must be submitted explaining the reason for the hold'
- Maximum hold is 24 months (4 semesters) for the following:
 - Medical condition of the student or immediate family member;
 - Personal or immediate family emergency;
 - Military service/training;
 - Service in a national or international humanitarian project;
 - Internship & Co-Op;
 - Financial hardship.



ADHE Contact Information

ADHE Financial Aid Contact

Information: finaid@adhe.edu

501-371-2000



THANK YOU
FOR ALL YOUR ★
HARD WORK!