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# Financial Aid Workshop

## Toolkit

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## **CFWV.COM**

### Your source for West Virginia college planning and financial aid information

College for West Virginia (CFWV) offers FREE resources to help students and families prepare for education and training beyond high school.

Together, [CFWV.com](https://www.cfwv.com), the state's college- and career-planning web portal and its sister site, [CollegeforWV.com](https://www.collegeforwv.com), which is focused on state-sponsored financial aid programs, are home to the state's free resources for planning, applying, and paying for college.

Students have access to an array of resources designed to help them plan for college and careers in West Virginia. With high school planning timelines, ways to explore the training and degrees available in the state, free ACT and SAT test prep, avenues for applying to colleges, and career-matching tools, this site serves as the state's postsecondary planning centerpiece.

Through the College for West Virginia initiative, the West Virginia Higher Education Policy Commission and the West Virginia Community and Technical College System have made it easier for students and families to explore the state's wide range of financial aid and college planning programs.

# FINANCIAL AID WORKSHOP TOOLKIT

## Your Guide to Planning, Promoting, and Hosting a Successful Financial Aid Workshop

On behalf of the West Virginia Higher Education Policy Commission and College for West Virginia, thank you for agreeing to host a financial aid workshop at your school or organization!

Developing a plan to pay for college is a huge step for students and families. And navigating the financial aid process can be unfamiliar territory — particularly for first-generation students.

To guide families through this process, you may want to consider hosting multiple workshops or promoting various opportunities to learn more about financial aid. The following pages of this guide outline the types of workshops you may want to consider. Additionally, it can be helpful to share the following resources with families:

- **CFWV.com and CollegeforWV.com:** [CFWV.com](http://CFWV.com), the state's college- and career-planning web portal and its sister site, [CollegeforWV.com](http://CollegeforWV.com), which is focused on state-sponsored financial aid programs, are home to the state's free resources for planning, applying, and paying for college.
- **StudentAid.gov:** The Office of Federal Student Aid's website, [studentaid.gov](http://studentaid.gov), is a great resource for families to learn about federal financial aid programs, including the Pell Grant and Federal Direct Student Loans. You may also want to provide students and families with brochures and materials about these programs. You can order and download these materials for free by visiting [financialaidtoolkit.ed.gov/tk/](http://financialaidtoolkit.ed.gov/tk/).

We sincerely appreciate all of the effort and time that you have committed to make this event a success. Your involvement will help West Virginia's students and families learn more about their options for college and pursue the dream of completing postsecondary education. Please do not hesitate to contact our office if you have any questions!

P.S. All materials in this kit may be downloaded at [cfwvconnect.com/request-resources](http://cfwvconnect.com/request-resources).

## Planning Timeline

Write in your own due dates and use the blank spaces for additional tasks necessary for planning your event. Remember, you don't have to do all this work alone! Recruit volunteers and co-workers to assist you!

# CONTENTS

To help you put together a successful event, we've created several templates and guides to assist you in promoting your workshop. The following materials are included in this guide:

- 1. Types of financial aid workshops:** Because building a plan to pay for college can be a major undertaking for students and families, it is important to offer or direct students to multiple financial aid workshops. This guide outlines the types of assistance students need.
- 2. Finding financial aid experts and resources:** There are a wide variety of experts and resources to help you offer financial aid guidance to your students and their families. This list outlines ways to find them.
- 3. Planning timeline:** The planning timeline can help you manage the work involved in preparing for your financial aid workshop.
- 4. Postcards:** These are available in full-color or black and white. Copies are included in this kit, so that you can write in details and make copies, or you can download a pdf version and type your information within the pdf's form fields. The postcards should be printed double-sided and sliced in half, to create two postcards per 8.5x11" sheet.
- 5. Flyers:** These are available in black and white only. A copy is included in this guide so that you can write in details and make copies, or you can download a pdf version and type your information within the pdf's form fields.
- 6. Community announcement template and news release template:** These are available within this kit, or you can download copies for editing in Microsoft Word. The community announcement template is shorter than the news release template, and is designed for use as a school PA announcement or for school all-call systems. The news release can be sent to local media outlets, such as newspapers or radio stations.
- 7. Social media tools and scripts:** This kit includes Facebook banners you can share in your newsfeed to help draw attention to your workshop. It also includes sample posts to help you promote your workshop and financial aid awareness.
- 8. Website banner ads:** These are available in two sizes, so that you can include an advertisement for your event on your school's website. Ask your IT staff to create a webpage with details about your event. Then, place the images we've provided as ads on the homepage, and link to your new event page. You can use the community announcement template to create content for the event information page.
- 9. Quick facts:** Financial aid staff presenting at your event will likely bring handouts for students and parents. However, you may want to print extra copies of these, or keep them for later.

# TYPES OF FINANCIAL AID WORKSHOPS

## Providing comprehensive support for your students

To help students and families build their awareness of financial aid, it is important to consider financial aid planning as a form of financial literacy. Applying for aid is only one step in the process of developing a plan to pay for college. For many students and families, — especially first-generation college students — the concepts surrounding financial aid seem foreign. These families need resources and assistance to guide them step-by-step.

Here are some types of workshops you might consider hosting. If you do not have the resources or time to host all of these on your own, you may want to reach out to financial aid experts at the state’s colleges and universities. They often host regional financial aid workshops or are willing to provide extra assistance.

- **Intro to Financial Aid (or Financial Aid 101):** An introduction to financial aid workshop will cover the broad concepts surrounding financial aid. Topics to include are...
  - Types of financial aid (the difference between scholarships, grants, loans, etc.)
  - Sources of financial aid (federal, state, institutional, private, etc.)
  - Common financial aid terms (FAFSA, deferment, SAI, etc.)
  - Calculating the cost of college
  - Smart borrowing and understanding college loans
- **State and Federal Financial Aid Programs:** Once families understand the basics of calculating college costs and finding financial aid, you can begin to discuss financial aid programs. These types of workshops should focus on...
  - State programs (Promise Scholarship; WV Higher Education Grant; WV Engineering, Science and Technology Scholarship; WV Invests Grant, etc.)
  - Federal programs (Pell Grant, Work Study, Federal Direct Loans, etc.)
  - Institutional scholarships (how to find them)
  - Private scholarships (how to find them)
- **FAFSA Completion:** FAFSA completion workshops should focus on guiding families step-by-step through completing the FAFSA. If possible, it is a good idea to set up computer labs to allow families to complete the FAFSA during the workshop. If that is not possible, you can work through the FAFSA worksheet, so that they will have the information ready to complete online on their own. Please note that the 2024-2025 FAFSA will not be available until December 2023.
- **Financial Aid Follow-Up:** The financial aid process doesn’t end with submitting the FAFSA and other application forms. Students and families often need assistance understanding their financial aid award letters, navigating payment and deposit deadlines, and making smart decisions about student loans. It can be useful to work with college or university experts to offer financial aid “follow-up” workshops in the late spring. You’ll likely want to work closely with college representatives to host this sort of workshop.

- **Division of Financial Aid Webinars:** The Division of Financial Aid offers a host of live and pre-recorded webinars on state aid and completing the FAFSA.

## FINANCIAL AID EXPERTS

The State financial aid office and CFWV team maintain a list of financial aid experts from across the state who can provide financial aid workshops. Because staffing sometimes changes, we keep this list online to ensure that it is current. You can view the list of experts and their information at [cfwvconnect.com/financial-aid-outreach/host-a-workshop/find-an-expert/](https://cfwvconnect.com/financial-aid-outreach/host-a-workshop/find-an-expert/).

## FINANCIAL AID RESOURCES

### Get Resources

[cfwvconnect.com/request-resources](https://cfwvconnect.com/request-resources)

Download and request outreach materials and financial aid brochures for West Virginia's financial aid programs, including editable components of this toolkit.

[studentaid.gov/resources](https://studentaid.gov/resources)

View and download resources from the office of Federal Student Aid.

[financialaidtoolkit.ed.gov/tk/](https://financialaidtoolkit.ed.gov/tk/)

Download promotional and outreach materials to promote greater awareness of financial aid programs and increase FAFSA completion.

[cfwvconnect.com/financial-aid-outreach/fafsa-completion-rates/](https://cfwvconnect.com/financial-aid-outreach/fafsa-completion-rates/)

View your school's FAFSA completion rate. This data is updated every week, from December through June.

### Stay Connected

[facebook.com/collegeforwv](https://facebook.com/collegeforwv)

CFWV on Facebook

[facebook.com/federalstudentaid](https://facebook.com/federalstudentaid)

Federal Student Aid on Facebook

[twitter.com/cfwv](https://twitter.com/cfwv)

CFWV on X

[instagram.com/collegeforwv](https://instagram.com/collegeforwv)

CFWV on Instagram

[twitter.com/FAFSA](https://twitter.com/FAFSA)

Federal Student Aid on X

[cfwvconnect.com/signup](https://cfwvconnect.com/signup)

Join CFWV's email list.

# Planning Timeline

Write in your own due dates and use the blank spaces for additional tasks necessary for planning your event. Remember, you don't have to do all this work alone! Recruit some volunteers and co-workers to assist you!

1 Month Before...		
Status	Due Date	Task
<input type="radio"/>		Reserve space for your event and confirm staffing.
<input type="radio"/>		Email the date, time, location, and speaker details to the CFVW team. We will be happy to share your workshop information on our social media pages and our statewide calendar! Email: <a href="mailto:cfvw@wvhepc.edu">cfvw@wvhepc.edu</a> .
<input type="radio"/>		Print copies of the save the date postcards and/or flyers and send them home with students. Consider handing these items out during school activities, such as sporting events.
<input type="radio"/>		Place copies of the community announcement in teachers' mailboxes or email the announcement to them. Ask them to remind students about the workshop.
<input type="radio"/>		Work with your student media classes/clubs to place articles in the school newspaper or to create broadcast stories about the event and the availability of financial aid for college.

1 Week Before...		
Status	Due Date	Task
<input type="radio"/>		Schedule a telephone call announcement for senior students.
<input type="radio"/>		Send a second copy of the save the date postcard and/or flyer home with students.
<input type="radio"/>		Send a copy of the news release to local media outlets.
<input type="radio"/>		Make announcements on the school intercom system.
<input type="radio"/>		Confirm the participation of staff and guest speakers.
<input type="radio"/>		Make any necessary copies of financial aid materials, if your guest speaker is not bringing copies.
1 Day Before...		
<input type="radio"/>		Schedule a reminder telephone call to senior students' homes.





# SAVE THE DATE



## FINANCIAL AID WORKSHOP



# SAVE THE DATE



## FINANCIAL AID WORKSHOP



# STATE & FEDERAL FINANCIAL AID INFO

Date:

Time:

Location:

Details:

Questions? Contact:

Unable to attend? Visit the [CFWV.com](http://CFWV.com) to learn about West Virginia's financial aid programs, including the Promise Scholarship, WV Invests Grant, and WV Higher Education Grant.



# STATE & FEDERAL FINANCIAL AID INFO

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## FINANCIAL AID WORKSHOP

**cfwv.com**  
College for West Virginia



# SAVE THE DATE



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**cfwv.com**  
College for West Virginia

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Unable to attend? Visit the **CFWV.com** to learn about West Virginia's financial aid programs, including the Promise Scholarship, WV Invests Grant, and WV Higher Education Grant.



# FINANCIAL AID WORKSHOP

## SAVE THE DATE

**NEED MONEY FOR COLLEGE?** We can help! Many West Virginia students qualify for financial aid. If you're planning to pursue a certificate program, a two-year college degree program, or a four-year college degree program, you should attend our upcoming financial aid workshop!

We'll have experts on hand to talk about state and federal financial aid programs, including the Promise Scholarship, West Virginia Invests Grant, and the West Virginia Higher Education Grant. Plus, we'll tell you what you need to know to complete the FAFSA and other financial aid forms.

**Date:**

**Time:**

**Location:**

**Details:**

**Questions? Contact:**



**cfwv.com**

Unable to attend? Visit the **CFWV.com** to learn about West Virginia's financial aid programs, including the Promise Scholarship, WV Invests Grant, and WV Higher Education Grant.

# Announcement

<Date>

Contact: <Name>, <Title>

<Organization>

(304) <###-####>

<insert email>

Need money for college? We can help with that! Our school is hosting a financial aid workshop on <insert date> at <insert time>. The workshop will be held <insert building/room>. Financial aid experts will be on hand to answer questions about state and federal financial aid, including West Virginia's Promise Scholarship, West Virginia Invests Grant, and the West Virginia Higher Education Grant. They'll also cover how to fill out the FAFSA and other financial aid forms. Any student planning to pursue a certificate program, a two-year college degree, or a four-year college degree should attend. But if you can't make it, you can always learn more about financial aid on the state's free college-planning website, CFWV.com.

###



# News Release

<Date>

Contact: <Name>, <Title>

<Organization>

<Address>

<City, State Zip>

(304) <### ####>

<insert email>

## <School Name> to Host Financial Aid Workshop

<School Name> will offer a free financial aid workshop to help students and parents learn more about aid to pay for college. The workshop will be held <insert date> from <insert time> to <insert time> at <insert place>.

Experts will be available to discuss state and federal financial aid options, including West Virginia's Promise Scholarship Program, West Virginia Invests Grant, and the West Virginia Higher Education Grant Program. Workshop presenters will also discuss the Free Application for Federal Student Aid (FAFSA) and assist families in preparing to complete financial aid applications. Any student planning to earn a trade certificate, a two-year college degree, or a four-year college degree should attend the free workshop.

Students planning to attend college in the fall of <insert year> should try to complete the FAFSA before April 15 to be considered for the West Virginia Higher Education Grant. To be considered for the Promise Scholarship, students must submit the FAFSA and the PROMISE application before March 1.

Students and parents can learn more about financial aid by visiting the state's free college and career-planning website at [CFWV.com](http://CFWV.com).

###

Web advertisements: Use the community announcement template to create a webpage for your event. Use these images as ads linking to your event webpage from your school's website.



**cfwv.com**

**FREE COLLEGE-PLANNING WORKSHOP**

LEARN ABOUT STATE & FEDERAL FINANCIAL AID

[CLICK HERE FOR DETAILS.](#)

OUR SCHOOL IS HOSTING A FREE **FINANCIAL AID WORKSHOP**

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**cfwv.com**

**JOIN US TO FIND OUT HOW YOU CAN GET CASH FOR COLLEGE!**



**cfwv.com**

**CLICK HERE FOR DETAILS**

**FINANCIAL AID WORKSHOP**

**LEARN ABOUT STATE & FEDERAL AID FOR COLLEGE!**



**Social Media Tips:** Did you know that CFWV posts financial aid information—including links to scholarships and grants—several times each week on our social media pages? Follow us to stay up-to-date on this information!

1. Follow CFWV on Facebook, Instagram, and X!
  - facebook.com/collegeforwv
  - instagram.com/collegeforwv
  - twitter.com/cfwv
2. Invite your Facebook friends to like CFWV.
  - Go to CFWV's Facebook page.
  - Look for the box on the right side of the page, right below our profile header that says "invite your friends to like this page."
  - Invite parents and students you think could benefit from our updates!
3. Share and repost CFWV's status messages. Here are some tips:

"Liking" a Facebook or Instagram post helps more people see the post — and sharing on Facebook helps even more. So it's great to do both. Unlike "liking" on Facebook and Instagram, "favoriting" on X really doesn't do much except save the post for you to refer back to later. The best way to promote a post on X is to repost it!

It can also help to add your own note to the post - because chances are, your followers will pay more attention to it then. Here's an example:

**Original CFWV Post on X:** College Application and Exploration Week is just 2 weeks away! Get free help filing the FAFSA. Details: [<link>](#)

**Potential Repost:** I'm volunteering at RHS! RT @CFWV College Application and Exploration Week is just 2 weeks away! Get free help filing the FAFSA. Details: [<link>](#)

In the example above, "I'm volunteering at RHS!" is your personal note. "RT @CFWV" indicates the content to follow is a repost and gives the original source (CFWV).

4. Use hashtags! Hashtags alert people that your posts are referring to a shared experience or something big that is going on in their community. Here are some relevant hashtags:
  - #FAFSA
  - #CollegeBoundWV
5. Mention @CFWV and @FAFSA! Promote these resources to your X followers by mentioning us and Federal Student Aid (@FAFSA) in your tweets! Here's an example post:

**Example:** Need help finding financial aid? Check out @CFWV and @FAFSA !

**Social Media Tools and Scripts:** Use the image and sample post below to promote your upcoming workshop on your or your school's Facebook page or on Instagram.



**Accompanying post:**

<High school or organization name> is hosting a financial aid workshop on <date> at <time> in <location>. Seniors <and juniors?>, this is your chance to get expert help finding money to help pay for college! Bring your parents! Contact <insert name> for details.

**Social Media Tools and Scripts:** Use the sample posts below to promote your workshop and financial aid awareness. If you have room to mention CFWV's X handle (@CFWV), please do. That way, we can repost your message.

Plus, CFWV posts financial aid information—including scholarships and grants—several times each week. If students learn about us and follow us, we'll be able to deliver that information straight to their X feeds!

### **Sample Workshop Promotion Posts:**

Seniors: We're hosting a financial aid workshop on <date> at <time> in <location>. Get expert help finding money for college! cc @CFWV

Seniors: It's time to start working on the #FAFSA — it's the most important step in finding money for college. studentaid.gov

Filing the #FAFSA is super important for anyone attending college in 2024-25. Get free help at our financial aid workshop on <date> at <time>

Many WV students qualify for fin aid, but don't apply! Don't miss out. Come to our financial aid workshop on <date> at <time>. cc @CFWV

Find financial aid for college... 2-year, 4-year & certificate programs. Our financial aid workshop is on <date> at <time> cc @CFWV

Confused about the #FAFSA? Watch this short video: <http://bit.ly/Hof4T6> and come to our financial aid workshop on <date>

Filing the #FAFSA is the most important step in finding financial aid for college. Get free help at our workshop on <date>

Follow @CFWV for updates about financial aid, including scholarships and grants!

## **TXT 4 Success**

Sign up to receive college reminders through TXT 4 Success. College-bound high school seniors can sign up to receive college reminders via text by texting "CFWV" to (304) 912-CFWV or by visiting [CFWV.com](http://CFWV.com). When students ask college-related questions via text, a college access advisor will respond.

# FINANCIAL AID FACT SHEET

FOR ALL WEST VIRGINIA STUDENTS ATTENDING COLLEGE IN THE 2024-2025 ACADEMIC YEAR

## WEST VIRGINIA HIGHER EDUCATION GRANT

The WV Higher Education Grant Program is a need-based financial aid program for WV students. Awards are based on demonstrated financial need (as determined by the information students provide on the FAFSA).

**Program requirements:** Students must:

- ✓ Be a citizen of the United States;
- ✓ Be a WV resident for at least 12 months prior to applying;
- ✓ Be a high school graduate or the equivalent thereof;
- ✓ Complete the FAFSA and demonstrate a certain level of financial need;
- ✓ Demonstrate academic promise;
- ✓ Enroll as a full-time undergraduate student at a participating institution;
- ✓ Have not previously earned a bachelor's degree.

**To apply:** You must complete and submit the FAFSA by April 15, 2024.

**Award amount:** The award amount varies each year. Maximum annual awards for the 2023-24 academic year were \$3,300.

**Eligible Institutions:** The award can be used at participating institutions within WV and PA. To view a complete list of participating institutions, visit [collegeforwv.com/wvgrant](https://collegeforwv.com/wvgrant).

## PROMISE SCHOLARSHIP

The WV Promise Scholarship Program is a merit-based financial aid program available to WV residents who meet certain academic standards.

**Program requirements:** Students must:

- ✓ Have both a core and cumulative grade point average (GPA) of 3.0 or higher\*
- ✓ Meet the minimum test score requirements on either the ACT or the SAT.

Minimum test score requirements for Promise	
<b>ACT</b>	<b>SAT</b>
Composite: 21	Total score: 1080
English: 19	EBRW: 510
Math: 19	Math: 510
Science: 19	
Reading: 19	
Last test date: July 2024 (ACT)	Last test date: June 2024 (SAT)

\* Must achieve a cumulative grade point average of at least 3.0 on a 4.0 scale or whatever is considered a "B" average, based on county grading policies in both the core courses and overall coursework (weighted grades may be used). The core GPA includes all core courses, but does not include electives. For a complete list of courses, visit [collegeforwv.com/promise](https://collegeforwv.com/promise).

**Award amount:** Eligible applicants will receive annual awards up to \$5,200 to cover the cost of tuition and mandatory fees at eligible institutions in WV.

**To apply:** Beginning October 1, 2023, file the Promise application at [collegeforwv.com/promise](https://collegeforwv.com/promise) by March 1, 2024. The 2024-2025 FAFSA will open in December 2023 must also be completed by March 1, 2024.

## ENGINEERING, SCIENCE AND TECHNOLOGY SCHOLARSHIP

Scholarships are awarded on the basis of academic qualifications and interest in the science, engineering, and technology fields. Priority is given to WV residents.

**Program requirements:** Students must:

- ✓ Be a United States citizen or resident alien;

- ✓ Visit [collegeforwv.com/wvstem](https://collegeforwv.com/wvstem) and complete the application by March 1, 2024;
- ✓ Agree to work full-time in a qualifying engineering, science, or technology field in WV for one year for each year the scholarship was received.\*

**To apply:** Submit an application by March 1, 2024. The application will be available at [collegeforwv.com/wvstem](https://collegeforwv.com/wvstem).

**Award amount:** Not to exceed \$3,000 per academic year.

\* Students who fail to meet the work requirements are required to repay the scholarship received plus interest and any required collection fees.

## UNDERWOOD-SMITH TEACHING SCHOLARS PROGRAM

The Underwood-Smith Teaching Scholars Program is the state's most prestigious scholarship, awarding up to \$40,000 to 25 stand-out high school seniors each year who aspire to be teachers in WV in the fields of math, science, elementary education, or special education.

**Program requirements:** Students must:

- ✓ Complete the application available at [collegeforwv.com/underwoodsmith](https://collegeforwv.com/underwoodsmith) by December 31, 2023;
- ✓ Agree to teach in a WV public school in an area of critical need for 5 years.\*

**To apply:** Submit an application by December 31, 2023.

The application will be available at [collegeforwv.com/underwoodsmith](https://collegeforwv.com/underwoodsmith) on July 15, 2023.

**Award amount:** Not to exceed \$10,000 per academic year.

\* Students who fail to meet the teaching requirements are required to repay the scholarship received plus interest and required collection fees. For a complete list of service requirements, visit [collegeforwv.com/underwoodsmith](https://collegeforwv.com/underwoodsmith).

## WEST VIRGINIA INVESTS GRANT

The West Virginia Invests Grant is a "last-dollar-in" financial aid program designed to cover tuition, mandatory fees, and approved academic fees not covered by other scholarships and grants for eligible academic programs at participating public colleges.

**Program requirements:**

- ✓ Complete the application and FAFSA available at [collegeforwv.com/wvinvests](https://collegeforwv.com/wvinvests);
- ✓ Agree to live in West Virginia for 2 years after no longer being enrolled at least half-time.\*

**Eligibility:** Must complete an approved drug screening within 60 days prior to the beginning of the first term in which they are eligible for the academic year (summer, fall, spring) and enroll at least part time. Must also complete 2 hours of community service every term an award is received. Visit [collegeforwv.com/wvinvests](https://collegeforwv.com/wvinvests) for full list of eligibility criteria.

**Award amount:** Varies depending on the remaining tuition and approved fees not covered by other scholarships, grants and waivers.

**To apply:** Submit an application at [collegeforwv.com/wvinvests](https://collegeforwv.com/wvinvests) and a FAFSA by the April 15 priority deadline.

\* Students who fail to meet the residency requirement are required to repay the grant received plus interest and required collection fees.

## UNDERWOOD-SMITH TEACHER LOAN ASSISTANCE PROGRAM

Individuals who are contracted by a public school in West Virginia to teach full-time are eligible to receive up to a \$3,000 reimbursement on payments toward student loans in exchange for teaching two years in a critical shortage field and in a geographic high need area in WV. To learn more, visit [collegeforwv.com](https://collegeforwv.com).

## MEDICAL STUDENT LOAN PROGRAM

The Medical Student Loan Program enables medical students with financial need to apply for loans to pursue a degree of Medical Doctor or Doctor of Osteopathic Medicine. Loans may be forgiven if students meet certain work requirements after graduation.

**Program requirements:** Students must:

- ✓ Be accepted for enrollment or be enrolled full-time at an eligible WV school of medicine. Priority is given to residents of WV;
- ✓ Loan indebtedness (principal and accumulated interest) may be forgiven at the rate of up to \$10,000 for every 12 consecutive months of full-time practice in WV in a qualifying medically underserved area and medical specialty.

**To apply:** Contact your institution's financial aid office.

**Eligible institutions:** Marshall University School of Medicine, West Virginia School of Osteopathic Medicine, and West Virginia University School of Medicine.

**Award amount:** Not to exceed \$10,000 per academic year.\*

\* The first payment is due one year following the date the borrower ceases to be a full-time student. Students are not required to make payments during periods of authorized deferments, such as required military service or approved additional medical training, including internships, residencies, and fellowships for a period not to exceed five years.

## HEALTH SCIENCES SERVICE PROGRAM

The Health Sciences Service Program is a loan repayment program for health professions students interested in primary care and rural health in West Virginia.

**Program requirements:** Students must fulfill certain education and licensing requirements. Visit [collegeforwv.com](http://collegeforwv.com) to learn more.

**Eligibility:** Students in their final year of a graduate program in eligible disciplines in allopathic or osteopathic medicine, pharmacy, dentistry, nursing (midwives, nurse practitioners, nurse educators), physician assisting, physical therapy, social work, public health, occupational therapy, or clinical psychology in West Virginia can apply.

**Service obligation:** All recipients must agree to practice at least two years full-time or four years part-time in an underserved area of West Virginia immediately following completion of training. Visit [collegeforwv.com](http://collegeforwv.com) to learn more.

**To apply:** Submit an application by December 15, 2023, at [collegeforwv.com](http://collegeforwv.com).

**Award amount:** \$15,000 - \$30,000, depending on the program of study.

## NURSING SCHOLARSHIP PROGRAM

The Nursing Scholarship Program is a recruitment incentive program to assist nurses in paying for their education.

**Program requirements:** Students must fulfill certain education and licensing requirements. Visit [collegeforwv.com/nursing](http://collegeforwv.com/nursing) to learn more.

**Eligibility:** Students who are enrolled in an accredited West Virginia nursing or education program (licensed practical, registered, masters and doctoral nursing students) can apply.

**Service obligation:** All recipients must agree to fulfill a service obligation to work in West Virginia following graduation. Service requirements vary by program of study and number of years awarded. Visit [collegeforwv.com/nursing](http://collegeforwv.com/nursing) to learn more.

**Award amount:** Award amounts vary each year.

**To apply:** Submit an application at [collegeforwv.com/nursing](http://collegeforwv.com/nursing) starting on April 15, 2024. Deadline is June 1, 2024.

## FEDERAL PELL GRANT

The Federal Pell Grant is a need-based grant awarded to students who demonstrate financial need. Award amounts are based on your family's financial situation and your enrollment status.

Students must:

- ✓ Complete and submit the FAFSA;
- ✓ Demonstrate financial need.

**To apply:** File the 2024-2025 FAFSA at [studentaid.gov/fafsa](http://studentaid.gov/fafsa). For a complete list of requirements, visit [studentaid.gov](http://studentaid.gov).

**Award amount:** \$750 to \$7,395 for the 2023-24 academic year.

## HIGHER EDUCATION ADULT PART-TIME STUDENT GRANT (HEAPS)

The HEAPS grant has two separate components referred to as HEAPS Part-Time and HEAPS Workforce Development.

**Program requirements:** Students must:

- ✓ Be a WV resident for at least 12 months prior to applying;
- ✓ Be a citizen or permanent resident of the United States;
- ✓ Submit the FAFSA;
- ✓ Demonstrate financial need;
- ✓ Not be in default on higher education loans;
- ✓ Not be incarcerated in a correctional facility;
- ✓ Have a high school diploma or equivalent thereof;
- ✓ Be enrolled part-time pursuing a certificate or four-year degree for the part-time component.
- ✓ Be enrolled or accepted for enrollment in an industry credential, postsecondary certificate, or other skill development program at an eligible institution for the workforce component.

**THE WV HIGHER EDUCATION ADULT PART-TIME STUDENT GRANT (HEAPS)** enables students who demonstrate a financial need to pursue postsecondary education on a part-time basis.

**To apply:** Submit a FAFSA and contact the institution you plan to attend for further requirements.

**Eligible institutions:** WV's career and technical education facilities, community colleges, public colleges and independent colleges.

**Award amount:** The award amount varies, depending on the program of study and the student's financial need.

**The WV Higher Education Adult Part-Time Student (HEAPS) Program Workforce Development Component** is awarded to students who demonstrate a financial need and enroll in a postsecondary certificate, industry-recognized credential, or other skill development program in demand in WV.

**To apply:** Applicants must submit the HEAPS Workforce Development Application, which is available through each institution's financial aid office, and complete a current FAFSA. Applications are accepted on a rolling basis beginning July 1. Funding is limited and awards are made on a first-come, first-served basis.

**Award amount:** The cost of the program, not to exceed \$2,000, for a single academic year for all programs.

**Eligible institutions:** Participating career and technical education facilities, community colleges, and proprietary institutions in WV. To see if an institution participates in the HEAPS Workforce Component, contact the institution's financial aid office.

# 10 IMPORTANT CHANGES COMING WITH THE 2024-2025 FAFSA

The most important application you will fill out for college is the **Free Application for Federal Student Aid (FAFSA)**. All federal financial aid programs, most programs offered by the State of West Virginia, and many programs offered by colleges require you to submit the FAFSA. The 2024–2025 FAFSA includes unprecedented changes to how students and families apply for federal student aid and how we determine eligibility, giving students a better and simpler experience with the FAFSA form. Improvements include a direct data exchange with the IRS for income data elements, new rules to determine which parent(s) to include, and a single consolidated portal for all FAFSA help resources.

## **The 2024-2025 FAFSA will be delayed.**

In previous years, the FAFSA became available on October 1. However, the 2024-2025 FAFSA will not be released until December; the exact date is not yet known.

## **Goodbye, EFC.**

The Student Aid Index (SAI) will replace the Expected Family Contribution (EFC).

## **Everyone entering information on the FAFSA will need an FSA ID.**

Everyone who will be providing information on the FAFSA will need an FSA ID to access the form. This year, people without a Social Security Number (SSN) will be able to obtain an FSA ID.

## **FSA ID will need to be matched with the Social Security Administration prior to use.**

FSA ID information has always been matched against Social Security Administration records. Starting with the 2024-2025 FAFSA, an FSA ID will need to be created and matched with the SSA before it can be used to start or access a FAFSA. The matching process will take 1-3 days. We suggest creating an FSA ID at [studentaid.gov](https://studentaid.gov) before the FAFSA becomes available.

## **FSA ID two-step verification will be required for all.**

Everyone who attempts to use their FSA ID to access a 2024-2025 FAFSA will go through a two-step verification process. It will no longer be possible to log into a FAFSA using student demographic information. When setting up an FSA ID, individuals should take advantage of every type of verification available so completing the two-step verification will be easier.

## **The FAFSA will be a roles-based form.**

Individuals providing information on the FAFSA will see only questions related to their role. When a student logs in, they will see only questions they need to answer as a student. For dependent students, a parent will need to log in to see the questions related to their role as a parent. Whoever starts the FAFSA first will need to identify the "contributors". It will be critical that contributor information match the information on the contributor's Social Security card to prevent issues logging into the FAFSA.

## **Number of household members in college will have no impact on federal financial aid eligibility.**

The SAI formula will no longer be divided by the number of household members in college. Students with multiple siblings in college may see a change in their SAI even with no change in income.

## **Asset exemptions are changing.**

Families who receive federally means-tested benefits will not be required to provide asset information. Only families with an adjusted gross income greater than \$60,000 or those who filed certain tax return schedules will be required to provide asset information. For those required to provide asset information, there will no longer be an exemption for reporting a small family-owned business or family farm value, though primary residence and retirement plan exemptions do still exist.

## **Pell Grant eligibility will be expanded.**

Pell Grant eligibility will continue to be calculated based on the SAI but will also be determined using Federal Poverty Tables, which take into account the family make-up, size, and income. Poverty table guidelines will be used to determine eligibility for maximum and minimum Pell Grants.

## **Pell Grant eligibility will be more transparent.**

Because one pathway to determining Pell Grant eligibility will be based on the poverty tables, it will be possible to establish whether a student is eligible for a minimum or maximum Pell Grant even before a FAFSA has been filed. Federal Student Aid (FSA) will be releasing a new resource called the Pell Lookup Table, which will allow students and others to determine minimum or maximum Pell Grant eligibility based on their family make-up, household size, and adjusted gross income.

# College for West Virginia

College for West Virginia (CFWV) is coordinated by the West Virginia Higher Education Policy Commission in conjunction with the West Virginia Council for Community and Technical College Education, the West Virginia Department of Education, and the West Virginia Department of Education and the Arts. CFWV provides free resources to assist students and families in planning, applying and paying for education and training beyond high school.

For more information, visit [CFWV.com](http://CFWV.com).

