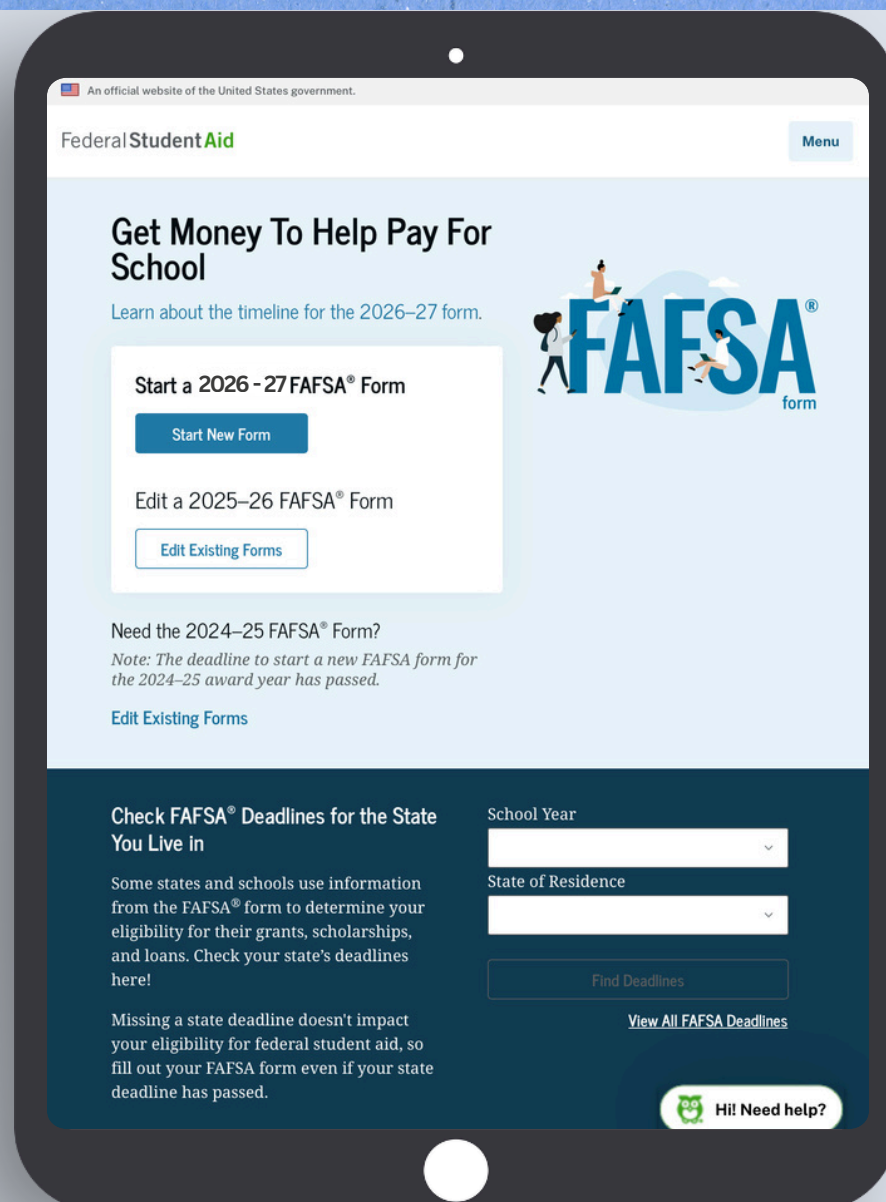


PCS COLLEGE COUNSELING

FINANCIAL AID GUIDE



YOUR STEP-BY-STEP GUIDE TO
SCHOLARSHIPS, FAFSA, AND FINANCIAL AID



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UNDERSTANDING THE BASICS

Financial aid is money that helps students pay for college or trade school. It can come from the federal government, state programs, colleges and universities, or private organizations.

There are 3 different types of financial aid:



SCHOLARSHIPS

Earned money awarded for achievements, talents, leadership, or other criteria; usually based on merit, but sometimes also financial need.



GRANTS

Free money based on financial need, most often provided by the government, states, or colleges.



LOANS

Borrowed money that must be repaid with interest, typically after graduation.

SCHOLARSHIPS

MERIT-BASED SCHOLARSHIPS

- Earned scholarships based off ACT or SAT scores and GPA
- Usually automatic after completing scholarship application
- Some colleges will let you update scores through the year
- Awarded directly by mostly universities or colleges
- Deadlines are usually later compared to Competitive Scholarships



COMPETITIVE SCHOLARSHIPS

- Merit based, but usually awarded by colleges to top applicants
- Highly selective: based on academics, service, talent, leadership, etc.
- Likely will require a separate application plus essays and interviews
- Deadlines are usually earlier in comparison to ACT scholarships
- Ex: Luckyday, Honors College, National Merit, STAMPS



TALENT/ATHLETIC SCHOLARSHIPS

- Awarded for special abilities such as sports, music, art, etc.
- Often requires performance evaluations or auditions.
- May stack with merit scholarships, subjective to college policy.
- Deadlines can vary, as some are tied to admissions deadlines, while others require early applications or tryouts.



LEADERSHIP SCHOLARSHIPS

- Awarded to students with strong leadership skills
- Based on involvement in clubs, student gov, service, organizations
- May require an essay highlighting your leadership experience
- Typically offered by colleges through their scholarship applications, and also by outside organizations.



SCHOLARSHIP TIPS



START EARLY

The sooner you apply, the more options you will have. Don't wait until the deadline to apply.



STAY ORGANIZED

Keep a track of various deadlines, requirements, and award amounts. They vary per college.



APPLY BROADLY

Do not limit yourself to just one or two scholarships. Do your research on various scholarships.



USE STRONG RECOMMENDATIONS

When scholarships are asking for recommendations, choose teachers, coaches, or leaders who know you well.



PROOFREAD EVERYTHING

Make sure you go over the information you input, including essays. Careless mistakes can cost you opportunities.



TAILOR YOUR APPLICATIONS

Customize your essays and responses to make sure it fits the scholarship you are applying to.



USE WORD OR GOOGLE DOCS

Use these to draft your responses and save essays before submitting your applications.



RENEW ANNUALLY

Check to see if scholarships can be renewed annually or if they are just given one time.



ASK FOR HELP

Have someone you trust to proofread your responses before submitting your application.



PUT IN THE WORK

Make the effort to apply to one to three scholarships a month. It takes time, but pace yourself.



LOOK LOCAL

Local scholarships often have much less competition, leading to a higher success rate.



USE DATABASES

Use scholarship databases and search engines to find national opportunities.

SCHOLARSHIPS EARNED BY PCS STUDENTS:

Elks Most Valuable Student

Junior Auxiliary

RaiseMe

Kappa Alpha Psi

Pinebelt Foundation

Dixie Youth Baseball

Woodmen Life

Toxey Morris Foundation

Harrison McClain Foundation

PriorityOne Bank

Citizens Bank

Community Bank

WEBSITES AND NATIONAL PROGRAMS:

Get2College.com

Scholarships Corner

Bigfuture.com

Scholarship Owl

FastWeb.com

RaiseMe

Niche.com

Coca Cola Scholars

Nissan

Amazon Future Engineers

Fullbright

Doodle for Google

GRANTS

FEDERAL GRANTS ([STUDENTAID.GOV](https://studentaid.gov))



PELL GRANT

Up to
\$7,395/year

Received based on your family's income taxes

The amount you receive will be depend on:

- Your Student Aid Index, based on your FAFSA form
- The cost of attendance, determined by your school
- Your status as a full time or part time student
- Your plans to attend school for a full year or less.



TEACH GRANT


Up to
\$4,000/year

For students who plan to begin a career in teaching

To receive the TEACH grant, you will need to:

- Meet the eligibility requirements for student aid
- Meet all state certification requirements to teach
- Teach in a high need field, per studentaid.gov
- Serve as a full time teacher for four years in a low income elementary or secondary school.

STATE GRANTS ([MSFINANCIALAID.ORG](https://msfinancialaid.org) / [MAAPP](https://maapp.org))




MTAG

- \$500 - Freshman & Sophomore Year
- \$1000 - Junior & Senior Year

Eligibility Requirements for Entering Freshman

- Be a legal resident of the State of Mississippi for one year prior to application
- Graduate from high school with a cumulative GPA of a 2.5
- Score a minimum of a 15 on the ACT and superscores are accepted
- Enroll full time at an approved postsecondary institution in Mississippi




MESG

- \$2500 each year in for four years

Eligibility Requirements for Entering Freshman

- Be a legal resident of the State of Mississippi for one year prior to application
- Graduate from high school with a cumulative GPA of a 3.5
- Score a minimum of a 29 on the ACT and superscores are accepted
- Enroll full time at an approved postsecondary institution in Mississippi



HELP GRANT

- Tuition and required fees at a public institution in MS

Eligibility Requirements for Entering Freshman

- Be a legal resident of the State of Mississippi for one year prior to application
- Graduate from high school with a cumulative GPA of a 2.5.
- Score a minimum of 20 on the ACT. Superscores are accepted
- Meet lower income limitations; Will be based off of FAFSA

LOANS

STUDENT LOANS



SUBSIDIZED

Available to undergraduate students

Most loans will accrue some type of interest. This type of federal student loan is where the government pays the interest while you're in school at least half-time, during the grace period, and during deferment.

How much can you borrow to pay for school?

- Your school determines the amount you can borrow, and the amount may not exceed your financial need.

How does the interest work?

- The U.S. Dept. of Education will pay the interest for a subsidized loan:
 - While you are in school at least half time
 - For the first six months after you leave school, referred to as a 'grace period'
 - Simply, you will not have to pay any interest for a period after you graduate or leave school.



UNSUBSIDIZED

Available to undergraduate and graduate students

This loan also accrues interest. Unsubsidized loans are a type of federal student loan where you're responsible for all the interest from the moment the loan is given—even while you're still in school.

How much can you borrow to pay for school?

- Your school determines the amount you can borrow based on your cost of attendance and other financial aid you receive.

How does the interest work?

- You are responsible for paying the interest at all times.
- Simply, you will start accruing interest the moment the loan is given to you, even while you are in school.



PRIVATE

A loan from banks or lenders, not the government, with varying interest rates and repayment terms.

Available to undergraduate and graduate students, you may need a cosigner to be approved if you do not have a credit history

Whats the difference between FAFSA loans and private student loans?

- Federal loans are funded by the federal government and have consistent policies. FAFSA is required.
- Private loans are given by a lender such as a bank, credit union, state agency or a school.
- Since private loans can be lendred from various sources, interest rates could be vastly different and your repayment options might not be as flexible as federal loans.

When would I need a private loan?

- You usually only need a private loan if your federal aid such as a grants, scholarships, and federal loans does not fully cover your college costs.
- Many students will sometimes consider private loans when attending graduate school, especially in attending medical school, law school, dental school, etc.

LOAN TIPS

STUDENT LOAN CALCULATOR provided by Nerdwallet.com

student 1:

Loan Amount



\$10,000

Annual Interest Rate%



6.39%

Term (years)



10 years

Monthly Payment

\$112.99

Interest Paid

\$3,558.80

Total Paid (loan + interest)

\$13,558.80

student 2:

Loan Amount



\$10,000

Annual Interest Rate%



6.39%

Term (years)



20 years

Monthly Payment

\$73.91

Interest Paid

\$7,738.40

Total Paid (loan + interest)

\$17,738.40

student 3: (medical school)

Loan Amount



\$135,000

Annual Interest Rate %



6.39%

Term (years)



10 years

Monthly Payment

\$1525.35

Interest Paid

\$48,042.00

Total Paid (loan + interest)

\$183,042

BORROWING RESPONSIBLY

- **Choose the right school**
 - When looking for a college, affordability should be one of the many factors in choosing a school. Pay attention to cost of attendance and tuition rates, because they can vary per college.
- **Borrow only what you need**
 - Loans are not to be used as the primary way to pay for college, but to help cover what you need. Review your financial aid yearly, so you can accept only what you need to pay any leftover expenses to minimize your debt.
- **Live like a student**
 - College can be pricey, and your daily expenses could add up greatly over time. Make sure to track your spending, and do your best not to buy a pumpkin spice latte every day.
- **Consider work study or a part time job**
 - These can help you cover day-to-day costs without having to solely rely on loans. Even a small paycheck can help reduce your loans for school or personal expenses.

FAFSA

STEP-BY-STEP GUIDE

FAFSA Form Sections:

Create Your Account

Student Identity Information

Personal Circumstances

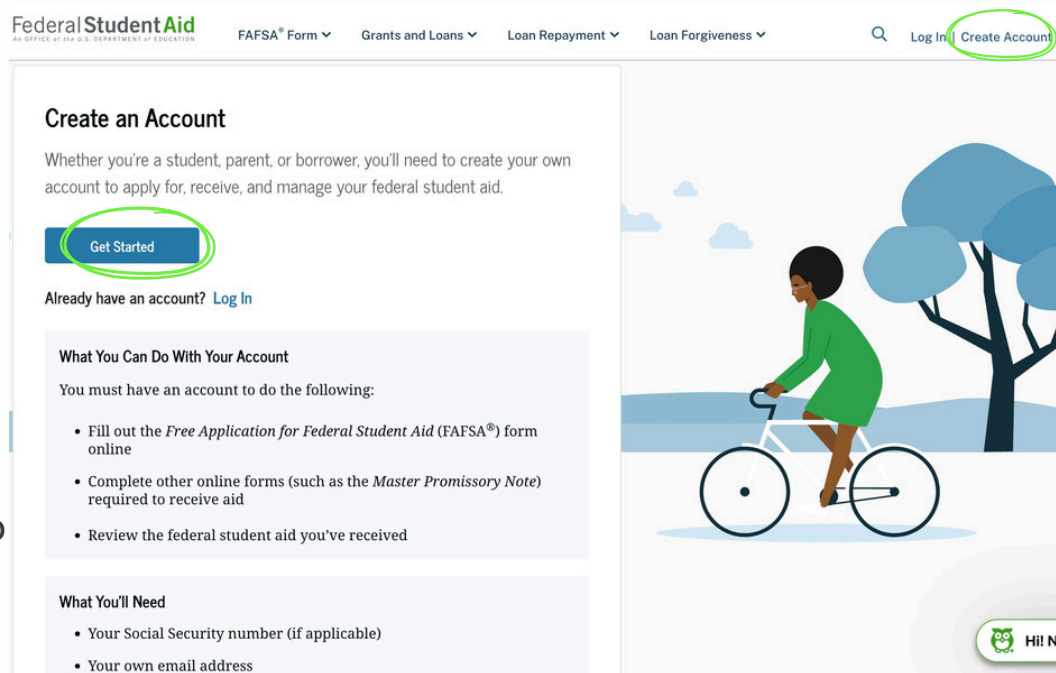
Demographics

Financials

College and Schools

Signature

- To start your FAFSA form, go to fafsa.gov to receive an FSA ID.
 - **Both** students and parents will need an FSA ID account to complete the FAFSA.
 - **Parents**, if you have an older student who completed the within the past few years, you may already have an FSA ID and you would not need to make another account.
 - If you do not have an account, on the home page, click on '**Create an Account**' at the top right of the screen. Next, click '**Get Started**' and you will need your SSN and a personal email to create your account.



Create an Account



Personal Information

I understand that I'll be required to certify that the information I provide to create an account is true and correct and that I'm the individual I claim to be.

If I'm not the person I claim to be, I understand that I'm not authorized to proceed and that I should exit this form now. If I provide false or misleading information, I understand that I might be subject to a fine, prison time, or both.

First Name

Middle Initial

Last Name

- To create your account, you will fill out the following sections correctly:
 - Personal Information
 - Account Information
 - Contact Information
 - Communication Preferences
 - Challenge Questions
 - Confirm and Verify
 - Two Step Verification
- The Social Security Administration will then **verify your account** before you begin completing the FAFSA. Verification can happen soon after, but it can also take up to 1 to 3 days.

FAFSA

STEP-BY-STEP GUIDE

FAFSA Form Sections:

Create Your
Account

**Student Identity
Information**

Personal
Circumstances

Demographics

Financials

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Schools

Signature

- **Once you are verified and logged in, you will then select 'Start New Form':**
 - The first question will ask you who is starting the FAFSA form—if you are the student, select "**Student.**" You'll then review a few pages with helpful information and videos about the FAFSA form. When you're done, select "**Start FAFSA Form**" to be taken to the first section: "Student Identity Information."
 - When you're done, select "**Start FAFSA Form**" to be taken to the first section: "Student Identity Information."

An official website of the United States government.

FederalStudentAid

Menu

Get Money To Help Pay For School

Learn about the timeline for the 2026–27 form.

Start a 2025–26 FAFSA® Form

Start New Form

Edit a 2025–26 FAFSA® Form

Edit Existing Forms

Need the 2024–25 FAFSA® Form?

Note: The deadline to start a new FAFSA form for the 2024–25 award year has passed.

Edit Existing Forms



FAFSA® FORM

Student Andrew Rivera

Save FAFSA Menu

Student Identity Information

Review the information below and verify that it's correct before moving forward.

Name
Andrew R Rivera

Date of Birth
02/15/2006

Social Security Number
•••••8210

Email Address
andrew.r.rivera@email.com

Mobile Phone Number
(555) 557-6171


To update this information for all U.S. Department of Education communications, go to [Account Settings](#).

Permanent Mailing Address
Include apartment number.
80000 Lane

City
San Antonio

State
TX

Zip Code
55571

Country 
United States (US)

Continue

- Information from your StudentAid.gov account will appear in this section—review this information to verify that it's correct. If you need to update any of this information, you can do so in the account settings of your StudentAid.gov account.
- The Social Security Administration will then **verify your account** before you begin completing the FAFSA. Verification can happen soon after, but it can also take up to 1 to 3 days.
- Make sure your personal information is **correct**. To make any changes, access your account settings in your StudentAid.gov account.

FAFSA

STEP-BY-STEP GUIDE

FAFSA Form Sections:

Create Your Account

Student Identity Information

Personal Circumstances

Demographics

Financials

College and Schools

Signature

- **After finishing the student identity information section, you will then continue to 'Personal Circumstances':**
 - In this section, you'll answer questions that will help determine your dependency status and eligibility for federal student aid.
 - First, you'll answer questions about your marital status and your college or career school plans.
 - On the "Student Personal Circumstances" page, you'll see a list of circumstances. Select all the boxes that apply to you—if none apply, select "None of these apply."

The screenshot shows the 'Student Personal Circumstances' section of the FAFSA form. At the top, there's a progress bar with five steps: 1. Personal Circumstances (active), 2. Demographics, 3. Financials, 4. Colleges, and 5. Signature. Below the progress bar, the title 'Student Personal Circumstances' is followed by the instruction 'Select all that apply.' There are eight checkboxes with corresponding text: 'The student is currently serving on active duty in the U.S. armed forces for purposes other than training.', 'The student is a veteran of the U.S. armed forces.', 'The student has children or other people (excluding their spouse) who live with them and receive more than half of their support from the student now and between July 1, 2025, and June 30, 2026.', 'At any time since the student turned 13, they were an orphan (no living biological or adoptive parent).', 'At any time since the student turned 13, they were a ward of the court.', 'At any time since the student turned 13, they were in foster care.', 'The student is or was a legally emancipated minor, as determined by a court in their state of residence.', and 'The student is or was in a legal guardianship with someone other than their parent or stepparent, as determined by a court in their state of residence.' The last option is 'None of these apply.' At the bottom, there are 'Previous' and 'Continue' buttons.

- As you are going through this section, the FAFSA form will most likely determine that you are a 'dependent student'. Your parent or guardian will be considered your 'contributor'.
- During this part of the section, you'll be asked questions about your parents, including their marital status, to determine who will be identified as a required contributor on your FAFSA form.
- You will then enter personal information about your parent to invite them to your FAFSA® form.
- If your parent already has their own StudentAid.gov account, make sure the information you enter **here** matches exactly the information your parent used when they created their StudentAid.gov account.

The screenshot shows the 'Parent' information section of the FAFSA form. It includes fields for 'First Name', 'Last Name', 'Date of Birth' (with dropdowns for Month, Day, and Year), 'Social Security Number (SSN)' (with a 'SHOW SSN' button), and a checkbox for 'My parent doesn't have an SSN. Checking this box when your parent does have an SSN may delay processing of your FAFSA form.' Below these are fields for 'Email Address' and 'Confirm Email Address', and a 'Send Invite' button. A large black arrow points from the 'Send Invite' button to the 'here' in the text of the list item below.

FAFSA

STEP-BY-STEP GUIDE

FAFSA Form Sections:

Create Your Account

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Financials

College and Schools

Signature

- **After finishing the Personal Circumstances, you will then continue to the 'Demographics':**
 - This section will ask questions about your and your parents' background. Some of these questions will help determine how much federal student aid you may be eligible to receive.
 - You'll be asked about your sex, race, and ethnicity. Your answers here won't affect your eligibility for federal student aid, be used in any calculations, or be shared with any schools that you list on your FAFSA form. They are used for research purposes only.

The screenshot shows the 'Demographics' section of the FAFSA form for Student Andrew Rivera. A progress bar at the top indicates the following sections: Personal Circumstances (completed), Demographics (current), Financials, Colleges, and Signature. The 'Parent Education Status' question asks: 'Did either of the student's parents attend college or complete college?'. There are four radio button options: 'Neither parent attended college', 'One or both parents attended college, but neither parent completed college', 'One or both parents completed college', and 'Don't know'. At the bottom, there are 'Previous' and 'Continue' buttons.

The screenshot shows the 'Student High School Information' section of the FAFSA form for Student Andrew Rivera. A progress bar at the top indicates the following sections: Personal Circumstances (completed), Demographics (current), Financials, Colleges, and Signature. The question asks: 'From what high school did or will the student graduate?'. There are three input fields: 'State' (Texas (TX)), 'City' (Arlington), and 'High School Name' (optional, Mansfield Timberview H S). Below these fields is a search result box showing 'Mansfield Timberview H S, Arlington, Texas (TX)' with a radio button selected. At the bottom, there are 'Previous' and 'Continue' buttons.

- Next, you'll select your high school completion status. If you select high school diploma, you'll need to provide information about your high school.
- After you enter your high school's state and city, select "Search." Then select your high school from the search results and confirm your school's information.

FAFSA

STEP-BY-STEP GUIDE

FAFSA Form Sections:

Create Your Account

Student Identity Information

Personal Circumstances

Demographics

Financials

College and Schools

Signature

- **After finishing the Demographics section, you will then continue to the ‘Financials’:**
 - Next, you’ll enter your financial information, which will be used to determine your ability to pay for college, career school, or trade school. The questions in this section are different for dependent and independent students, so follow the instructions below that reflect your dependency status.
 - Enter your own financial information only. Your parents will enter their financial information when they complete their sections of your FAFSA form. Enter ‘0’ even if the question does not apply to you. You shouldn’t leave any of the questions blank.

Student Andrew Rivera

Save

FAFSA Menu

Personal Circumstances

Demographics

Financials

Colleges

Signature

Student 2024 Tax Return Information

Refer to the student’s 2023 tax return to answer the following questions.
If the answer is zero or the question does not apply, enter 0.

Where to find this information on the tax form

Filing Status

☐ Single

☐ Head of household

☐ Married filing jointly

☐ Married filing separately

☐ Qualifying surviving spouse

Report information only from your 2024 tax return

Student Andrew Rivera

Save

Personal Circumstances

Demographics

Financials

Colleges

Signature

Student Assets

Current Total of Cash, Savings, and Checking Accounts

Don’t include student aid.

\$

.00

Current Net Worth of Investments, Including Real Estate

Don’t include the home the student lives in. Net worth is the value of the investments minus any debts owed against them.

\$

.00

Current Net Worth of Businesses and Investment Farms

Enter the net worth of the student’s businesses and for-profit agricultural operations. Net worth is the value of the businesses and farms minus any debts owed against them.

\$

.00

- You’ll be asked to enter information about your assets, including your current total of cash, savings, and checking accounts, as well as the net worth of your investments, including real estate, businesses, and investment farms.
- You want to try and get as close to the correct amount as possible. You most likely will only have funds as cash, savings, or checking accounts. Even if it is \$67, put it down on the FAFSA.
- Remember: It is okay if your answer is zero—just enter the numeral 0.

FAFSA

STEP-BY-STEP GUIDE

FAFSA Form Sections:



- **After finishing the Financials section, you will then continue to the ‘Colleges and Schools’:**
 - In this section, you’ll select the schools you’re considering or plan to attend so that they automatically receive an electronic copy of your FAFSA form and can use your information to determine the types and amounts of student aid you may receive.
 - You can add a maximum of 20 colleges, career schools, and trade schools to your online FAFSA form. Make sure to include **all** the schools you’re considering, even if you’re not certain you’ll apply to all of them. You can add or delete schools on your form later.

Where should we send the FAFSA® information?
Search and select colleges and career schools.

If you can't find your school when searching by school name or state, try searching by School Code.

You must add at least one college or career school to the FAFSA® form. You can add up to 20 schools. Make sure to list all the schools you're considering, even if you're not certain you'll apply to all of them. You can add or delete schools on your FAFSA form later. [Find tips for searching for colleges or career school.](#)

0 out of 20 schools selected View Selected Schools

Search by State Enter School Code

State
Cali

California (CA)

School Name optional

Search

Search Results 1 to 5 of 29

SORT BY: MOST RELEVANT A-Z

Paul Mitchell the School - San Diego San Diego, California (CA)	Federal School Code E02116	+ Select
Univ of San Diego - Schl of Law San Diego, California (CA)	Federal School Code G06976	+ Select
Franciscan School of Theology San Diego, California (CA)	Federal School Code G11792	+ Select
San Diego State University San Diego, California (CA)	Federal School Code 001151	✓ Selected
Concorde Career Institute San Diego, California (CA)	Federal School Code 007930	✓ Selected

Search and Select More Schools

- Select the correct schools from the search results. You can send your FAFSA® information to a maximum of 20 schools.
- If you can’t find your school by searching for the school’s state, city, or name, you can search by entering the school’s federal school code.
- Repeat this process to add each of the schools you want to receive your FAFSA information.

FAFSA

STEP-BY-STEP GUIDE

FAFSA Form Sections:

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Demographics

Financials

Colleges and Schools

Signature

- **You made it!!**

- You're now on the last section of your FAFSA form. Before you sign your FAFSA form, review your responses. You can select "Expand All" to review all your responses or you can expand each section individually.
- Make sure to review all the responses that you provided on your FAFSA® form. To edit a response, select the question's hyperlink to be taken to the corresponding page.

IM Student Andrew Rivera Save

Continue To Sign Your Form

Here's a summary of the information you provided on the FAFSA® form. Continue once you're ready to submit.

Scroll To Continue
After reviewing your answers, scroll to the bottom of the page to continue. You must continue past this page to sign and submit your section of the FAFSA form.

Student Sections Expand All

- Introduction Personal Identifiers
- Section 1 Personal Circumstances
- Section 2 Demographics
- Section 3

Contributor Section

This Section is Shared with One Contributor [Manage Contributor Information](#)

This FAFSA® form is shared with the individual(s) listed below. View who you invited and the status of their section.

Contributor	Role	Date Added	Status
Paul Rivera	Parent	1/3/2025	Invite Sent

Parent Sections Expand All

- Introduction Personal Identifiers
- Section 1 Demographics
- Section 2 Financials

Previous Continue

- If you're a dependent student and you invited your parents to your form, you'll also see their information and the status of their sections.
- Once you've checked that your FAFSA answers and contributor information are accurate, review the terms and conditions of what you're agreeing to by signing your form.
- When you're ready to sign your form, select the checkbox saying you agree to the terms and then select the "Sign" button.

FAFSA

STEP-BY-STEP GUIDE

- **After completing the student section:**
 - If you have contributors who need to participate in your form, they will need to complete and sign their sections before your form can be submitted.
 - If you don't have any contributors, or if your contributors have already completed and signed their sections of your form, congratulations! You have completed your FAFSA form.
 - After your FAFSA form is processed, you'll receive an email with your FAFSA Submission Summary.

The screenshot shows the FAFSA Form interface for Student Andrew Rivera. At the top, it says 'You're Almost There! The student section is complete!'. Below this, there's a section for 'Parent Contributor' with a message: 'Requirements for Dependent Students: Your FAFSA® form is not complete until your parent(s) fill in the contributor section of the form and sign it. Once completed, your FAFSA form will be submitted for processing.' A table lists contributors: Paul Rivera, Parent, added 1/3/2025, with a 'View Status' button. At the bottom, it says 'Track and Manage Your FAFSA® Form and Contributors' and 'Here's What You Can Do Next'.

- **The FAFSA Submission Summary** will help you understand your next steps as you prepare to receive financial aid offer letters from schools. It's important to review your FAFSA Submission Summary closely because you could be selected for verification of your aid eligibility or need to make a correction to your form. Learn about the FAFSA Submission Summary by reading the ["What You Need To Know About the FAFSA Submission Summary"](#) article.

FAFSA Submission Summary Article



- **To avoid delays with your federal student aid** and increase your chances of getting additional aid for school, you'll want to take a few steps after you submit your FAFSA form. Read the ["7 Things To Do After Submitting Your FAFSA® Form"](#) article to learn what to do next.

What To Do After FAFSA Submission



- **If you have a contributor**, such as a parent or guardian, who is required to participate on your FAFSA® form, then your form can not be submitted until they fill out their sections and provide their signature.

FAFSA TIPS

TIPS & ADVICE

Do I Have To Fill Out The FAFSA?

- In summary, yes. FAFSA is the only way to access federal financial aid—including grants, work—study, and federal student loans.
- Many states and colleges also use the FAFSA to determine scholarship eligibility. Which means colleges will not award your scholarships unless you have a completed the FAFSA.

Who Do I Invite As A Contributor?

- If your parents are married and not separated, and **filed taxes jointly**, only one parent is required to be a contributor.
- However, if your parents are married and not separated, and **did not file taxes jointly**, both of your parents are contributors.
- There are other varying factors similar to these that determine who needs to be listed as a contributor—**check out the QR code** to the right to see these guidelines

Who is my Contributor?



Create the FSA ID Beforehand

- Both the student and one parent, for dependent students, need an FSA ID.
- Create it a few days in advance since it must be verified before use.
- Even though the 2026—2027 FAFSA opens October 1st, you can create your account before you begin working on the FAFSA.

Have Your Documents Ready

- Be prepared so you can complete your form in one session. You will need **your**: if you have them— tax returns, child support received, current balances of cash, savings, and checking accounts, and any additional investments.
- You will need **your contributor's** information to invite them— first and last name, SSN, date of birth, and email address. Double—check to make sure all of this is correct when you begin.

Apply Early

- The FAFSA opens October 1st for now—until the new cycle dates are finalized by Federal Student Aid.

FAFSA GUIDE



6 STEPS TO THE FAFSA



FAFSA DEADLINES



HOW TO CHECK FAFSA STATUS



FAFSA HELP CENTER



MAAPP

COMPLETING THE MISSISSIPPI AID APPLICATION

- **MAAPP is the Mississippi Aid Application**, and to receive any state financial aid assistance, students must complete the MAAPP at msfinancialaid.org.
- The application **opens on October 1st** of a student's senior year. Students can link directly to the Mississippi application after completing the FAFSA and most of the student information will be prefilled.
- Students who may not receive anything through FAFSA, are more than likely to receive grants through MAAPP—such as the **Mississippi Tuition Assistance Grant (MTAG)**, or the **Mississippi Eminent Scholars Grant (MESG)**. See page 6 for more info.



Apply for 2025-2026 Aid Year

Login to MAAPP Dashboard

Username *

Password *

Login

[Forgot Username](#) | [Forgot Password](#) | [Update Email](#)
[Trouble Logging In?](#)

Request Account

MAAPP DATES

- Oct 1:** Application for next Aid Year OPENS
- Mar 1:** Online application deadline for the Nissan Scholarship
- Mar 31:** Online application deadline for the HELP Grant and for forgivable loans
- Apr 30:** Supporting document deadline for the HELP Grant and for forgivable loans
- Jun 30:** Letter of acceptance deadline, if required
- Sep 15:** Online application deadline for MTAG and MESG
- Oct 15:** Supporting document deadline for MTAG and MESG and FAFSA. HELP Conflict deadline

MAAPP DOCUMENTS

- The College Counselor will upload any academic documentation such as grades, transcripts, ACT superscores, etc.
- Students are responsible for any personal documentation such as a name, SSN, Driver's Licence Number, etc. It is recommended to use the MAAPP dashboard to upload documents

AWARD TIMELINE



MAAPP F.A.Q.



MAAPP VIDEO TUTORIAL



ACT INFO

TEST DATES	REGULAR DEADLINE	LATE DEADLINE WITH LATE FEE	PHOTO DEADLINE
SEPT 6, 2025	AUGUST 1	AUGUST 19	AUGUST 29
OCTOBER 18, 2025	SEPTEMBER 12	SEPTEMBER 30	OCTOBER 10
OCTOBER 28, 2025	ACT @ PCS		
DECEMBER 13, 2025	NOVEMBER 7	NOVEMBER 24	DECEMBER 5
FEBRUARY 14, 2026	JANUARY 9	JANUARY 23	FEBRUARY 6
APRIL 11, 2026	MARCH 6	MARCH 24	APRIL 3
JUNE 13, 2026	MAY 8	MAY 29	JUNE 5
JULY 11, 2026	JUNE 5	JUNE 24	JULY 3

REGISTER
FOR ACT



ACT ONLINE
TEST PREP



ACT
CHANGES



HOW TO SEND
YOUR SCORES



SCHOLARSHIP TRACKER

SCHOLARSHIP NAME	DUE DATE	AWARD AMOUNT	ORG. CONTACT OR SUBMISSION INFO	ESSAY, GRADES, ETC. NEEDED	✓
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