

PCS COLLEGE COUNSELING

# FINANCIAL AID GUIDE



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

PPG

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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.



## APPLY BROADLY

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



## PROOFREAD EVERYTHING

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



## USE WORD OR GOOGLE DOCS

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



## ASK FOR HELP

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



## LOOK LOCAL

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



## STAY ORGANIZED

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



## USE STRONG RECOMMENDATIONS

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



## TAILOR YOUR APPLICATIONS

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



## RENEW ANNUALLY

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



## PUT IN THE WORK

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



## 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

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 )



### PELL GRANT

Up to  
\$7,395/year



### TEACH GRANT

Up to  
\$4,000/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.

*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 / MAAPP )



### 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

#### **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

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.

Available to undergraduate and graduate students

#### **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

#### **What's 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 lent 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 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](https://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

?

Federal Student Aid

FAFSA® Form Grants and Loans Loan Repayment Loan Forgiveness

Log In Create Account

#### Create an Account

Whether you're a student, parent, or borrower, you'll need to create your own account to apply for, receive, and manage your federal student aid.

**Get Started**

Already have an account? [Log In](#)

**What You Can Do With Your Account**

You must have an account to do the following:

- Fill out the *Free Application for Federal Student Aid (FAFSA®)* form online
- Complete other online forms (such as the *Master Promissory Note*) required to receive aid
- Review the federal student aid you've received

**What You'll Need**

- Your Social Security number (if applicable)
- Your own email address

- **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:



- 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.

Federal Student Aid 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:



- **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."

- 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.

# FAFSA

## STEP-BY-STEP GUIDE

### FAFSA Form Sections:



- **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.

- 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:



- 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.

- 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](#)

State:  [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	<a href="#">+ Select</a>
Univ of San Diego - Schl of Law San Diego, California (CA)	Federal School Code G06976	<a href="#">+ Select</a>
Franciscan School of Theology San Diego, California (CA)	Federal School Code G11792	<a href="#">+ Select</a>
San Diego State University San Diego, California (CA)	Federal School Code 001151	<a href="#">+ Selected</a>
Concorde Career Institute San Diego, California (CA)	Federal School Code 007930	<a href="#">+ Selected</a>

[Search and Select More Schools](#)

< Previous 1 2 3 Next >

# FAFSA

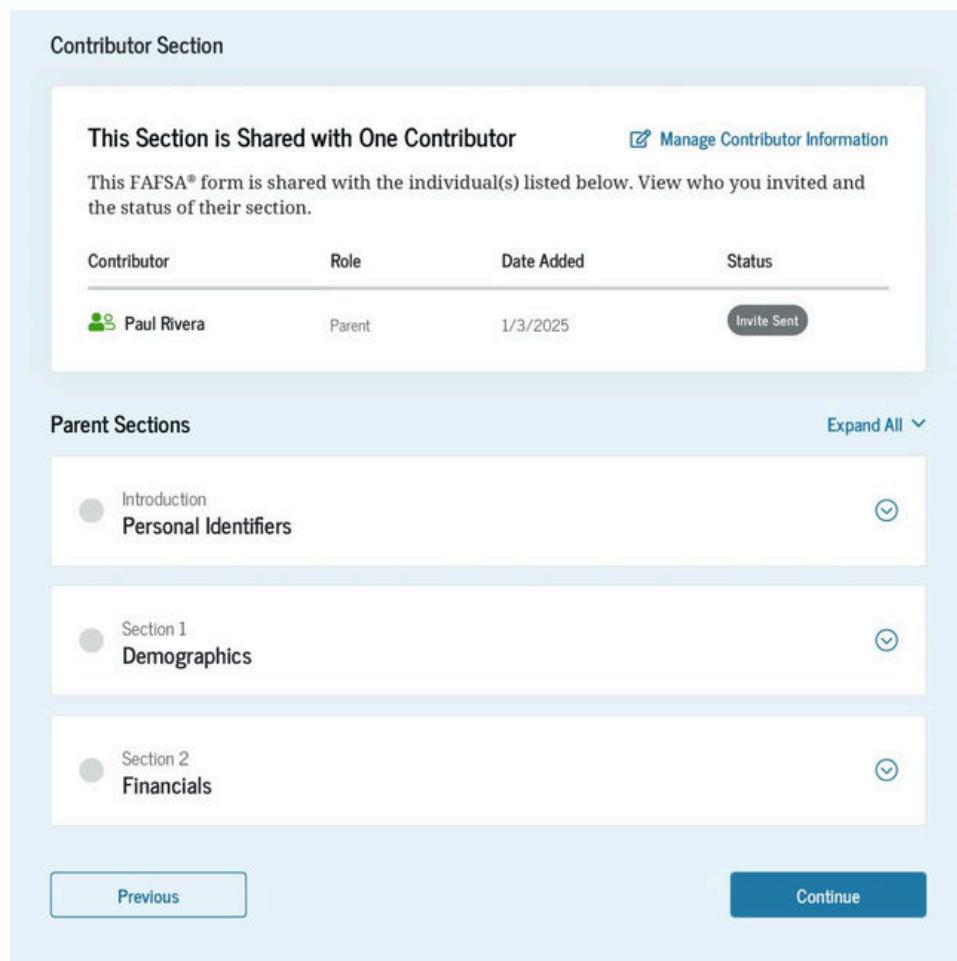
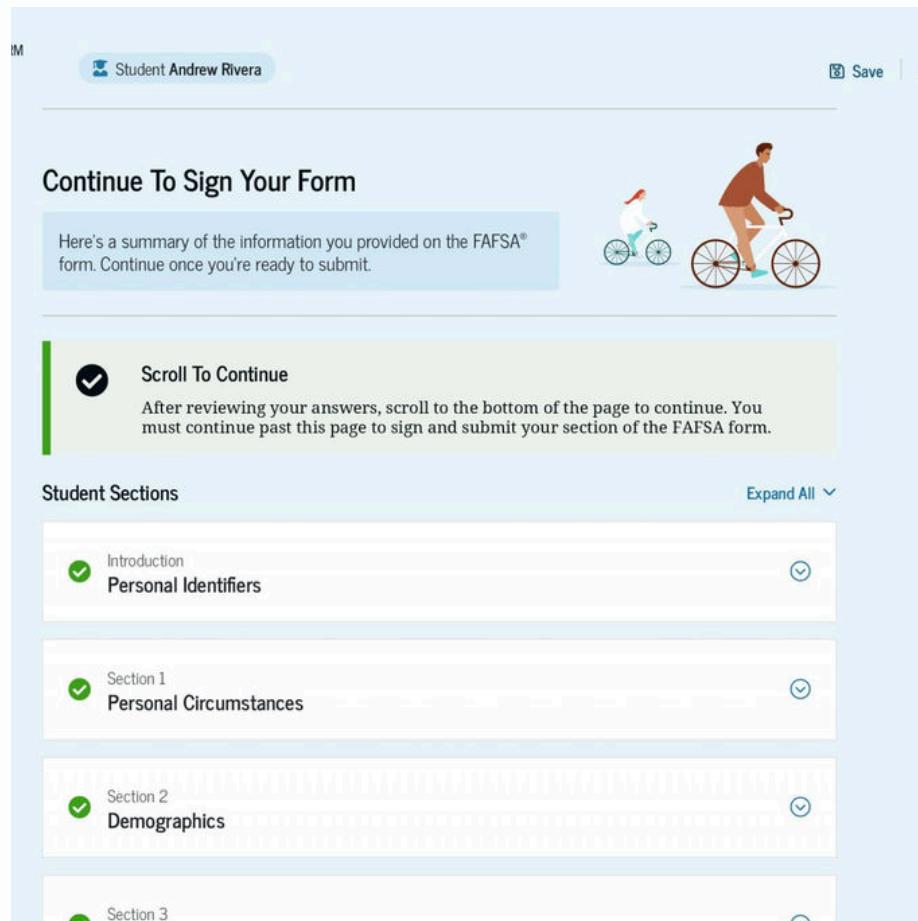
## STEP-BY-STEP GUIDE

### FAFSA Form Sections:



- **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.

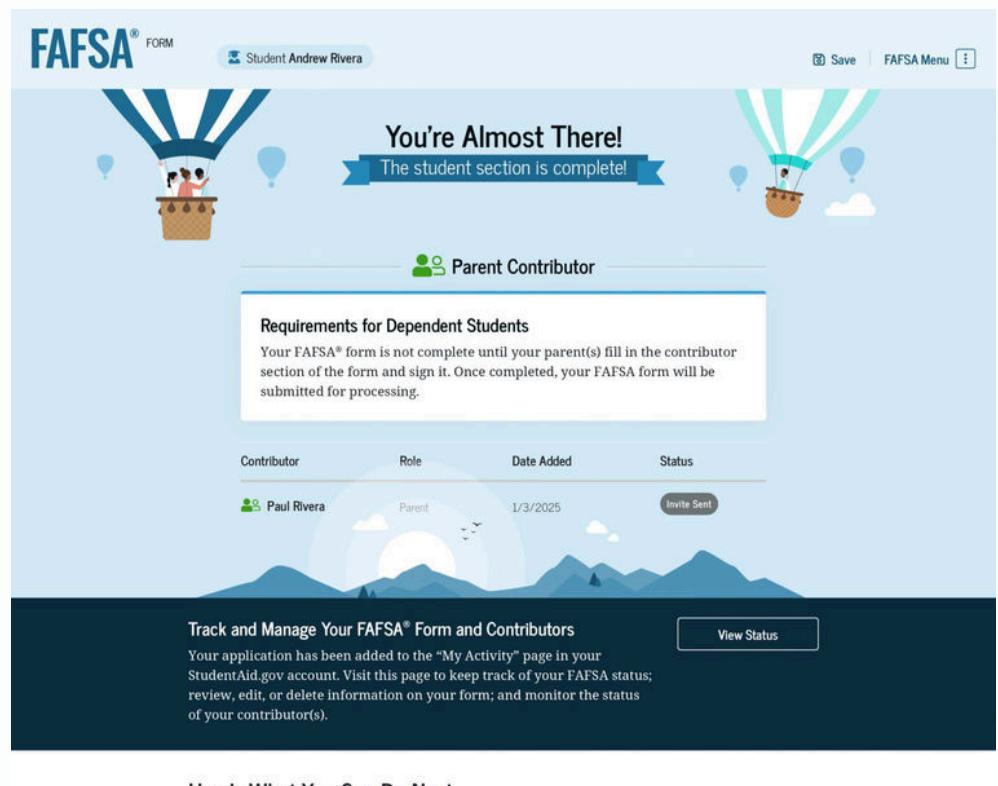


- If you're a dependent student and you invited your parents to your form, you'll also see their information and the status of their sections.
- Once you've checked that your FAFSA answers and contributor information are accurate, review the terms and conditions of what you're agreeing to by signing 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.



### FAFSA Submission Summary Article



### What To Do After FAFSA Submission



- **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.
- **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.
- **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 1<sup>st</sup>, 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](http://msfinancialaid.org).
- The application **opens on October 1<sup>st</sup>** 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.

### 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



Apply for 2025-2026 Aid Year

### Login to MAAPP Dashboard

Username \*

Password \*

**Login**

[Forgot Username](#) | [Forgot Password](#) | [Update Email](#)

[Trouble Logging In?](#)

[Request Account](#)

### 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