

Journey College

Realize your potential.



The Missouri Source

Missouri Department of Higher Education

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Journey to College

Deciding what path to take after high school requires careful thought and planning. What kind of career do you want to pursue? What type of education will you need? What kind of school should you attend? How much will college cost, and how will you pay for it?

These are important questions for high school students as well as nontraditional students who are looking to continue their education after time in the workforce or the military.

It's never too early — or too late — to decide to go to college. But when it comes to planning for higher education, the sooner you start, the more options you will have.

Realize your potential — get started today on your journey to reach your education and career goals.

Terms you should know

When planning for education beyond high school, you may come across new words and phrases. Understanding these terms can help you navigate the college application and financial aid processes.

Apply Missouri — A program offered by many high schools across the state to help seniors find the “best fit” for higher education and submit applications to one or more schools they are interested in attending.

Award Letter — A document sent to you by a college or career school indicating the type and amount of financial aid you can receive when you accept admission and enroll in classes at the school.

Cost of attendance (COA) — The total amount it will cost to attend a school, usually stated as a yearly cost. This includes tuition and fees, room and board, books, supplies, transportation, and personal expenses.

Decision Day — Events held by high schools throughout the state to recognize seniors’ postsecondary plans and encourage younger students to prepare early for college. The events also provide assistance to students who are still considering college or need help finalizing their plans.

Deferment — A period of time during which a student, under certain conditions, may postpone payment on student loans. During such a period, interest does not accrue on subsidized loans. Unsubsidized loans continue to accrue interest. Any unpaid interest may be added to the principal balance of the loan.

Default — Failure to repay a loan according to the terms agreed to in the Master Promissory Note. For most federal student loans, you will default if you have not made a payment in more than 270 days. You may experience serious legal consequences if you default.

Dependent student — A student who does not meet the federal criteria to be considered an independent student and is required to report parental information when applying for federal and state student aid. See a detailed comparison of “dependent” versus “independent” status on page 20.

Expected Family Contribution (EFC) — A number calculated according to a formula established by federal law that is used to determine your eligibility for financial aid. The formula can consider a number of factors including your family’s income and assets and the number of family members attending college during the year. It is based on the financial information you provide on the FAFSA. The

EFC is reported to you on your Student Aid Report. It is not a bill, nor does it indicate the amount you will owe to the school you plan to attend.

FAFSA — The Free Application for Federal Student Aid is used to determine eligibility for federal student aid, such as federal grants, loans, and work-study, and is often the first step to apply for state and institutional aid.

FAFSA4caster — An online tool that provides an estimate of your federal student aid eligibility. To determine your estimated eligibility, visit fafsa4caster.ed.gov.

FAFSA Frenzy — An annual event held throughout Missouri where financial aid professionals and school counselors help students and parents fill out the Free Application for Federal Student Aid. Events will be held Oct. 1, 2017, through Jan. 31, 2018. To find a location near you, visit journeytocollege.mo.gov/fafsa-frenzy/.

Federal Direct Loan — A federal student loan in which eligible students and parents borrow directly from the U.S. Department of Education, rather than from private lenders. Direct Subsidized Loans, Direct Unsubsidized Loans, Direct PLUS Loans and Direct Consolidation Loans are all types of Direct Loans.

Federal Direct PLUS Loan — A federal student loan that requires credit approval and is available to parents of dependent undergraduate students or to graduate or professional students.

Federal Direct Subsidized Loan — A loan based on financial need for which the federal government pays the accruing interest on a borrower’s behalf while the borrower is enrolled at least half time, during the grace period (for some borrowers) and during authorized deferment periods.

Federal Direct Unsubsidized Loan — A loan for which the borrower is fully responsible for paying the interest regardless of the loan status. Interest on unsubsidized loans accrues from the date of disbursement and continues throughout the life of the loan. The interest can be paid as it accrues or deferred as long as the borrower is enrolled half time at an eligible higher education institution.

Financial aid office — The office at a college or career school that is responsible for preparing and communicating information on financial aid. This office helps students apply for and receive student loans, grants, scholarships and other types of financial aid.

Financial aid package — The total amount of financial aid being offered to you by a college or career school. A school’s financial aid staff combines various forms of aid into a “package” to help meet your education costs. The amount of aid offered is detailed in your Award Letter.

Financial literacy — The ability to read, analyze, manage, and communicate about personal financial conditions. The term often is used to describe financial education programs on college campuses and at high schools. Financial literacy programs seek to help students better manage their finances, budget effectively, and borrow wisely. For more information, visit journeytocollege.mo.gov/pay/manage-your-money/.

Financial need — The difference between the cost of attendance at a school and your Expected Family Contribution. While cost of attendance varies from school to school, your Expected Family Contribution does not change based on the school you attend. The Expected Family Contribution also may be used to determine your eligibility for some Missouri student aid programs.

Forbearance — A period of time during which a borrower is permitted to temporarily stop making payments or reduce the amount of payment due to certain types of financial hardships. During forbearance, principle payments are postponed but interest continues to accrue.

Grace period — A period of time that begins after you graduate, leave school, or drop below half-time enrollment during which you are not required to make payments on certain federal student loans. Some student loans will accrue interest during the grace period, which will then be added to the principal balance of the loan when repayment begins.

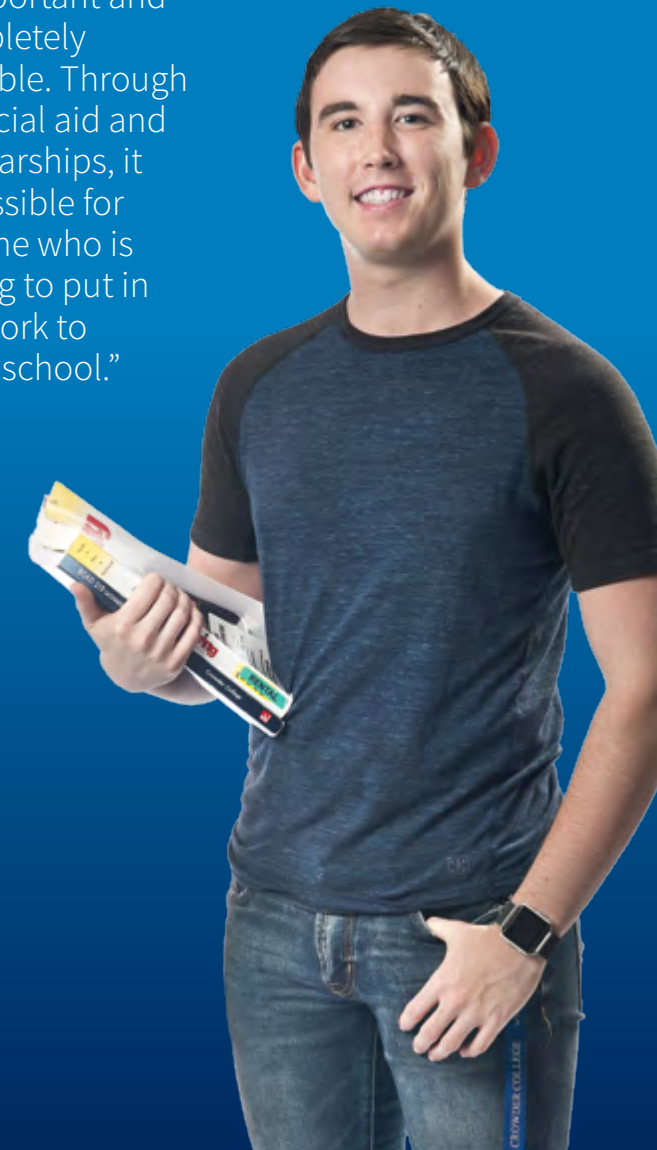
Grant — Financial aid, often based on financial need, that does not need to be repaid (unless, for example, you withdraw from school and owe a refund).

Student stories: Jackson

Hometown: Neosho, Mo.
School: Crowder College
Major: Business administration
A+ Scholarship recipient

Although Jackson is the first person in his family on track to earn a four-year degree, he grew up with the expectation that college was in his future. He believes higher education will help him achieve his full potential. Jackson decided to take advantage of the A+ Scholarship to complete his first two years of college at minimal cost. He chose his school based on its location, available financial aid, and degree program.

“I would say that today more than ever, college is important and completely possible. Through financial aid and scholarships, it is possible for anyone who is willing to put in the work to go to school.”





Independent student — A student who meets one of the following criteria: at least 24 years old, married, a graduate or professional student, a veteran, a member of the armed forces, an orphan, a ward of the court, someone with legal dependents other than a spouse, an emancipated minor or someone who is homeless or at risk of becoming homeless. See a detailed comparison of “dependent” versus “independent” status on page 20.

Institutional aid — Financial assistance funded by a college or career school. Institutional aid usually consists of grants and/or scholarships, but may also include work-study opportunities and loans.

Interest — The cost of borrowing money. Interest is paid by a borrower to a lender. The expense is calculated as a percentage of the unpaid principal amount of the loan. For more information, visit journeytocollege.mo.gov/pay/student-loans/.

Journey to College — The Missouri Department of Higher Education provides information about preparing for education beyond high school through the Journey to College website, Facebook, Twitter, online Monthly Student Reminder, and free publications. Journey to College programs — Apply Missouri, FAFSA Frenzy and Decision Day — help students plan for higher education and apply for financial aid.

Loan — A sum of money that is borrowed and is expected to be paid back with interest.

Master Promissory Note — A binding legal document that you must sign when you get a federal student loan. It lists the terms and conditions under which you agree to repay the loan and explains your rights and responsibilities as a borrower. It is important to read and save your Master Promissory Note because you may need to refer to it later.

Missouri student aid — Financial aid programs funded by the state. Learn more about Missouri student aid on pages 24–28.

National Student Loan Data System — A centralized database that combines your financial aid records from schools, lenders, and the U.S. Department of Education. For more information, visit nslds.ed.gov.

Parent (when applying for financial aid) — Your biological and/or adoptive parents, married or not, regardless if they are the same or opposite sex. Even if you do not live with one or both of your parents, if you are considered a dependent student, you still must report certain information about them to qualify for most federal and state financial aid. See more information about who should be considered your parent when completing the FAFSA on page 21.

Satisfactory academic progress — A school’s standard for satisfactory progress toward a degree or certificate offered by the institution, measured in time and grade point average. Check with your school to find out its standards.

Scholarship — Money awarded to students based on academic or other achievements to help pay for education expenses. Scholarships generally do not have to be repaid.

Student Aid Report (SAR) — A summary of the information you submitted on your FAFSA. You receive this report via email a few days after your FAFSA has been processed or by mail within 7–10 days. Your SAR contains your Expected Family Contribution and basic information about your eligibility for federal student financial aid.



Planning for College

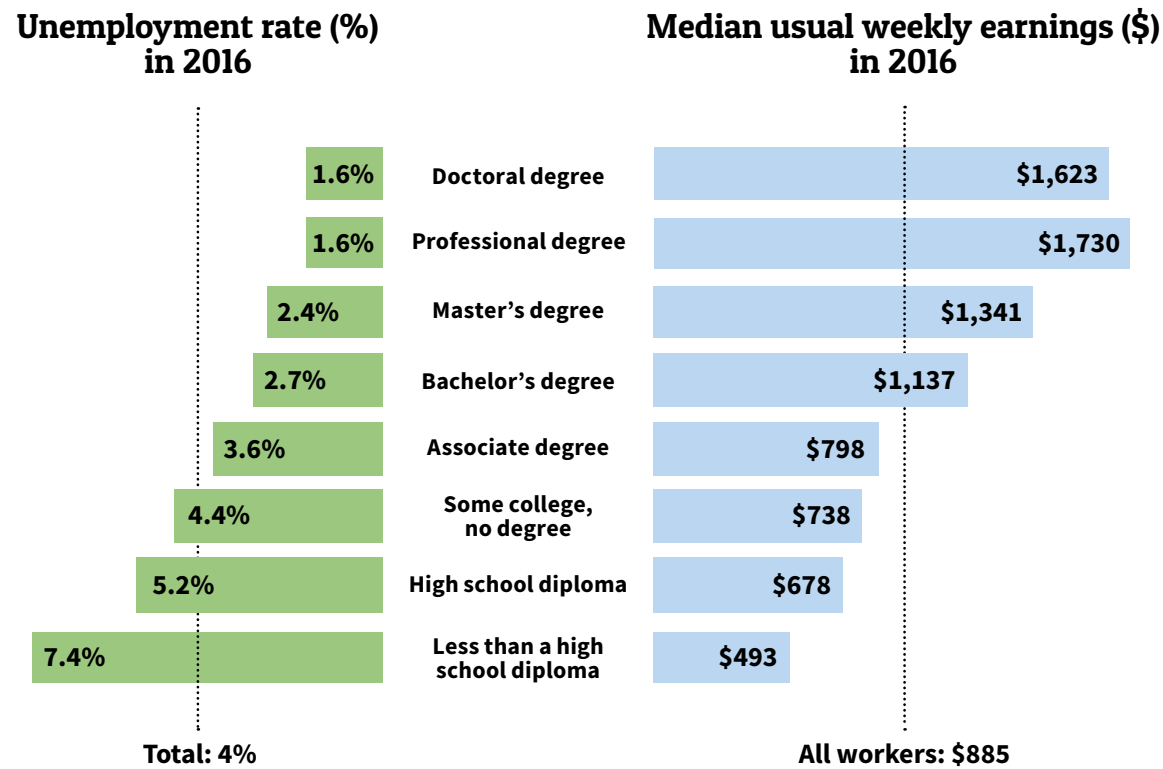
No matter what career path you plan to pursue, there is a good chance you will need some form of higher education. By 2020, nearly 66 percent of all jobs in Missouri will require a two- or four-year degree or professional certificate.

College is a major investment of time, effort, and money, so it is important to be as prepared as possible. The more prepared you are, the more likely you will succeed.



Benefits of higher education

A college degree or certificate can mean more career opportunities and a higher salary. College graduates, on average, earned 56 percent more than high school grads in 2015, according to the Economic Policy Institute.



Note: Data are for persons who are 25 and over. Earnings are for full-time wage and salary workers. Source: U.S. Bureau of Labor Statistics, Current Population Survey.

Prepare for the future

Are you ready for college and a career?

Being “college and career ready” means you are prepared to succeed in higher education or pursue a career.

Students who are ready for college have the skills, knowledge, and abilities needed to complete entry-level college course work and move on to higher-level courses. Students who are ready for a career are prepared to work toward a specific profession, including completing college or vocational training courses, earning industry certification credentials, or directly entering the workforce.

Recommended high school course work

One of the best ways to prepare for college and a career is to take challenging courses during high school. Be sure to check the specific admissions requirements of colleges you are interested in attending to make sure you earn the high school credits you need. The Missouri Department of Higher Education and many of the state’s colleges and universities recommend the following high school course work:

- English/Language arts — 4 units
- Social studies — 3 units
- Mathematics — 4 units*
- Science — 3 units
- Fine arts — 1 unit
- Physical education — 1 unit
- Health education — 0.5 unit
- Personal finance — 0.5 unit
- Electives — 7 units**

*The Department of Elementary and Secondary Education currently requires three units of math for high school graduation; however students who take a fourth year of math are often more successful in completing college-level math courses.

**Two units of a single foreign language are strongly recommended for college-bound students.

Remedial education classes

Students who graduate from high school unprepared for some college-level course work may be required to take remedial or developmental education classes to strengthen their skills before enrolling in credit-bearing college courses.

Colleges consider a number of factors when determining whether or not a student needs to complete remedial education classes. Those factors include a student’s scores on college admissions exams, grade point average in specific high school courses, and other measures.

Because remedial education classes do not count as college credit, they can increase the amount of time and money it takes to earn a degree.

Some colleges offer entry-level courses that count as college credit but require additional class time to help students gain the skills they need to successfully complete the courses.

Working hard in high school is the best way to prepare for college-level courses and a career.

Take the ACT and/or SAT

Almost all colleges require students to take a college admissions exam such as the ACT or SAT. ACT and SAT scores often are paired with your grade point average to determine college admission and scholarship eligibility.

Before you take these tests, prepare yourself to do your best. Learn how the tests are scored and take advantage of free test prep programs. Check out the free ACT (actstudent.org/testprep) and SAT (sat.collegeboard.org/practice) practice test questions and test-taking tips.

If you are not satisfied with your score the first time around, you can retake the tests through June or July of your senior year, depending on the guidelines of the scholarship or school.

Explore career options

An important part of planning for college is considering the type of career you would like to pursue. Your plans for the future will help determine the type of school you will want to attend and the kind of degree you will need to earn.

Consider all the possibilities

You can learn about hundreds of career options, potential salary levels, and the type of education you will need at Missouri Connections (missouriconnections.org), developed by the Missouri Department of Elementary and Secondary Education. A variety of information — including 16 “career cluster” videos — can help you identify areas of interest related to your academic abilities and talents.

What do you want to do?

After you have spent some time exploring options, begin to narrow your choices. Evaluate your knowledge and skills. Think about past experiences and classes you have enjoyed. Consider careers related to the things that interest you the most. Once you have identified several possibilities, find out what kind of education is required.

Learn more

While in high school, take classes that will help you explore potential career options. Job shadowing or internships are a good way to gain a more personal perspective.

Student stories: Madison

Hometown: Crystal City, Mo.
School: Jefferson College
Major: Business
Minor: Theatre
A+ Scholarship recipient

Madison watched her parents grow their own business throughout her childhood. She decided to attend college with the hope that continuing her education will allow her to help expand the family business. As a first-generation college student, Madison is looking forward to contributing new ideas to the business her family has worked hard to create.

“I chose to major in business because it allows me to combine my creativity and leadership skills. I am studying theatre as a minor because it is a passion of mine, and I would love to incorporate it into my future — whether it is directing musicals in the evening after work or teaching an acting class on the weekend.”



Apply to college

There is no magic formula for choosing the right college. Knowing yourself — your abilities, interests, and goals — can help you find a college that is the best fit for you.

Consider applying to more than one college so you have options when you are ready to make a final decision. Each college has its own admission and scholarship deadlines, so be sure to research those and mark them on your calendar.

Weigh your options

Higher education offers many options — four-year universities, two-year community colleges and vocational, technical, and trade schools.

You can explore a list of most public and independent postsecondary schools in Missouri and the programs they offer at journeytocollege.mo.gov/plan/explore-colleges-careers/.

Make sure the schools you are considering offer the degree you are seeking. Other things to keep in mind include:

- Do you want to stay close to home, or would you rather experience a new community?
- Would you like to attend a large university, or do you prefer a smaller school?
- Will you need any special accommodations such as a writing center or tutoring services?
- What kind of housing, transportation, and recreational facilities are available?
- What is the cost, and what kind of financial assistance is available?
- Does the school participate in state and federal financial aid programs?

Get the answers you need

Most colleges and universities provide detailed information online on their websites. If you do not find the information you need, contact the school’s admissions office to get your questions answered.

College fairs also are a great way to gather information while visiting with multiple college representatives. Be sure to pick up brochures and admissions applications from colleges that interest you.

Visit campuses

One of the best ways to ensure you find a college that is right for you is to visit the campus. Some high schools allow students to take excused absences to go on college visits.

The campus atmosphere may be your deciding factor in choosing a school. While visiting, consider meeting with an admissions counselor and a financial aid representative. If possible, attend a class, visit a dorm room, eat in a dining hall, and talk with students. If you are unable to physically visit a campus, many colleges offer virtual campus tours online.

Find the best fit

To learn more about finding a college that is the best fit for you, visit the U.S. Department of Education’s College Affordability and Transparency Center at collegecost.ed.gov/scorecard/index.aspx. The college fit worksheet on page 12 can help you compare your top college choices in several key areas (online at journeytocollege.mo.gov/college-fit-worksheet.pdf).

Apply Missouri

Many high schools in Missouri host Apply Missouri events in September and October to help seniors submit college admissions applications to schools they are interested in attending.



Apply Missouri

To see if your school will be hosting an Apply Missouri event, visit journeytocollege.mo.gov/apply-missouri/sites. Even if your school does not participate, check out the student resources at journeytocollege.mo.gov/apply-missouri/ for information that can help you apply to college.



Learn more about planning for college:

journeytocollege.mo.gov

College fit

There are many factors to keep in mind when choosing the right college for you. Use this chart to compare those factors before making a final decision.

	School 1	School 2	School 3
School name			
School website			
School type (2 year, 4 year, vocational)			
Student body size			
Location, in state/out of state			
School setting (urban, rural)			
Distance from home			
Degree types offered (associate, bachelor's, master's)			
Majors I'm interested in	1. 2. 3.	1. 2. 3.	1. 2. 3.
Admissions contact	Name: Phone: Email:	Name: Phone: Email:	Name: Phone: Email:
Admission requirements	ACT/SAT: GPA:	ACT/SAT: GPA:	ACT/SAT: GPA:
On-campus housing	<input type="checkbox"/> Available <input type="checkbox"/> Not available	<input type="checkbox"/> Available <input type="checkbox"/> Not available	<input type="checkbox"/> Available <input type="checkbox"/> Not available
Deposit amount			
Deposit due date			
Hours during holidays			
Questions to ask			

Paying for College

Free Application for Federal Student Aid (FAFSA)	School code: School deadline:	School code: School deadline:	School code: School deadline:
Estimated cost of attendance			
Available scholarships (institutional and private)	Name: Deadline:	Name: Deadline:	Name: Deadline:
	Name: Deadline:	Name: Deadline:	Name: Deadline:
	Name: Deadline:	Name: Deadline:	Name: Deadline:
Available financial aid (grants, work study, loans)			
Emergency funds	<input type="checkbox"/> Available <input type="checkbox"/> Not available	<input type="checkbox"/> Available <input type="checkbox"/> Not available	<input type="checkbox"/> Available <input type="checkbox"/> Not available

Services for students

	Available	Not available	Available	Not available	Available	Not available
Career center	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Computer labs	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Free tutoring	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Math center	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Writing center	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
On-campus health center	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Summer orientation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

CHECKLIST: PLANNING FOR COLLEGE

- Take challenging courses during high school
- Do your best to earn good grades
- Participate in activities that interest you
- Explore career options
- Research schools that match your career goals
- Take the ACT and/or SAT
- Apply to college early in your senior year

Paying for College

Attending college could be one of the biggest financial decisions you make, but it is an investment in your future. Earning a degree or certificate can help prepare you for the workforce and provide you with a variety of career options.

Understanding tuition, fees, and other costs, filling out the FAFSA, and learning about state and federal financial aid can help you prepare for higher education expenses.



Consider the cost

The cost of college can vary drastically among schools. Colleges and universities often post tuition and fees on their websites, giving you a good indication of the cost to attend classes. Keep in mind that fees often differ, based on the degree program you choose.

Other college costs include room and board, books, supplies, transportation, and miscellaneous personal expenses. Just like tuition and fees, these expenses vary from school to school.

Don't let the sticker price scare you

Attending college doesn't have to be out of reach due to financial reasons. Cost often depends on the choices you make. The published price for attending college is usually not what students actually pay, and there are many ways to offset the costs of college. About 85 percent of all college students receive some type of financial aid to help cover school-related expenses.

About 85% of undergraduate students receive some type of financial aid to help pay for college.

Types of financial aid

Financial aid includes scholarships, grants, work-study programs, and loans. Many students receive assistance from a combination of financial aid programs, all of which will help lower out-of-pocket education costs. Taking advantage of all types of financial aid can be key to helping you complete a degree.

- Scholarships are awarded to students based on academic or other achievements and generally do not have to be paid back. Scholarships come from a variety of sources including colleges and universities, businesses, and local civic organizations.
- Grants are most often awarded based on financial need and generally do not have to be paid back.
- Work-study programs provide part-time employment while you are enrolled in school to help offset your educational expenses.
- Student loans include funds loaned to students and sometimes parents from the federal government or private banking institutions. Aside from a few specific forgivable loan programs, all loans are required to be paid back, with interest.

Financial aid programs have varying deadlines and requirements. Make sure you know the deadlines in advance so you don't miss out on an opportunity to apply or renew your financial aid.

Apply for financial aid

Who is eligible for financial aid?

A majority of students are eligible for some form of financial aid. Many scholarships, grants, work-study programs and loans are available to students of all ages.

Your grades have little to do with qualifying for most financial aid programs. While a high grade point average can help you be admitted into some schools and qualify for certain academic scholarships, a number of student aid programs do not initially take grades into consideration. That being said, you are required to maintain satisfactory academic progress as defined by your school, including a specific grade point average, to continue receiving most financial aid.

What is the FAFSA, and why should you file?

Completing the Free Application for Federal Student Aid, commonly known as the FAFSA, is the first step to qualify for many scholarships, grants and student loans.

Whether you are a first-time student, a transfer student, or a returning student, you should fill out the FAFSA every year you plan to attend a higher education institution.

The FAFSA gives you access to four primary sources of financial aid:

- Federal financial aid
- State financial aid
- Aid from colleges, universities and other post-secondary schools
- Some private scholarships and grants

The information you provide on the FAFSA helps determine the types and amounts of financial aid for which you might be eligible.

Filling out a FAFSA is always free and is easier now than it ever has been. The form provides detailed instructions and walks you through step by step, asking only the questions that apply to you. If you need additional help, you can access a real-time, private online chat to speak with a customer service representative.



When should you file your FAFSA?

The FAFSA is available each year beginning Oct. 1. You should submit your FAFSA as soon after Oct. 1 as possible for the following academic year (see page 19). You do not have to wait to be admitted into college to file a FAFSA.

The FAFSA priority deadline for the Access Missouri Grant program is Feb. 1 for the following academic year. Eligible students that apply on or before Feb. 1 will be guaranteed an award. The final Access Missouri deadline is April 1. Eligible students that apply between Feb. 1 and April 1 will receive an award based on funding availability.

Some colleges and universities have their own FAFSA deadlines for the financial aid they offer, so be sure to check with the school you plan to attend so you do not miss the cutoff.

How do you file?

The quickest and easiest way to complete the FAFSA is online at fafsa.gov. You will need a few key pieces of information and a Federal Student Aid ID (FSA ID) to complete your FAFSA. Use the FAFSA checklist on page 20 to make sure you have gathered all the required documents prior to filing.

The FAFSA now requires tax information that should already be filed, allowing you to complete the FAFSA sooner. If the IRS Data Retrieval Tool is available when you file your FAFSA, you can use it to auto-fill your tax information.

Creating an FSA ID

Setting up your FSA ID includes creating a username and password to electronically access and sign the FAFSA. You will be prompted to set up these personal identifiers when you log on to fafsa.gov. When setting your challenge questions, make sure the answers will be easy to remember for years to come.

You will need to determine whether or not you will be classified as a “dependent” or “independent” student. Even if your parents are not helping you pay for college, you could be considered a dependent student. If you are a dependent student, at least one of your parents also will need an FSA ID. For information about who counts as your parent, check out page 21.

FSA ID tips

Create your own FSA ID and keep it safe. It has the same legal status as your signature, and you will use it to electronically sign legally binding documents.

Choose FSA ID username, password and challenge questions carefully. You will need to remember this important information for many years. If you cannot recall your username or password, the challenge questions will help you access your account. If you cannot answer the questions, you will need to contact the Federal Student Aid Information Center at 1-800-4FED-AID (1-800-433-3243).

Returning students

You should complete the FAFSA each year you plan to attend school. If you filed online, you should receive a reminder email.

If you transfer to a different college, your new school will need a completed FAFSA prior to awarding any financial aid. Be sure to update the federal school code on your FAFSA and contact your new school about your plans to transfer. You can do this by logging on at fafsa.gov.

To transfer Missouri student aid, contact the Missouri Department of Higher Education at 800-473-6757, option 4.

Use the FAFSA4caster

If you are not ready to apply for federal student aid but would like to find out approximately how much aid you could receive, try out the FAFSA4caster. The FAFSA4caster is a free online financial aid calculator. It includes a worksheet to help you determine an estimated net cost for schools you are interested in attending. Go to fafsa4caster.ed.gov to get started. Just remember, this tool is not the official application for federal student aid — it is just an estimator.

Five steps to apply for financial aid

Step 1

Gather your documents.

You will need your Social Security number, 2016 federal income tax returns, W-2s, records of investments and money earned. See page 20 for additional information.

Step 2

Obtain your FSA ID.

Log on to fsaid.ed.gov to create a username and password to electronically file the FAFSA. You and at least one of your parents (if you are a dependent student, see page 20) will each need to create an FSA ID. See page 16 for help creating an FSA ID.

Step 3

File the FAFSA.

File the 2018–19 FAFSA at fafsa.gov as soon as possible after Oct. 1, 2017. For free help completing the FAFSA, attend a FAFSA Frenzy event near you. Find a location at journeytocollege.mo.gov/fafsa-frenzy/.

Step 4

Review your Student Aid Report.

Once your FAFSA is processed, review your Student Aid Report as soon as possible for accuracy and make corrections as needed.

Step 5

Compare financial aid offers.

Carefully compare all financial aid offers and college costs. Explore all options available and make a plan for paying for college.



Learn more about paying for college:

journeytocollege.mo.gov

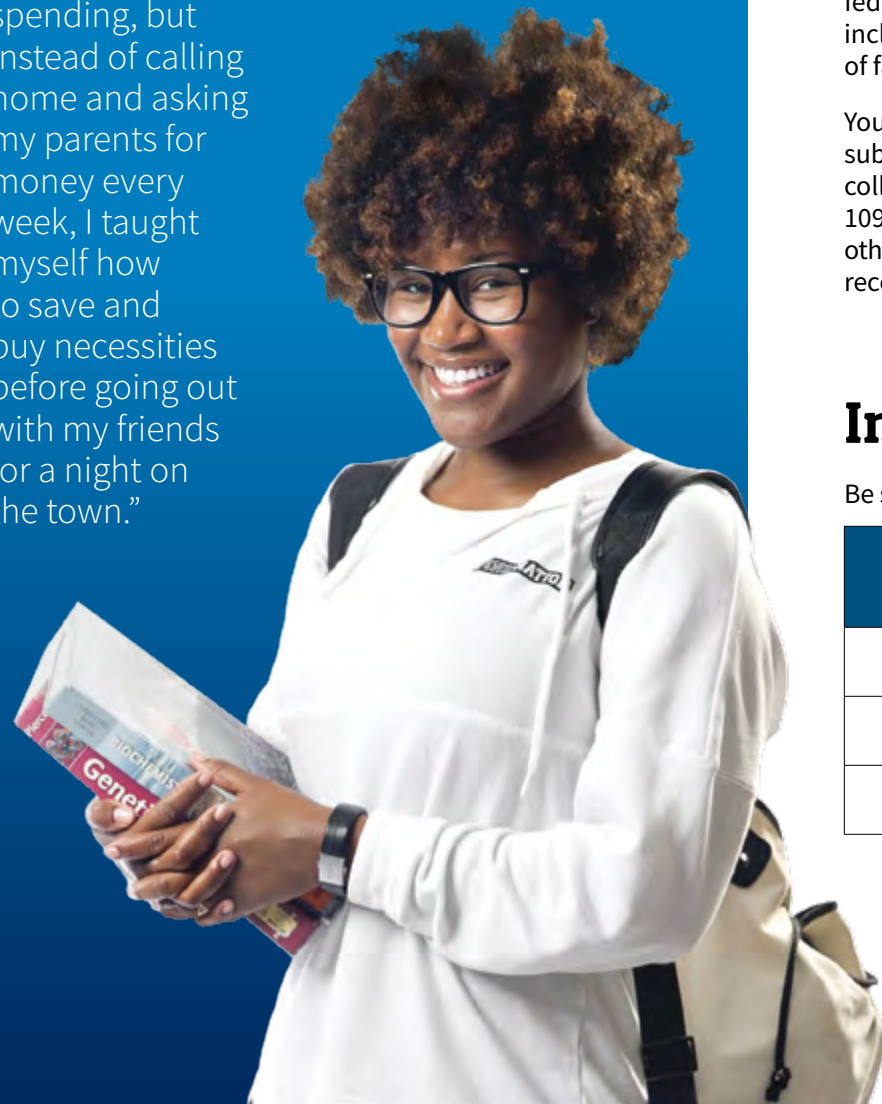


Student stories:
Nyshele

Hometown: Liberty, Mo.
School: Park University
Major: Biology
Minor: Chemistry
Minority and Underrepresented Environmental Literacy Program Scholarship recipient

From a young age, Nyshele knew she wanted to become a doctor. She set her sights on medical school and planned accordingly. She prepared for college during high school by taking dual credit courses, applying for scholarships and doing plenty of research on what it takes to get into medical school. She believes making smart financial choices is an important part of becoming independent and earning a degree.

“It was hard for me at first to prioritize my spending, but instead of calling home and asking my parents for money every week, I taught myself how to save and buy necessities before going out with my friends for a night on the town.”



Need help filling out the FAFSA?

FAFSA Frenzy provides free assistance with completing the Free Application for Federal Student Aid. FAFSA Frenzy events are held throughout Missouri in October, November, December and January. Find a date and location near you at journeytocollege.mo.gov/fafsa-frenzy/.



FAFSA Frenzy

What to expect after submitting the FAFSA

After you submit your application, your information will be sent electronically to the schools you indicated on the FAFSA. Your information is also sent to the Missouri Department of Higher Education to determine eligibility for some Missouri state financial aid programs.

Student Aid Report

Once your FAFSA is processed, you will receive a Student Aid Report, or SAR. The SAR does not tell you how much financial aid you will receive. It is a summary of the data you submitted. The information will be emailed to you if an email address was provided, or sent to you by standard U.S. mail. Review your SAR for accuracy as soon as possible and make corrections as needed. If there are no corrections or additional information you must provide, it will indicate your Expected Family Contribution, or EFC.

Expected Family Contribution

Your EFC is used to determine your eligibility for financial aid. It is not the amount you must pay your school. The EFC is calculated according to a formula established by federal law. The EFC formula considers a number of factors including your family’s income and assets and the number of family members attending college during the year.

You may be asked to verify and confirm information you submitted on your FAFSA. Financial aid officers at your college may ask for income tax records, W-2 statements, 1099 forms, verification of the number in your household, or other documents. Students selected for verification cannot receive financial aid until their data has been verified.

Award letter

If you applied for admission to a college or career school and have been accepted, that school — if you listed it on your FAFSA — will calculate your aid and send you an electronic or paper financial aid offer, or award letter. Your award letter indicates how much aid you are eligible to receive at that particular school.

How is financial need calculated?



Your Expected Family Contribution (EFC) is subtracted from a school’s cost of attendance to determine your financial need and the types and amounts of financial aid you may be eligible to receive.

$$\begin{aligned} & \text{School's cost of attendance} \\ & - \text{Expected Family Contribution (EFC)} \\ & \dots\dots\dots \\ & = \text{Your financial need*} \end{aligned}$$

**Financial need for most programs is calculated with a standard federal formula.*

Important dates for filing the FAFSA

Be sure to use the correct tax information each year when you complete your FAFSA.

If you will be attending college during this time...	You can fill out a FAFSA during this time...	Using tax information from this year...
July 1, 2017– June 30, 2018	October 1, 2016– June 30, 2018	2015
July 1, 2018– June 30, 2019	October 1, 2017– June 30, 2019	2016
July 1, 2019– June 30, 2020	October 1, 2018– June 30, 2020	2017

2018–19 FAFSA checklist

You must complete the FAFSA every year you attend a postsecondary institution to qualify for most federal and state financial aid and some college-based financial aid. Requested information may change from year to year. Be aware of the different national, state, and college financial aid deadlines for completing the FAFSA. If you are an “independent” student, you will only need to provide personal information for yourself and your spouse, if married. If you are considered a “dependent” student, you will need to provide information for yourself and your legal parent(s).

Are you “independent” or “dependent”? If you answer “yes” to any of the questions below, you are considered “independent”:

- Y N Were you born before Jan. 1, 1995?
- Y N Are you married as of the day you file your FAFSA?
- Y N Will you be working on a master’s degree or doctoral degree at the beginning of the 2018–19 school year?
- Y N Are you a veteran or active duty member of the U.S. Armed Forces?
- Y N Do you have children who will be receiving more than half of their support from you between July 1, 2018 and June 30, 2019?
- Y N Do you have any dependents (other than a child or spouse) who live with you and who receive more than half of their support from you now and through June 30, 2019?
- Y N At any time since you turned age 13, were both your parents deceased, were you in foster care, or were you a dependent or ward of the court?
- Y N Have you been declared an emancipated minor by a court in the state where you have your legal residence?
- Y N Have you been placed in legal guardianship by a court in the state where you have your legal residence?
- Y N At any time on or after July 1, 2017, did your high school or school district homeless liaison determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless?
- Y N At any time on or after July 1, 2017, did the director of a runaway or homeless youth basic center or transitional living program determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless? Visit dhe.mo.gov/ppc/homelessyouth.php for more information.

You will need the following if applicable: The following information is also required from parent(s) if you are “dependent”:

- Social Security numbers for the student and parents. If you do not have a Social Security number, call the Social Security Administration at 800-772-1213 or visit socialsecurity.gov.
- Birth dates.
- Student driver’s license number, if applicable.
- Student Alien Registration Number for eligible noncitizens. If you need one, visit the Citizenship and Immigration Services website at uscis.gov.
- Your FSA ID (username and password) if you are submitting the FAFSA online. You can create an FSA ID at fsaid.ed.gov.
- All 2016 federal income tax forms. If you did not keep copies, you can call the IRS at 800-829-1040.
- All 2016 W-2 forms and, if applicable, workers’ compensation benefits and Unemployment Form 1099-G. If you do not have copies, contact your employer or call the IRS at 800-829-1040.
- Date parents were married, separated, divorced or widowed.
- Current cash/checking/savings account balances.
- Current investment values (stocks, savings bonds, mutual funds, CDs) excluding parent’s home and retirement plans.
- Current business value.
- Current investment farm value.
- 2016 child support paid or received. If you did not keep records, you can contact your local child support office or call 800-443-1576.
- 2016 housing/food/living allowance for military and clergy. This information is on the Leave and Earnings Statement for military personnel and on the W-2 form for members of the clergy.
- Veterans noneducation benefits. If you did not keep records, call the Department of Veterans Affairs at 800-827-1000 or visit va.gov.

Q&A: Who is my “parent” when I fill out the FAFSA?

Q: Which parent’s information should I report on the FAFSA?

A: If you are considered a dependent student* by the Free Application for Federal Student Aid (FAFSA), you are required to include information about your parents on the application. But what if your parents are divorced? Remarried? What if you live with a family member other than your parents? Whose information should you report? Below are some guidelines that might help answer your questions. Unless otherwise noted, “parent” means your legal (biological and/or adoptive) parent and stepparent, if parent is remarried. In addition, the rules below apply to your legal parents regardless of their gender.

- If your parents are living and legally married to each other, answer the questions about both of them.
- If your parents are living together and are not married, answer the questions about both of them.
- If your parent is widowed or was never married, answer the questions about that parent.
- If your parents are divorced or separated and do not live together, answer the questions about the parent with whom you lived more during the past 12 months. If you lived the same amount of time with each parent, give answers about the parent who provided more financial support during the past 12 months or during the most recent year that you actually received support from a parent.
- If your parents are divorced but live together, you will indicate their marital status as “Unmarried and both parents living together,” and you will answer the questions about both of them.
- If your parents are separated but live together, you will indicate their marital status as “Married or remarried,” and you will answer the questions about both of them.
- If you have a stepparent who is married to the legal parent whose information you are reporting, you must provide information about that stepparent as well.
- The following people are not your parents unless they have adopted you: grandparents, foster parents, legal guardians, older brothers or sisters, and uncles or aunts.

Exception: The FAFSA asks about your parents’ education level. For these questions, your parents are considered to be your birth parents or adoptive parents — your stepparent is not your parent for these questions.



Q: What if I don’t live with my parents?

A: You must answer the questions about your parents if you are considered a dependent student, even if you do not live with them.

Q: What if my parents aren’t going to help me pay for college and refuse to provide information for my FAFSA?

A: You cannot be considered independent of your parents just because they refuse to help you with this process. If you do not provide their information on the FAFSA, this may affect your eligibility for federal aid. The online help will assist you with completing and submitting the FAFSA if you are in this situation. You also will need to speak to the financial aid administrator at the college or career school you plan to attend.

Q: What if I have no contact with my parents?

A: If you do not know where your parents live or you have left home due to an abusive situation, fill out the FAFSA and then immediately get in touch with the financial aid office at the college or career school you plan to attend. The financial aid administrator will tell you what to do next. Do not put this off or you might miss financial aid deadlines!

*Find out whether you are a dependent student: see page 20 or “Am I Dependent or Independent?” at studentaid.gov/resources.

Don't fall for one of the following myths as a reason not to complete the FAFSA:

- ▶ “I won't qualify for financial aid, so I don't need to apply.”
- ▶ “The FAFSA is too long and complicated to fill out.”
- ▶ “I'm a non-traditional student, so I'm too old to qualify for financial aid.”
- ▶ “Only students who have good grades get financial aid.”

Six steps to transfer your IRS data into your FAFSA

If the IRS Data Retrieval Tool is available at the time of FAFSA filing, use it to auto-fill your tax information.

Step 1

Log into your FAFSA.
Use your FSA ID to log into your FAFSA at fafsa.gov.

Step 2

Determine eligibility.
In the finances section of the FAFSA, you will see a “Link to IRS” button if you are eligible to use the IRS Data Retrieval Tool.

Step 3

Connect to the IRS site.
Click the “Link to IRS” button and log in with the IRS to receive your tax return information.

Step 4

Review your information.
Review your tax return information to see the data that will be transferred into your FAFSA.

Step 5

Transfer your information.
Check the “Transfer My Tax Information into the FAFSA” box, and click the “Transfer Now” button.

Step 6

Submit your FAFSA.
Review your tax return information that has been transferred into the data fields on your FAFSA and submit your FAFSA.

Seek out scholarships

Most scholarships are based on academic or other types of achievements, while some are geared toward specific groups of students. Scholarships vary in amount, from one-time awards of a few hundred dollars to full tuition worth thousands of dollars.

Every scholarship you receive will help reduce the cost of your education, so it is important to start looking early and apply for as many as possible.

Finding scholarships

Scholarships are offered by thousands of local, regional and national organizations — you just have to find them. You can learn about scholarship opportunities by:

- Talking with your high school counselor.
- Contacting the financial aid office at the college or career school you plan to attend.
- Searching online — popular sites include [fastweb.com](https://www.fastweb.com), bigfuture.collegeboard.org, collegescholarships.org and myscholly.com.
- Checking with local businesses, community and civic groups, and religious organizations.

Be aware of scholarship scams. Do not provide credit card information to use a free scholarship search. Be sure to read the fine print before providing too much information, as some companies may send you unwanted information about other services they offer or sell your information. Visit studentaid.gov/types/scams for more information about scholarship scams.

Find more information about scholarship opportunities by visiting facebook.com/journeytocollege and twitter.com/journey2college. Sign up to receive the Journey to College Monthly Reminder, an email message containing information about scholarships and other college tips and deadlines at journeytocollege.mo.gov/connect/monthly-reminder/.

Applying for scholarships

Applying for scholarships is similar to applying to college. Be sure to check the eligibility requirements before spending the time to apply. Once you have determined you are eligible, read the application carefully, fill it out completely, and meet the application deadline.

Usually, you will need to complete and submit an application, highlight your personal and academic achievements, and provide letters of recommendation. Many scholarship applications also require you to write an essay.



Check out these scholarship resources

- [fastweb.com](https://www.fastweb.com)
- bigfuture.collegeboard.org
- collegescholarships.org
- myscholly.com



Missouri student aid

Missouri offers a number of grants and scholarships, administered by the Missouri Department of Higher Education that can help eligible students fund their college education.

A+ Scholarship Program

The A+ Scholarship Program provides scholarship funds to eligible graduates of A+ designated high schools who attend participating public community colleges or vocational/technical schools, or certain private two-year vocational/technical schools.

Application:

- There is no paper application to fill out; however, you should check with your community college or vocational/technical school to see what materials they require in order to confirm your A+ eligibility.

Eligibility requirements:

- Be a U.S. citizen or permanent resident.
- Enter into a written agreement with your high school prior to graduation.
- Attend a designated A+ high school for three years immediately prior to graduation.
- Graduate with an overall grade point average of 2.5 or higher on a 4.0 scale.
- Have at least a 95 percent attendance record overall for grades 9–12.
- Perform at least 50 hours of unpaid tutoring or mentoring, of which up to 25 percent may include job shadowing.
- Maintain a record of good citizenship and avoid the unlawful use of drugs and/or alcohol in grades 9–12.
- Achieve a score of proficient or advanced on the Algebra I end-of-course exam or a higher level DESE approved end-of-course exam in the field of mathematics.*
- Enroll and attend full time at a participating public community college or vocational/technical school, or private two-year vocational/technical school.
- Be seeking a degree or certificate at the school in which you are enrolled.
- Not be pursuing a degree or certificate in theology or divinity.
- Not have a criminal record preventing receipt of federal Title IV student financial aid.
- Make a good faith effort to secure all available federal financial aid by completing the Free Application for Federal Student Aid, or FAFSA.
- Maintain satisfactory academic progress as defined by your college or vocational school. Initial students must have a 2.0 cumulative grade point average at the end of the fall term and a 2.5 grade point average at the end of the spring term to maintain eligibility.

To renew:

- Continue to meet the eligibility requirements for initial students.
- Complete the FAFSA each year in order to make a good faith effort to secure a Pell Grant or other federal aid.
- Maintain a minimum 2.5 grade point average on a 4.0 scale and otherwise maintain satisfactory academic progress as defined by your school.
- For each term you receive an award, complete at least 12 credit hours in the fall and spring and 6 hours in the summer to be eligible for the next term in which you enroll.

Award amounts:

- The amount of your tuition and general fees remaining after any federal non-loan sources of funding, including Pell Grants, have been applied. If state appropriations are not sufficient to fully fund the program, your award amount may be reduced.
- Tuition for certain courses, including repeated courses or in some instances courses from which you withdrew, will not be included in the award amount. Check with your financial aid officer or the Missouri Department of Higher Education if you have questions about the amount of your award.

* If you are a 2018 senior, you may establish eligibility through a combination of your high school grade point average and ACT math subscore. If you are a 2017 senior and met all of the eligibility requirements except the end-of-course exam requirement, you may establish eligibility through a combination of your high school GPA and ACT math subscore, or your ACT COMPASS exam score if it was achieved prior to that exam's expiration in November 2016. The Missouri Department of Higher Education will announce the qualifying combinations of ACT math subscore and high school GPA annually. You may achieve the qualifying ACT score as a high school or postsecondary student. If you achieve the score as a postsecondary student, you may be eligible for an award the same term that you take the test. More information can be found at dhe.mo.gov/ppc/grants/aplus scholarship.php.

Access Missouri Financial Assistance Program

The Access Missouri Program is a need-based program designed to be simple to understand, provide predictable, portable awards, and increase access to your Missouri school of choice. Your financial eligibility is determined by your Expected Family Contribution or EFC, as calculated through the Free Application for Federal Student Aid.

Application:

- There is no paper application to fill out; however, you must submit your FAFSA by Feb. 1 each year in order to meet the priority deadline. Eligible students who apply on or before Feb. 1 are guaranteed an award. You must submit your FAFSA by April 1 to meet the final deadline to be considered for an award. Eligible students who apply between Feb. 1 and April 1 will be awarded based on funding availability.
- FAFSA corrections must be made prior to July 31. Eligible students may add school choices after July 31, but should contact the Missouri Department of Higher Education as soon as possible with the updated information.

Eligibility requirements:

- Have a FAFSA for the upcoming school year on file by the Feb. 1 priority deadline or by the final deadline of April 1 for the upcoming academic year.
- Be a U.S. citizen or permanent resident and a Missouri resident.
- Be an undergraduate student enrolled full time at a participating Missouri school.
- Have an Expected Family Contribution of \$12,000 or less.
- Not be pursuing a degree or certificate in theology or divinity.
- Not have received your first bachelor's degree, completed the required hours for a bachelor's degree or completed 150 semester credit hours.
- Not have received an Access Missouri award for a maximum of five semesters at a two-year school or 10 semesters at any combination of two-year or four-year schools.

To renew:

- Continue to meet the eligibility requirements for initial students.
- Maintain a minimum cumulative grade point average of 2.5 on a 4.0 scale and otherwise maintain satisfactory academic progress as defined by your school.

Award amounts:

- Access Missouri funds are awarded on an annual basis, with half of the award disbursed in fall and the other half in spring. Actual award amounts vary depending on the type of institution you attend, your EFC or expected family contribution, as determined by your FAFSA, your financial aid package and the annual appropriation for the Access Missouri program.
- The annual award ranges are:
 - \$300–\$1,300 if attending a public two-year institution;
 - \$1,500–\$2,850 if attending a public four-year institution, an independent institution, or State Technical College of Missouri;
- Awards are not available during summer terms.

Last year, more than 60,000 Missouri students received state financial aid through the A+ Scholarship, Bright Flight Scholarship, and Access Missouri Grant programs.



“Bright Flight” Missouri Higher Education Academic Scholarship Program

This merit-based program encourages top-ranked high school seniors to attend participating Missouri colleges and universities.

Application:

- There is no Bright Flight application to complete. The Missouri Department of Higher Education will receive your ACT or SAT composite score(s), along with approved Missouri college or university choices, from your ACT or SAT assessment records.

Eligibility requirements:

- Be a Missouri resident and a U.S. citizen or permanent resident.
- Have a composite score on the ACT or SAT in either the top 3 percent or in the top 4th and 5th percentiles of all Missouri students taking those tests.
- The qualifying score must be achieved by the June test date immediately following your graduation from high school, receipt of your General Education Development certificate, or completion of your secondary coursework, if home-schooled.
- Enroll full time as a first-time student at a participating Missouri school and receive the scholarship in the academic year immediately following high school graduation, receipt of your General Education Development certificate, or completion of your secondary coursework, if home-schooled.
- Not be pursuing a degree or certificate in theology or divinity.
- Submit supplemental eligibility information, if requested, by the deadline established by the Missouri Department of Higher Education.

To renew:

- Continue to meet the eligibility requirements for initial students.
- Enroll full time and receive the scholarship at least one semester each academic year. Deferments are available in certain situations. Visit dhe.mo.gov/ppc/grants/brightflight.php for more information about deferments.
- Maintain a minimum cumulative grade point average of 2.5 on a 4.0 scale and otherwise maintain satisfactory academic progress as defined by your school.

Award amounts:

- Top 3 percent, up to \$3,000 annually.
- Top 4th and 5th percentiles, up to \$1,000 annually.
- Actual award amounts are subject to the program’s annual appropriation.
- Students in the top 3 percent must receive the full \$3,000 before students in the 4th and 5th percentiles will be awarded any funds. Students who are not funded but continue to meet the eligibility requirements will remain eligible in the event funding becomes available at a later date.
- Awards are not available during summer terms.

Marguerite Ross Barnett Memorial Scholarship

This needs-based scholarship is designed to assist students who are employed while attending school part time.

Application:

- Complete the FAFSA by Aug. 1 each year.
- Apply through your financial aid office, providing a completed employment verification form which can be found at dhe.mo.gov/files/MRBM_Employment.pdf.

Eligibility requirements:

- Be enrolled at least half time, but less than full time (6–11 credit hours), at a participating Missouri postsecondary school.
- Be employed and compensated for at least 20 hours per week (not including employment under the Title IV College Work Study program).
- Be at least 18 years old.
- Demonstrate financial need.
- Be a Missouri resident and a U.S. citizen or a permanent resident.
- Not be pursuing a degree or certificate in theology or divinity.
- Not have received your first bachelor’s degree or completed 150 semester credit hours.

To renew:

- Continue to meet the eligibility requirements for initial students.
- Maintain a minimum cumulative grade point average of 2.5 on a 4.0 scale and otherwise maintain satisfactory academic progress as defined by your school.

Award amounts:

- The maximum semester scholarship amount is the least of:
 - The tuition charged for 6 or 9 credit hours at the school where you are enrolled part time, or;
 - The amount of tuition charged to a Missouri undergraduate resident enrolled in 6 or 9 credit hours in the same class level at the University of Missouri in Columbia.
- Award amounts for students enrolled in 6, 7 or 8 semester credit hours, or the equivalent, will be calculated based on 6 semester credit hours. Award amounts for students enrolled in 9, 10 or 11 semester credit hours, or the equivalent, will be calculated based on 9 semester credit hours.
- Your award amount may vary between semesters depending on the number of credit hours in which you are enrolled. If you transfer to a different school, your award amount may also change based on the tuition at the school to which you transfer.
- Awards are provided each semester based on limited funding availability, with renewal students having priority. As a result, all eligible students may not be funded.
- Awards are not available during summer terms.



Other state financial aid programs

Brief descriptions of additional state financial aid programs administered by the Missouri Department of Higher Education are listed below. For complete information about these programs, including eligibility requirements, award amounts, and applications, visit journeytocollege.mo.gov/pay/state-financial-aid/. See pages 46–47 for a listing of additional resources and programs.

Advanced Placement Incentive Grant

This is a one-time \$500 grant designed to encourage high school students to take and score well on Advanced Placement tests in mathematics and science. Like most other Missouri student aid programs, this grant amount is subject to appropriations. Apply by June 1 of the academic year in which you are seeking the scholarship.

Kids' Chance of Missouri Scholarship Program

This scholarship is available to children of workers who were seriously injured or died in a work-related accident covered and compensated by workers' compensation. A serious injury is one that led to a paid settlement or judicial award and is verified with information from the Missouri Division of Workers' Compensation. Apply through Kids' Chance Inc. of Missouri and file your FAFSA by April 30.

Minority and Underrepresented Environmental Literacy Program

This scholarship is designed to assist academically talented minority and underrepresented individuals pursuing a bachelor's or master's degree in an environmental course of study that will lead to employment in a field that is clearly environmentally related. The Minority Environmental Literacy Advisory Committee selects recipients based on the degree to which applicants' education, activities, and career goals meet the goals of this program. Apply by June 1 each year to receive assistance in the upcoming year.

Public Service Officer or Employee's Child Survivor Grant Program

This program provides tuition assistance to certain public employees and their families if the employee is killed or permanently and totally disabled in the line of duty. There is no application deadline but you are encouraged to apply early.

Wartime Veteran's Survivors Grant

This grant is available annually to children and spouses of veterans whose deaths or injuries were: a result of combat action or were attributed to an illness that was contracted while serving in combat action, or who became 80 percent disabled as a result of injuries or accidents sustained in combat action since Sept. 11, 2001. The veteran must have been a Missouri resident when first entering the military service or at the time of death or injury. The Missouri Veteran's Commission determines whether the veteran meets the program's requirements. The total number of recipients in any year is limited by statute to 25. If the number of eligible applicants exceeds 25, a waiting list will be created based on earliest application received date, with renewal students having priority. Renewal students must apply by May 1 each year to be assured of award priority. Renewal applications received after May 1 will be ranked with initial applicants based on earliest complete application received date. There is no deadline for initial applicants but early application is encouraged.



Student Stories: Brandie

Hometown: Marceline, Mo.

School: North Central Missouri College

Major: Business and technology

Pell Grant recipient

Brandie's challenges are different than those of many traditional college students — she juggles schoolwork with a job and family responsibilities. As a nontraditional student, she wants to prove to herself that she can succeed in school at any age. She also wants to show her daughter that hard work pays off.

“I would tell students — who think college is out of reach — a quote that I look at each day. I think it fits perfectly: ‘It is not easy, but it is worth it. Now repeat that every day.’”



Missouri Student Portal

<https://web.dhe.mo.gov/dhe/famous/portal/splogin.faces>

Visit the Missouri Department of Higher Education Student Portal for 24-hour access to Missouri student aid program-specific information, applications, eligibility requirements and updates. You will need a Microsoft Account to log on. Upgrade your access to view your personal information about award amounts and disbursements, or to add a school choice to your Missouri student aid record.



Learn more about paying for college:

journeytocollege.mo.gov

Federal student aid

The U.S. Department of Education provides a variety of financial assistance programs to help students and their families pay for college or career school. To be eligible for Federal Student Aid programs, you must complete the Free Application for Federal Student Aid each year. Final eligibility is determined by the higher education institution you attend.

The Office of Federal Student Aid awards more than \$150 billion every year in grants, loans, and work-study funds. All programs require students to meet the general criteria below.

Federal student aid eligibility requirements:

Eligibility for federal student aid is based on a number of factors. Your age or race does not affect your eligibility. While your income is taken into consideration, it does not automatically prevent you from qualifying for federal student aid.

To receive federal student aid, you need to:

- Be a U.S. citizen, national or permanent U.S. resident, or other eligible noncitizen.
- Have a high school diploma or General Education Development or HiSET certificate, or have completed a high school education in a home-school setting approved under state law.
- Enroll in an eligible career pathway program and meet one of the “ability-to-benefit” alternatives.
- Be enrolled in an eligible degree or certificate program at a college or career school.
- Be registered with Selective Service if you are a male. You must register between the ages of 18 and 25.
- Have a valid Social Security number unless you are from the Republic of the Marshall Islands, Federated States of Micronesia, or the Republic of Palau.
- Not be in default on a federal student loan and not owe a refund on a federal grant.
- Maintain satisfactory academic progress as defined by your college or career school.

Note: If you are incarcerated, have a conviction for a drug offense, or are subject to an involuntary civil commitment after completing a period of incarceration for a sexual offense, your eligibility for federal student aid may be limited.

Federal Pell Grant

Federal Pell Grants provide grants to undergraduate students and certain post baccalaureate students who demonstrate financial need. Unlike a loan, the grant does not have to be repaid. Visit studentaid.gov/types/grants-scholarships/pell for more information.

Eligibility requirements:

- Meet student aid eligibility requirements.
- Be an undergraduate student who has not earned a bachelor’s or a professional degree.
- Demonstrate financial need.
- Some students enrolled in a post baccalaureate teacher certification program may be eligible.
- Cannot be incarcerated in a federal or state correctional facility.

Award amounts:

- The amounts can change yearly. The amount you get will depend on your financial need, your cost of attendance and your enrollment status.
- You can receive between \$596 and \$5,920 for the 2017–18 award year, July 1, 2017 to June 30, 2018.
- You cannot receive Federal Pell Grant funds from more than one school at a time.

Federal Supplemental Education Opportunity Grant

The Federal Supplemental Education Opportunity Grant, or FSEOG, is a grant offered to students who demonstrate exceptional financial need. It is administered directly by the financial aid office at each participating school and is considered campus-based aid. For more information, visit studentaid.gov/types/grants-scholarships/fseog.

Eligibility requirements:

- Meet student aid eligibility requirements.
- Be an undergraduate student who has not earned a bachelor’s or a professional degree.
- Demonstrate exceptional financial need.
- Cannot be incarcerated in a federal or state correctional facility.
- Priority given to Federal Pell Grant recipients first.

Award amounts:

- You can receive between \$100 and \$4,000 a year, depending on your financial need, when you apply, the amount of other aid you get, and the availability of funds at your school.
- Because FSEOG funds are designated on a first-come, first-served basis, it is important to complete the FAFSA as soon as possible after Oct. 1 each year.

Teacher Education Assistance for College and Higher Education Grant

The TEACH Grant program provides grants to students who intend to teach in high-need fields, or other identified teacher shortage areas approved by the U.S. Department of Education. As a condition for receiving the TEACH Grant, you must sign an agreement to serve in a high-need field, at an elementary school, secondary school or educational service agency that serves students from low-income families, for at least four complete academic years within eight years after completing (or ceasing enrollment in) the course of study for which you received the grant. For more information, visit studentaid.gov/types/grants-scholarships/teach.

Eligibility requirements:

- Meet student aid eligibility requirements.
- Be enrolled as an undergraduate, postbaccalaureate, or graduate student at a school that participates in the TEACH Grant program.
- Be enrolled in a TEACH-Grant-eligible program.
- Meet certain academic achievement requirements, generally scoring above the 75th percentile on one or more portions of a college admissions test or maintaining a cumulative grade point average of at least 3.25.
- Receive TEACH Grant counseling and sign a TEACH Grant Agreement to Serve.

Award amounts:

- For grants first disbursed on or after Oct. 1, 2016, and before Oct. 1, 2017 you can receive a maximum of \$3,724. For grants first disbursed on or after Oct. 1, 2017, and before Oct. 1, 2018, you can receive a maximum of \$3,736.
- If your service obligation is not met, your TEACH Grant funds will be converted to a Direct Unsubsidized Loan. You must then repay this loan with interest charged from the date the TEACH Grant was disbursed.

Iraq and Afghanistan Service Grant

This grant is designed to help students whose parent or guardian was a member of the U.S. Armed Forces and died as a result of services performed in Iraq or Afghanistan after Sept. 11, 2001. For more information, visit studentaid.gov/types/grants-scholarships/iraq-afghanistan-service.

Eligibility requirements:

- Meet student aid eligibility requirements.
- Are not eligible for a Federal Pell Grant on the basis of your Expected Family Contribution, but you must meet the remaining Federal Pell Grant eligibility requirements.

- Your parent or guardian was a member of the U.S. Armed Forces and died as a result of military service performed in Iraq and Afghanistan after the events of Sept. 11, 2001.
- Were under the age of 24 or enrolled in college at least part time at the time of your parent’s or guardian’s death.

Award amounts:

- The grant award is equal to the amount of maximum Federal Pell Grant for the award year but cannot exceed your cost of attendance for that award year.
- For grants first disbursed on or after Oct. 1, 2016, and before Oct. 1, 2017, you can receive a maximum of \$5,511.52.
- For grants first disbursed on or after Oct. 1, 2017, and before Oct. 1, 2018, you can receive a maximum of \$5,529.28.

Federal Work-Study program

The Federal Work-Study program is offered in conjunction with college campuses to provide part-time employment for undergraduate and graduate students with financial need, allowing them to earn money to help pay for educational expenses such as tuition, fees, transportation, room and board. The program encourages community service and work related to a student’s course of study. For more information, visit studentaid.gov/types/work-study.

Eligibility requirements:

- Meet student aid eligibility requirements.
- Available to undergraduate, graduate, and professional students with financial need.
- For full-time or part-time students.

Award amounts:

- You will earn at least the federal minimum wage; however, you may earn more depending on the type of work you do and the skills required for the position.
- Your total work-study award depends on when you apply, your level of financial need, and your school’s funding level.

Federal student loans

If you apply for financial aid, you may be offered loans as part of your school's financial aid offer. A loan is money you borrow and must pay back with interest. Loans currently offered by the federal government include:

Federal loan program	Loan details (subject to change)	Annual award (subject to change)
Direct Subsidized Loan	<ul style="list-style-type: none"> For undergraduate students who are enrolled at least half time and demonstrate financial need For loans first disbursed on or after July 1, 2017, and before July 1, 2018, interest rate is 4.45% Student is not usually charged interest on the loan during certain periods of deferment The U.S. Department of Education (ED) is the lender; payment is owed to ED 	<ul style="list-style-type: none"> \$3,500–\$5,500, depending on grade level and dependency status Annual loan limits: <ul style="list-style-type: none"> Up to \$3,500 for first-year undergraduate Up to \$4,500 for second-year undergraduate Up to \$5,500 for remaining undergraduate years For total lifetime limit, go to studentaid.gov/sub-unsub
Direct Unsubsidized Loan	<ul style="list-style-type: none"> For undergraduate and graduate students who are enrolled at least half time; financial need is not required For loans first disbursed on or after July 1, 2017, and before July 1, 2018: <ul style="list-style-type: none"> 4.45% interest rate for undergraduate students, and 6% interest rate for graduate and professional students Student is responsible for interest during all periods ED is the lender; payment is owed to ED 	<ul style="list-style-type: none"> \$5,500–\$20,500 (less any subsidized amounts received for same period), depending on grade level and dependency status Annual loan limits: <ul style="list-style-type: none"> Up to \$9,500 for first-year undergraduate (determined by dependency status) Up to \$10,500 for second-year undergraduate (determined by dependency status) Up to \$12,500 for remaining undergraduate years (determined by dependency status) Up to \$20,500 for graduate/professional students For total lifetime limit, go to studentaid.gov/sub-unsub
Direct PLUS Loan	<ul style="list-style-type: none"> For parents of dependent undergraduate students and for graduate or professional students; financial need is not required Student must be enrolled at least half time and must be either a dependent undergraduate student for whom a parent is taking out a Direct PLUS Loan or a graduate or professional student who is receiving a Direct PLUS Loan For loans first disbursed on or after July 1, 2017, and before July 1, 2018, interest rate is 7% Borrower must not have negative credit history Borrower is responsible for interest during all periods ED is the lender; payment is owed to ED 	<ul style="list-style-type: none"> Maximum amount is cost of attendance minus any other financial aid student receives; no minimum amount For Direct PLUS Loan details and updates, visit studentaid.gov/plus
Federal Perkins Loan	<ul style="list-style-type: none"> For undergraduate and graduate students Eligibility depends on student's financial need and availability of funds at the college Interest rate is 5% College is the lender; payment is owed to the college that made the loan 	<ul style="list-style-type: none"> Undergraduate students: up to \$5,500; graduate and professional students: up to \$8,000 Total amount may not exceed \$27,500 for undergraduates and \$60,000 for graduate students (including amounts borrowed as an undergraduate) For Federal Perkins Loan details and updates, visit studentaid.gov/perkins

Repaying student loans

Although college can be expensive, your goal should be to limit the amount of student loans you have to borrow — and eventually pay back.

When you receive a student loan, you agree to repay the loan even if you do not graduate, are unable to find employment, or are not satisfied with your education. Your student loans cannot be canceled because you did not get the education or job you expected.

You will start repaying your federal direct loans after a six-month grace period. This means your first student loan payment will be due six months from the time you graduate, drop below half-time enrollment, or stop attending college, whether you graduate or not.

Payment options

There are several options for repaying your federal student loans. Learn more about student loan repayment options at studentaid.gov/repay-loans.

You should be informed of your repayment terms and options by your loan servicer before you begin repayment. Your account will be placed on the standard repayment

plan unless you request a different option from your loan servicer.

There are no penalties for making payments on your student loans before they officially go into repayment or paying a little extra each month. This can help reduce the total interest you pay and the total cost of your loan.

If you are having trouble making payments under the standard repayment plan, you can ask your loan servicer which option would be best for you. In some circumstances, students may be able to temporarily postpone or reduce loan payments through deferment or forbearance.

If you do not make your monthly payments, you will become delinquent on your student loan. If you are delinquent more than 270 days, you will be considered in default and could face serious consequences. Learn more about avoiding default at journeytocollege.mo.gov/pay/student-loans/avoid-default/.

Keep track of your student loans at nslds.ed.gov during your time in college and throughout repayment.

Things to consider about student loans

In order to be a responsible borrower, be sure to:

Keep track of how much you are borrowing.

Think about how the amount of loans will affect your future finances, and how much you can afford to repay.

Research starting salaries in your field of study.

It is important to be realistic about your future salary so you can determine if that salary will be sufficient to cover all your future expenses, including your student loan payments.

Understand the terms of your loan and keep copies of your loan documents.

By signing your Master Promissory Note, you agree to repay the loan according to the terms of the note, even

if you do not complete your education, cannot get a job, or you did not like the education you received.

Make payments on time.

It is your responsibility to make on-time payments, even if you do not receive a bill. Making full payments is also important in order to fulfill your obligation to repay your loan on time.

Keep in touch with your loan servicer.

Communicating with your loan servicer will ensure you are aware of your responsibilities. You should notify your servicer when you graduate, drop below half-time status, transfer to another school, or change your name, address, or other contact information.

Manage your money

Living like a college student while in college — adjusting your lifestyle to spend the least amount of money possible — can help make higher education more affordable. It also can reduce the amount of money you have to borrow to pay college-related costs.

Managing your money wisely is an important part of living the lifestyle you want after college. Poor money management can result in a larger portion of your salary going toward repaying debt. Develop and follow a budget to keep from using credit cards and taking on other types of debt to pay monthly expenses.

If you need to take out student loans:

Only borrow what you need. You are not required to accept the full amount offered.

Consider your expected after-graduation salary.

Visit salary.com or use job-finding services like monster.com or jobs.mo.gov to determine the demand and compensation for the profession you are interested in pursuing.

Compare the total costs for each college you are interested in attending. Determine how much the degree you want will cost and if you can afford it.

Most financial aid advisors recommend that student loan payments not exceed 8 percent of your monthly gross income. To determine the 8 percent threshold, multiply your estimated gross income (before taxes and other withholdings) by 0.08. Divide that number by 12. Your monthly student loan payments should not exceed that number.

You can also use online calculators such as practicalmoneyskills.com to determine the salary you would need to earn to repay your student loan. Remember, only borrow what you need. You can return all or a portion of the loans offered to you.

Keep track of your federal student loans using the National Student Loan Data System at nslds.ed.gov. This website allows you to access your loan account and determine your total debt. You can also obtain this information by calling 800-4-FED-AID.

Use studentloans.gov to manage your student loans and find answers to your questions about federal student aid. The U.S. Department of Education offers information about signing your Master Promissory Note and completing entrance, financial awareness, and exit counseling.

Student stories:

Dajon

Hometown: St. Louis, Mo.

School: Harris–Stowe State University

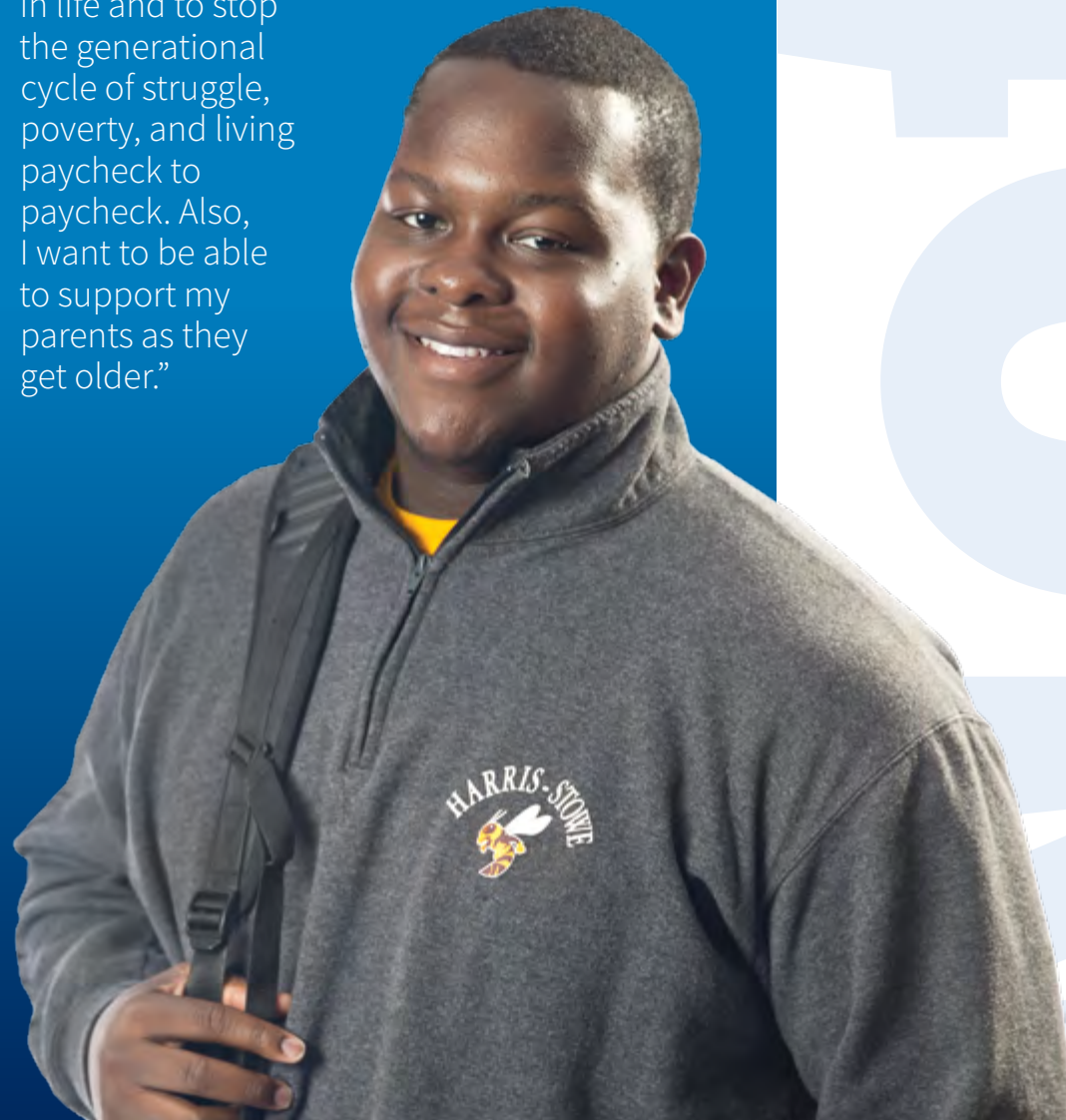
Major: Mechanical engineering

Minor: Mathematics

Pell Grant recipient

Dajon prepared for college by attending a summer bridge program, which gave him an opportunity to take several college courses to get acclimated to the expectations of higher education. His biggest challenge so far has been time management. Because college offers more freedom than high school, Dajon says it is important to budget time for homework and studying.

“I chose to go to college because I wanted something better for myself. I want to be successful in life and to stop the generational cycle of struggle, poverty, and living paycheck to paycheck. Also, I want to be able to support my parents as they get older.”



CHECKLIST: PAYING FOR COLLEGE

- Plan for all college-related costs
- Learn about financial aid
- Apply for scholarships throughout high school and college
- File your FAFSA before the Feb. 1 Access Missouri deadline
- Work part time to help with expenses
- Consider student loans carefully
- Know what you owe and what your payments will be



Finalizing your plans

Finalizing your plans is key to successfully making the transition from high school to college. Choosing a college to attend is the first step in following through on your plans to earn a degree.

Once you decide where you will attend school, there are a number of details to work out, including housing, meals, and transportation.



Narrow down your options

By the time you reach the midpoint of your senior year, you should be narrowing down your school choices. Think about the qualities that are most important to you so you can make an informed decision. The college fit worksheet on page 12 (online at journeystocollege.mo.gov/college-fit-worksheet.pdf) can help you finalize your choice.

Compare costs

Once you receive financial aid award letters from the schools where you have been accepted, you can estimate how much you will pay for your education.

Federal law requires every college and university to provide a Net Price Calculator on its website. For more information, visit collegecost.ed.gov/netpricecenter.aspx.

The net price is the amount you can expect to pay after subtracting grants and scholarships.

You can compare financial aid packages by using a college cost comparison worksheet on page 38 (online at journeystocollege.mo.gov/cost-comparison-worksheet.pdf).

Make your final choice

After finalizing your college choice, be sure to notify the school you will be attending as well as the schools you will not be attending. Colleges usually want to know your decision by May 1.

Decision Day

Many high schools in Missouri host Decision Day activities in April and May to help you finalize your plans for the future and celebrate your decision to attend college or enter the military.

If you are still interested in attending college but you haven't applied or been accepted into college, talk with your school counselor to learn about options that are still available.

To see if your school will be hosting a Decision Day event, visit journeystocollege.mo.gov/decision-day/.

Even if your school does not participate in Decision Day, you can join the celebration by posting your plans on Facebook and Twitter using #MODecisionDay, #IDecided, or #Classof2018.



Decision Day



College cost comparison

It's important to consider costs when choosing the right college for you. Use this chart to compare tuition rates, fees and your financial aid offers before making a final decision.

	School 1	School 2	School 3	School 4
School name				
Federal school code				
FAFSA deadline				
Estimated cost of attendance (COA)				
Tuition and fees				
Room and board				
Books and supplies				
Transportation				
Miscellaneous/personal				
Additional costs				
Total cost of attendance				
Estimated financial need				
Total cost of attendance				
Expected family contribution (EFC)				
Total financial need				
Estimated financial aid (grants, scholarships and tuition assistance)				
Federal Pell Grant				
Federal SEOG Grant				
Federal TEACH Grant				
Institutional aid				
Missouri state aid				
Private scholarships				
Veterans educational benefits				
Other				
Employment				
Federal Work Study				
Other				
Loans				
Federal Perkins Loan				
Federal Direct Subsidized Loan				
Federal Direct Unsubsidized Loan				
Federal Direct PLUS Loan				
Institutional Loan				
Private Loan				
Other				
Total financial aid				
Estimated out-of-pocket cost				
Total cost of attendance				
– Total financial aid				
= Total out-of-pocket cost				

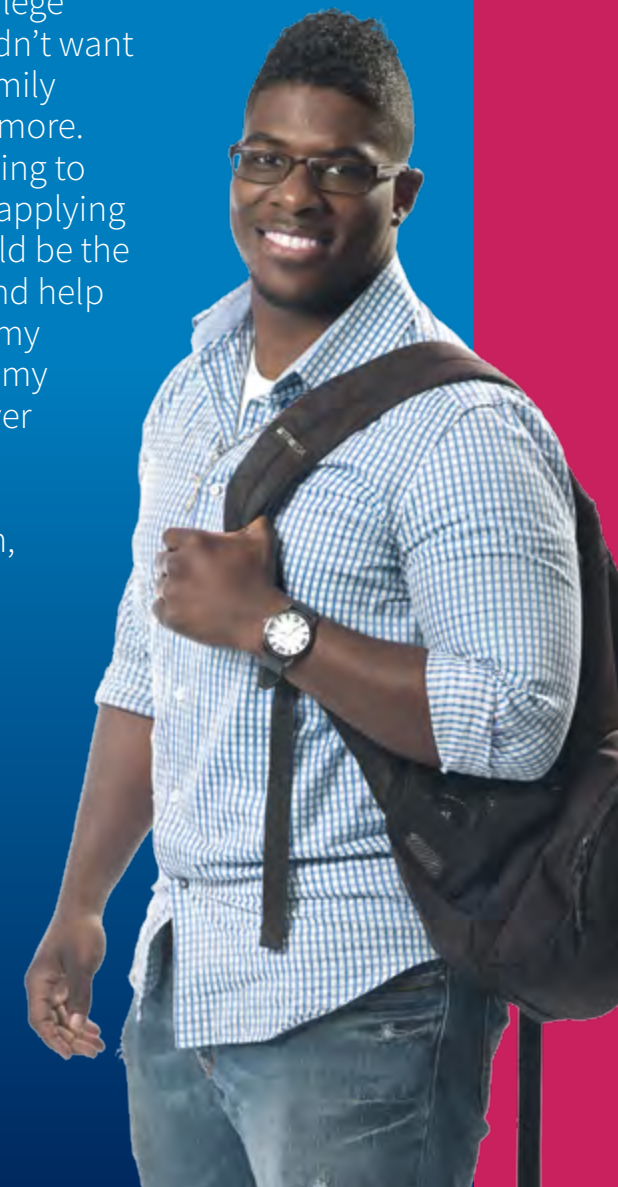


Student stories: Secoy

Hometown: Springfield, Mo.
School: Missouri State University
Major: Communications
Minor: Conflict resolution
Access Missouri Grant recipient

Talking with other people who have attended college helped Secoy prepare for higher education. However, he was not sure what career to pursue when he first entered college. While taking general education courses his freshman year, he discovered he had a passion for public speaking. Determining his strengths helped him choose a major and minor. Getting involved in campus organizations has had a major impact on his college experience.

“I went to college because I didn’t want to see my family struggle anymore. I knew by going to college and applying myself, I could be the difference and help take care of my siblings and my parents. Never sell yourself short. If you have a vision, go after it.”



Stay connected during your journey to college

 facebook.com/journeytocollege

 twitter.com/Journey2College

 youtube.com/user/MOHigherEducation



Student stories:
Emily

Hometown: Cameron, Mo.
School: Northwest Missouri State University
Major: Agricultural science
Minor: Environmental science interdisciplinary
Access Missouri Grant recipient, Federal Work-Study

It wasn't until the end of Emily's senior year of high school that she decided to make college a priority. She was leaning toward entering the workforce immediately after high school, but after talking with her parents, she changed her mind. Emily realized that not having a degree had resulted in missed opportunities for her own family members. She decided college would help her pursue a career of her choosing.

~~~~~  
"Throughout high school, I was tossing around the idea of not attending college and going straight into the workforce. That changed when I started to realize the benefits that a college education could give me. I could not only study things that I have a passion for, but I am also going to be able to have a lifelong career that I will love, and that will allow me to live a comfortable lifestyle."



## Housing, meals, and transportation

Once you have decided on a college, you will need to arrange for housing, meals, and transportation.

Many four-year colleges require students to live in a dorm their freshman year unless they will be living at home. If you are planning to attend a community college that might not have student housing available, you may need to find off-campus housing. Check with your school's admissions department for recommendations on affordable housing options.

Be sure you sign and return your housing contract or lease so you will have a place to stay when the school year begins.

Most colleges offer meal plans at their dining halls. Be sure to consider all your options and sign up for a meal plan you will use.

If you do not have a car or will not be taking it with you to college, be sure to research transportation options so that you have a reliable way to travel back and forth from home to school.

## Part-time employment

A part-time job can help offset some of your college costs and help you cover unexpected expenses. Having a job during college is a great way to build your resume and gain real work experience. Many students are able to attend school full time and work 10 to 20 hours a week. Colleges and universities often have student jobs available on campus.

## CHECKLIST: FINALIZING YOUR PLANS

- Decide on a college by May 1
- Determine costs and financial aid
- Make housing arrangements
- Check on transportation options
- Create a budget
- Look for part-time job opportunities
- Attend orientation and register for classes



# Finishing your degree

**When it comes to college**, one of the most important things you can do is graduate. Completing your degree will help you fully benefit from the time and money you have invested in your education.

With a degree, you are more likely to find a job in your field of study, earn a higher salary, and repay student loans you may have — making it easier to achieve your goals for the future.



## Succeed in school

Many factors can affect your ability to succeed in school and make the most of your time in college. Some things to keep in mind include:

### Manage your time

Students often say time management is their biggest challenge. College offers more freedom and choices than you had in high school, so you will need to focus on finding the right balance between school, work, and activities with family and friends.

### Set goals and priorities

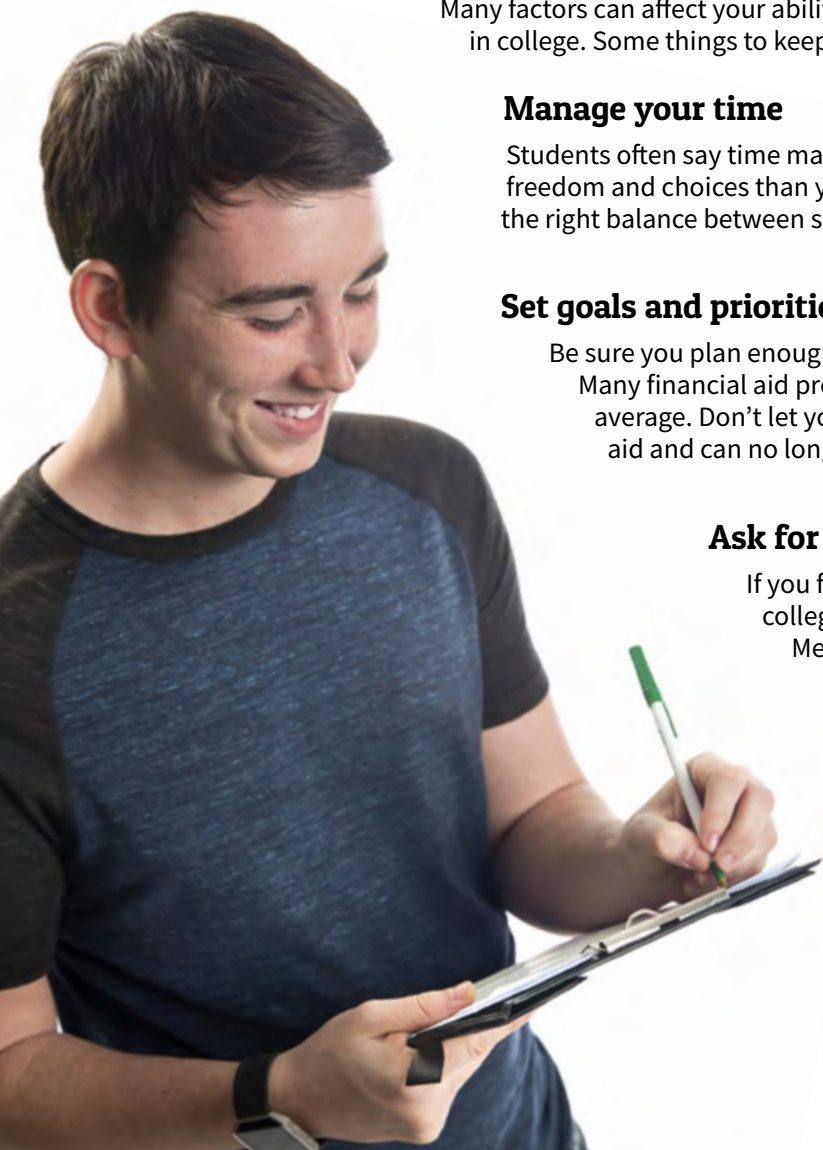
Be sure you plan enough time to complete assignments and study for exams. Many financial aid programs require you to maintain a certain grade point average. Don't let your grades slip to the point that you lose your financial aid and can no longer afford to stay in school.

### Ask for help if you need it

If you find that you are struggling with a particular course, many colleges offer free tutoring and math and writing assistance. Meet with your academic advisor to find out what kind of help is available at your school. If you are struggling financially, meet with a financial aid officer to discuss your situation.

### Look for opportunities

Internships, study abroad programs, and participating in organizations and activities can provide valuable experience and help you develop leadership skills.



## Transferring credit

Thousands of students transfer from one college or university to another every year as they work toward a degree.

Transferring credit can increase the amount of time and money it takes to earn a degree because some courses might not count as equivalent credit at another school. If you think you will be transferring at some point in the future, make sure the classes you take will count toward the degree you are seeking at the school you plan to attend.

Most colleges and universities have information about transferring credit on their websites. For more information, visit [journeytocollege.mo.gov/finish/transfer-credit/](http://journeytocollege.mo.gov/finish/transfer-credit/). Talk to the admissions staff at both your current and future schools to let them know of your plans to transfer.

If you transfer, be sure to provide all grade transcripts to the admissions office at your new school. Working with the admissions office will help you get the appropriate credit for the classes you have completed.

## Graduate on time

The best way to increase your chances of finishing a degree is to graduate on time. The longer you stay in school, the more challenging it can be to complete a degree.

Attending school full time does not always mean you will graduate on time. While 12 credit hours a semester is usually considered full-time enrollment, you will need to earn an average of 15 or more credit hours a semester to finish an associate degree in two years or a bachelor's degree in four years.

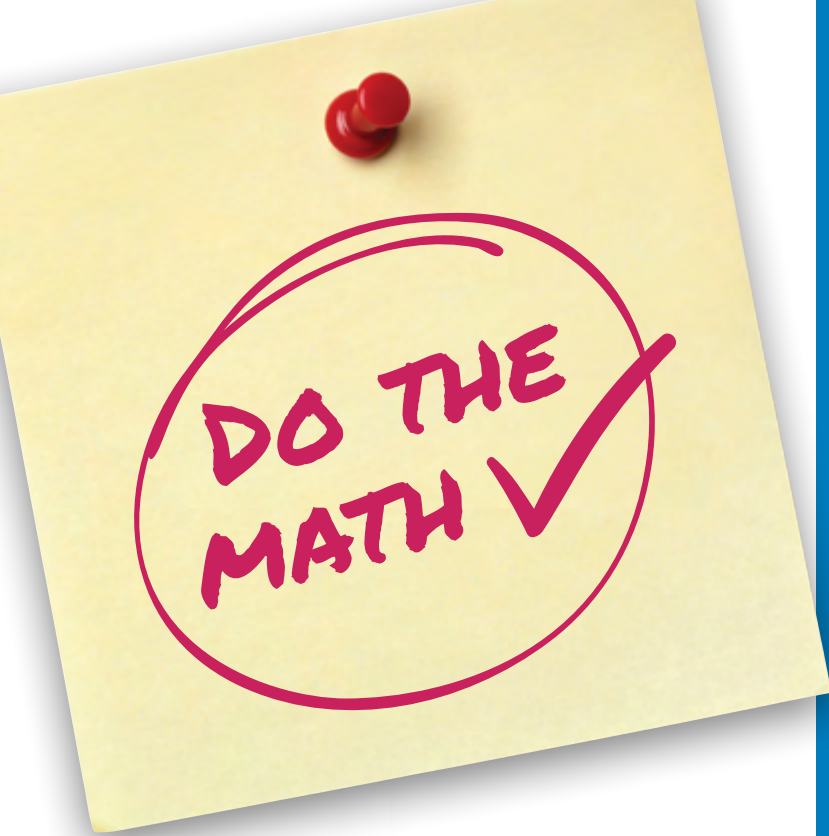
An extra year in college could cost more than you think. Tuition, fees, books, housing, and the salary you would have earned at a full-time job can top \$50,000 a year.

Graduating on time is one sure way you can cut college costs and reduce the amount of money you might need to borrow to pay for school.



Learn more about finishing your degree:

[journeytocollege.mo.gov](http://journeytocollege.mo.gov)



- Know how many credit hours you need for your degree.
- Take 15 or more credit hours a semester to earn an associate degree in two years or a bachelor's degree in four years.
- Consider all your options — dual credit and AP classes in high school and summer school and online courses in college can help you graduate on time.



Student stories:  
**Crystal**

**Hometown:** Nevada, Mo.  
**School:** University of Missouri, Columbia  
**Major:** Secondary English education

Crystal started her college career out-of-state but transferred back to Missouri after changing her major from pharmacy to education. Like many students, she realized what she first thought she wanted to do wasn't the right fit for her. She changed her course of study and continues to work toward her career goals.

“Pursue your dreams and do what you want to do. Financial aid can help with the cost. Effort is the primary component of what it takes to succeed in college. Even if you don't think your grades are enough or your ACT score is enough, there are options.”



**CHECKLIST:  
FINISHING YOUR DEGREE**

- Create a plan to graduate on time
- Make school a priority
- Set goals and manage your time
- Ask for help if you need it
- File a FAFSA every year
- Apply for scholarships every year
- Look for internship opportunities

# Resources

## Department of Economic Development

ded.mo.gov  
800-877-8698  
ecodev@ded.mo.gov

**Jobs.mo.gov**  
888-728-JOBS (5627)

## Department of Elementary and Secondary Education

dese.mo.gov  
573-751-4212

**High school equivalency exam — HiSet test**  
573-751-3504  
hse@dese.mo.gov

**Homeless Children and Youth Program**  
573-522-8763  
webreplyimprfdg@dese.mo.gov

**Missouri Connections**  
Missouriconnections.org  
573-751-3500  
webreplyvae@dese.mo.gov

**Missouri Vocational Rehabilitation**  
573-751-3251  
info@vr.dese.mo.gov

**Veterans' Education**  
573-751-2571  
dese.troopstoteachers@dese.mo.gov

## Department of Health and Senior Services

dhss.mo.gov  
800-891-7415  
info@health.mo.gov

**Primary Care Incentives**  
health.mo.gov/living/families/primarycare

- Health Professional State Loan Repayment Program
- Nurse Student Loan Program
- Nurse Loan Repayment Program
- Primary Care Resource Initiative for Missouri Loan Program (PRIMO)

## Department of Higher Education

dhe.mo.gov  
1-800-473-6757  
info@dhe.mo.gov

**Journey to College**  
journeytocollege.mo.gov  
facebook.com/journeytocollege  
twitter.com/journey2college

## Department of Social Services

dss.mo.gov  
800-592-6004

**Chafee Foster Care Independence Program**  
dss.mo.gov/cd/chafee

**Missouri Reach**  
fc2sprograms.org/missouri  
800-585-7115

**Rehabilitation Services for the Blind**  
dss.mo.gov/fsd/rsb  
573-751-4249  
askrsb@dss.mo.gov

## Midwest Student Exchange Program

msep.mhec.org  
855-767-6432

A program that offers a reduced tuition rate to Missouri residents who enroll in designated academic programs at participating institutions in Illinois, Indiana, Kansas, Michigan, Minnesota, Nebraska, North Dakota, and Wisconsin.

## Missouri National Guard

moguard.com  
888-526-MONG  
855-526-6664

The Missouri National Guard allows citizen-soldiers to attend college full time. Education benefits include:

- Tuition assistance
- Montgomery G.I. Bill
- Minuteman Scholarship
- Guaranteed Reserve Forces Duty Scholarship

## MOST — Missouri's 529 College Savings Plan

missourimost.org  
888-414-MOST (6678)  
Most529@missourimost.org

A state-sponsored, tax-advantaged program that helps families save for college tuition and other college-related expenses.

## U.S. Department of Veterans Affairs

va.gov  
888-442-4551

## U.S. Department of Education

ed.gov  
1-800-USA-LEARN  
1-800-872-5327

## Tax Benefits for Education

studentaid.gov/types/tax-benefits  
Tax credits, deductions and savings plans for higher education expenses:

- The American Opportunity Credit allows you to claim up to \$2,500 per student per year for the first four years of school as the student works toward a degree or similar credential.
- The Lifetime Learning Credit allows you to claim up to \$2,000 per student per year for any college or career school tuition and fees, as well as for books, supplies, and equipment that were required for the course and had to be purchased from the school.





**Missouri Department of Higher Education**

P.O. Box 1469, Jefferson City, MO 65102-1469 // 800-473-6757 // 573-751-3940

Fax: 573-751-6635 // [dhe.mo.gov](http://dhe.mo.gov) // [info@dhe.mo.gov](mailto:info@dhe.mo.gov)

[facebook.com/journeytocollege](https://facebook.com/journeytocollege) // [twitter.com/Journey2College](https://twitter.com/Journey2College)

The Missouri Department of Higher Education administers a variety of federal and state grant, scholarship, and financial literacy programs. For more information about student financial assistance, contact the Missouri Department of Higher Education at 800-473-6757 or 573-751-3940. The Missouri Department of Higher Education has no control over, or responsibility for, material on other websites provided in this document. The Missouri Department of Higher Education does not verify the information on linked sites and does not endorse these sites or their sources. Links are provided as a convenience only to Missouri Department of Higher Education customers. The Missouri Department of Higher Education makes every effort to provide program accessibility to all citizens without regard to disability. If you require this publication in an alternate form, contact the Missouri Department of Higher Education at 800-473-6757 or 573-751-3940. Hearing/Speech impaired citizens may call 800-735-2966. Content accurate at time of printing, July 2017. For the latest information, visit [dhe.mo.gov](http://dhe.mo.gov) or [studentaid.gov](http://studentaid.gov). © 2017 Missouri Department of Higher Education

On the front: Students from eight Missouri colleges and universities. Learn more about their journey to college at [journeytocollege.mo.gov](http://journeytocollege.mo.gov).