



ROTARY REENTRY EMPLOYMENT TRAINING (RET) COURSE

CONTINUING YOUR EDUCATION (BEFORE AND AFTER RELEASE)

THE GOAL: To help bridge the gap between you and the educational opportunities ahead of you.

1. **College or Trade School---Beats the Heck out of PRISON** (critical questions and answers by an Ex-offender that sets the stage for continuing your education);
2. **The education system in America:** a diagram that outlines the process--from secondary school (high school) to post doctoral study and research;
3. **How your education affects your income (see table);**
4. **What type of school, training and education is best for you (some pro's and con's for each);**
5. **Checklist for Higher Education (see article):**
 - Submitting a FAFSA (see www.ed.gov)—see sample attached;
 - School codes (see listing attached);
 - Student loans;
 - Developing and using a budget;
 - Compass placement exams(English and Math)—see examples;
6. **Getting your student loans out of default (see article);**
7. **Federal School Codes for Washington State (see listing);**
8. **Federal Student Aid; Don't get discouraged if you are in default on your federal student loan (loan repayment, loan rehabilitation, loan consolidation, loan deferment):**
 - The importance of consistent, on time payments to be reinstated/eligible for aid;
9. **Get to know the different offices and people who run them at your school:**
 - Trio
 - Women Program Office
 - Advising Office
 - Career Center
 - Financial Aid Office

10. Some suggestions to consider:

- Take a study skills/college prep course/Goodwill classes
- Take a class that balances your day/relieves stress--yoga, dance, weight lifting, etc.
- If you have some time left at WCCW:
 - i. Enroll in an educational program via either FEPPS or TCC. TCC offers 4 different vocational programs: 1) horticulture, 2) technical design, 3) interactive media and 4) drafting;
 - ii. FEPPS offers classes in the WCCW that lead toward an Associate of Arts degree. Both FEPPS and TCC programs are free and the credits are transferable! Kite distro box#38 for FEPPS and 8??? for TCC.
- If you do not have a lot of time, go to the FEPPS lecture series (advertised by flyers and open to all) to get a taste of being in the classroom (just DO it);
- Look for FEPPS announcements (reading groups, math boot camp, etc.);

11. Benefits of receiving an education:

- Economic security—enhanced prospects for finding a good paying job;
- Education can be transformational for individuals, their families and communities;
- Networking (other students, teachers, other contacts made at school);
- Building interpersonal relationships—opportunities for many friendships;
- Your children (Mom is improving herself; kids see this as inspiration/motivation);
- Everybody needs to have a sense of purpose—and education helps achieve this;
- Shows commitment to yourself and others—helps instill self worth and purpose;
- Will more than likely keep you out of prison (“From the VERA project.... While approximately 44 percent of the individuals released from prison are re-incarcerated within three years, either for committing a new crime or violating the conditions of their release,² researchers find strong inverse correlations between recidivism and education. Offenders with higher education levels are less likely to be re-arrested or re-incarcerated. Studies suggest that graduating from college programs can decrease recidivism by approximately 72 percent.”
<http://www.vera.org/project/pathways-prison-postsecondary-education-project>);
- Breaks down stigmas (your first step out on the streets is when you begin to represent the entire population and the way the system will be impacted in the future.

12. Apply for a Rotary Women Prison Scholarship to help continue your education:

- Complete an application (see Village or Kevin Mauss, Associate Superintendent for Programs); include a copy of your grade transcript (high school, GED, college, etc.);
- Available to those graduating from the Rotary Reentry Employment Training Course and who have either an assigned Rotary Mentor or IF Pilot Project Mentor (for those pursuing a 2-year or 4-year college degree);
- May be applied to trade school, special technical school (culinary arts, art school, etc.), special certifications (beautician, flagger, other licenses or certifications), 2-year community college, 4-year university, graduate school, law school, medical school, or doctoral program;
- All scholarships based on demonstrated financial need.

College or Trade School...Beats The Heck Out Of Prison!



Q: Will my criminal record or the fact I was incarcerated be brought up? If it is, will I be discriminated against?

A: This was a question that I had pondered, about work and school. The only time that I have been asked about my criminal history, it was while reviewing the admission application for UW. Asking about criminal history is a new part of their application, but it gives you the chance to briefly explain the circumstances surrounding your crimes and after talking to an advisor, I don't think it is meant to be a tool for discrimination as much as it is to help with campus safety. None of the Seattle Community Colleges or Bellevue College ask about criminal history on their applications.

There have been occasions that I offered the information, such as when the financial aid office asked me to write a statement explaining how I supported myself the previous year with no income listed. I write back, "I was institutionalized during that time", which was a sufficient answer for them to process my financial aid. Also, I have made a few of my professors and an advisor aware of my criminal history, and I have never received anything but offers of additional support and encouragement. I have never felt discriminated against in the education system because of my past.

Q: What if I don't know what I want to be when I grow up? How can I go to school if I don't know what I want to go to school for?

A: Believe me, if not knowing what you wanted to major in or what you wanted to do for a career was reason for not going to school, college classrooms would be empty places. Higher education leads to self-discovery. Many people change their major 2, 3 or four times throughout their college years. If you are thinking of a vocational/technical program or certificate, than yes, that does take some decision-

making, but even those programs usually have some prerequisites in writing, math and/or English that you can start working on.

What worked really well for me, and others I know, is to start out taking classes that spark your interest. For me, I would have had a much harder transition back into school if I signed up to take science, math and English in the same quarter (eek!) Now that I'm in the swing of things, I could handle that load, but it's a better idea when just starting out to take a core class, such as math, science...etc. and also taking a class that appeals to your interests. For me, that was Sociology and Culture and Ethnic Studies. The classes I found more interesting helped to balance out the one that felt tedious.

Q: It's been a long time since I was in the classroom, what if I can't keep up with the work or have issues with comprehension?

A: I know that many women out there have never had a "traditional education". My little sister dropped out of school in junior high, never to return. Due to a learning disability, she had serious issues with comprehension and always thought she was "just stupid or slow". At the age of 27 she returned to school, very reluctantly. Her reading, writing and math skills were all well below college level, but she has been taking classes for 3 quarters now and is now enrolled in college level English and introductory algebra. Just to frame things for you, that first math class she took had lots of $1+3=?$ type equations. With a lot of help from the student tutoring center (which every school has), she went from being a student that dreaded having to read out aloud or get called upon to answer a question, to a student with an A average that sits in the front row and feels comfortable talking in class. It is scary to go back to school, but women with our background are used to change and have been forced to learn to "roll with the punches." Knowing that you can overcome adversity in life can be a huge asset when it comes to being successful in school.

Q: What is the first step...and I mean, the very first step?

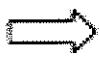
A: Once you know which area you'll be releasing to, you can look at the various schools in that area. In the library reference area (and perhaps also the Village) they have a list of colleges (technical, community, etc....) that you can get the addresses to. I wrote to a couple colleges and asked for a college brochure and class descriptions to be sent to me while I was in the WCCW, which I had no problem receiving (beware, it does take a few weeks). Enclosed in this was a college calendar, so I could see when the quarter began and ended; this helped me to plan when I would feasibly be able to start. Considering the time that it takes for the FAFSA to get processed, to apply to the college and take the assessment tests and to register for classes, I figured it would be about six weeks after release that I could start school. Thankfully, I had someone to help me with the FAFSA (see those working in The Village for help here) while I was still in work release so even though I was released at the very end of November, I was already to start school winter quarter in the first week of January. Also, there is a lot of information for

career planning available in the Occupational Outlook Guides in the library. These give a brief description and educational requirements for virtually every occupation you can think of. These are things that can be done while you are in the WCCW, and are the first steps to take.... Currently, we are working together out here to have resources available to people immediately upon release into the community AND Ratcliff work release to assist in filling out the FAFSA. It takes about six weeks for the FAFSA to be processed.....so getting that done quickly is key.

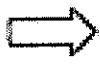
Q: Why should I reach for a higher education? Why not just get a full time job?

This is a question that I have heard more times than I can count. Being financially secure is important to us women, especially to women caring for their children. Working a job that has no higher education or training requirements is probably going to be near minimum wage, which means a constant struggle to make ends meet. We dream of a life better than what we grew up with, a life that includes a sense of security and pride. Getting an education will open the door to career opportunities you may have only dreamed could ever be possible. A good career not only provides benefits and a good livable income for you and yours, but also brings independence. Instead of relying on others for your well being, you will be self-reliant, and that is an amazing, powerful thing! And if you have children, consider it one of the greatest gifts you can give your kids.... a mother who has an education and able to pass along to them the benefits of her education.... in addition to being able to provide for them in a sustainable way. Both of these can leave a legacy for her children that can last for generations to come.

Secondary Schooling 12th Std.



Vocational technical Institutes



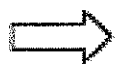
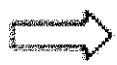
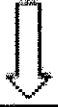
Undergraduate Program



Graduate Studies



Doctorate Studies



Post Doctorate Study & Research

How does my education affect my income?



Median Earnings by Educational Attainment, persons Aged 25 and Older

| | |
|-----------------------------------|-------------|
| Doctorate | \$79,403.00 |
| Professional Degree | \$95,699.00 |
| Master's Degree | \$59,509.00 |
| Bachelor's Degree | \$49,889.00 |
| Associate Degree | \$37,604.00 |
| Some College, no degree | \$35,713.00 |
| High School Graduate | \$30,765.00 |
| Not a High School Graduate | \$21,651.00 |

Information provided by: U.S. Census (2008)

How do I know what type of school is best for me?

| | Technical/Vocational School | Community College | University |
|---|---|---|---|
| Average time to complete program (full time) | 1-2 years | 2 years | 4 years |
| Degree earned | Certificate/ Training | Certificate or Associates degree | Bachelors degree or higher |
| Will credits transfer to a University? | Very unlikely | Most likely | N/A |
| Average costs to attend* | Varies by school and program EXAMPLE Universal Technical Institute: \$17,000-\$40,000 | Varies by school and program EXAMPLE Glendale Community College: \$3500-\$4000 for in county tuition (2 year degree) | Varies by School and program EXAMPLE Arizona State University: \$30,000-\$50,000 for in state tuition (most 4 year degrees) |
| Is financial aid available? | Varies by school | YES | YES |
| Are scholarships available? | Varies by school | YES | YES |

*Tuition prices are based on information obtained from specific school websites and are estimates based on the 2010/2011 enrollment year.

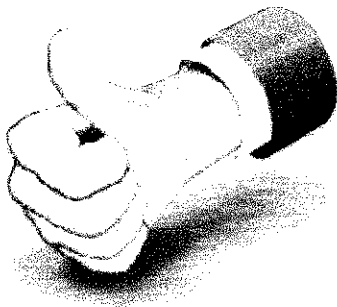
What are my options?

TECHNICAL/VOCATIONAL SCHOOL



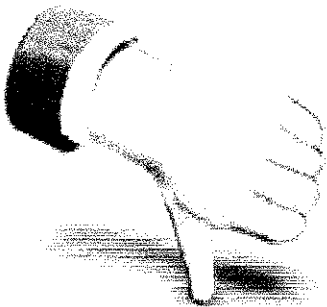
Technical or vocational school education is focused on learning specific skills needed to enter into the work force in a very specific field or trade. You can expect:

- *Certificate or degree programs centered on job skills rather than theory*
- *Hands on experience*
- *Typically flexible schedules for working adults*
- *Smaller class sizes*



PROS:

Technical skills can be an appealing option for many students who already know what kind of job they want and typically take less time to complete than university requirements.



CONS:

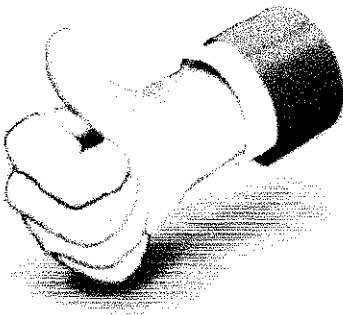
Credits earned at a technical/vocational school do not typically transfer into community college or university degree programs. This is not always the case, so it is best to check with an advisor prior to enrolling if you plan on transferring credits or are unsure of your future plans.

COMMUNITY COLLEGE



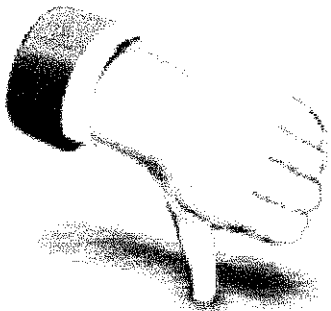
Community colleges offer many educational options. You can attend a community college for a class or two of interest, for a certificate program, A.A. degree, or as a stepping stone in ultimately transferring to a university. You can expect:

- *Certificate or degree programs centered on job skills rather than theory*
- *Associate degree programs that transfer to universities*
- *Tuition costs much lower compared to a technical/vocational school or university*
- *More hands on experience*
- *Broader range of program and course options*
- *Typically flexible schedules for working adults*
- *Smaller class sizes*



PROS:

Students will be required to take general education courses as part of their degree program, which will allow them to exit with a better-rounded education. Typically, all or most credits will transfer into a university bachelor's program.



CONS:

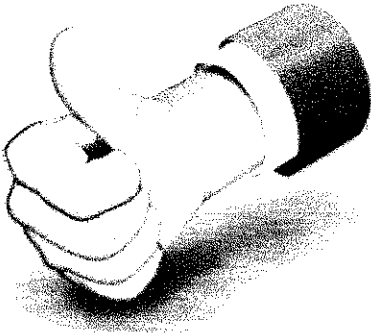
Community colleges have fewer options for further education than a university. Some technical schools will also offer more specific job skill training than a community college offers.

UNIVERSITY



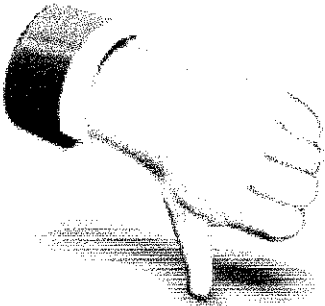
Universities, although costly do offer students the most extensive option for further education after high school.

- *Courses focus on social and political theory and higher level thinking rather than job skills*
- *Students can earn a Bachelors, Masters or Doctorate degree*
- *Tuition costs are much higher than community college, but comparable with some technical schools*
- *Online classes can offer flexible class schedules, but most courses are geared towards full time students, not working adults*
- *Students are expected to be motivated, self-driven learners*



PROS:

Students with good grades can apply for full ride scholarships and transfer into a university with little to no cost for tuition and books. Students can further their education with a Masters or Doctorate degree in the future.



CONS:

Individualized attention is not the focus of courses. With traditionally large class sizes, this could be a challenging transition for some high school graduates. Tuition costs are also much higher than other educational options and may require significant financial aid or family contributions to attend.

CHECKLIST FOR HIGHER EDUCATION
FAFSA (Federal Application for Student Aid)

This checklist will help you understand the basic steps for choosing a course of study, the right school for you and how to secure the financing you will need to attend college or a university. You **MUST** have a high school diploma or a GED, be a U.S. citizen or an eligible non-citizen and have a Social Security number in order to apply for Federal Student Aid.

What to consider before contacting the Education/Finance Department of the school you have chosen:

1. What kind of degree or training interests you? What is your career goal? The first step is to decide what field of study you are interested in. Every school has a counseling department, they are there to assist you in making these choices and providing testing to see where your special talents and aptitude lie. Different careers require certain certifications or degrees, they may include:

- a. Vocational Certificate
- b. Associate Arts .. usually a 2 year program (AA)
- c. Bachelor of Arts or Sciences .. a 4 year degree program (BA or BS)
- d. Masters Degree .. program taken after a BA or BS has been awarded

2. Are you going to work while attending school? Whether you plan, or are able to work full or part time while attending school will impact your student aid decisions. Consider time management carefully, school requires a huge time commitment and many new and returning students are overwhelmed if they take on too much at one time.

3. Are you considering online classes or will you take classes on campus? Each choice has its own benefits and downside. Consider the choices carefully. Are you self motivated or do you thrive in an atmosphere where others are joining in the discussions? Do you need the on campus support? Talk to a counselor or a mentor before you decide.

4. What schools are available to you? The Women's Village maintains a comprehensive list of schools throughout the state and can assist you. Within 12 months of your release you may start the application process. You will need the Federal I.D. code of the school of your choice for the FASFA application. The application is also available at the Village office.

The Post Prison Education Project may be able to assist you when you leave the institution. They offer scholarships, mentoring and support to those seeking a degree. Please see a Village representative for information and an application for this valuable program. You can contact the Post Prison Education Project prior to your release and get started!

To contact FASFA directly...

FAFSA.. Federal Student Aid Information Center PO Box 84, Washington D.C. 20044
FASFA Corrections.. PO Box 7020, Lawrence KS 66044

Get started today and help yourself gain new skills and a secure future through higher education Ask a Reentry Tutor or Village Clerk for a FAFSA form, Post Prison Education Project, or for the Education Binder to look at schools.

GETTING STUDENT LOANS OUT OF DEFAULT AND INTO ABEYANCE

Do you have Federal Student Loans that are in default? This is the perfect time to fix the problem so that you can continue your post secondary education upon release and obtain financing again. This packet will guide you through the process.

1. If your **federal student loan** is in default you must write to the Default Resolution Center and ask them to rehabilitate the loan. You are eligible to have the penalties and interest removed from the date of your arrest until you are able to resume making payments. If you return to school immediately upon your release the entire loan is held in abeyance (no interest accrues and no payments are required) until you graduate or leave school. The negative item on your credit report can be removed after you hear from the Default Resolution Center but **YOU** will have to write to the credit reporting agencies to have them remove it. See your Village representative for the packet that will assist you in clearing your credit report.

2. If you received a **Pell Grant** and did not complete the term or semester you may have a separate issue. This will have to be resolved through the U.S. Department of Education and a letter to them will get the process started. If you completed the term or semester for which you received the Pell Grant that money does not need to be repaid. It was a grant and NOT a loan.

Attached in this packet are the forms for the letters required to start the process. Starting with the Default Resolution Group is your best bet as they have the power to place your loan into rehabilitation immediately. The Office of Special Education can review your loans and the status and give you information about your loan history and how to get student financing.

You can write to them directly:

U.S. Department of Education
Default Resolution Group
PO Box 5609
Greenville, TX 75403-5609

United States Department of Education
Office of Special Education and Rehabilitative Services
330 C Street Room 3132
Washington DC 20202-2524

Take this opportunity to clear the way for your future.. Write to them today!

U.S. Department of Education

Mailing address:

400 Maryland Avenue, SW
Washington, D.C. 20202

Phone number:

1-800-USA-LEARN (1-800-872-5327)
ED.GOV

FEDERAL SCHOOL CODES

ACADEMY OF COSMETOLOGY
RICHLAND, WA 99354
214B TORBETT STREET
FEDERAL SCHOOL CODE: 041729

ACADEMY OF HAIR DESIGN (THE)
WENATCHEE, WA 98801
208 S WENATCHEE AVE
FEDERAL SCHOOL CODE: 016856

ANTIOCH UNIV/SEATTLE
SEATTLE, WA 98121
2626 SIXTH AVENUE
FEDERAL SCHOOL CODE: E00555

ART INSTITUTE OF SEATTLE
SEATTLE, WA 98121
2323 ELLIOTT AVE
FEDERAL SCHOOL CODE: 016210

BAINBRIDGE GRADUATE INSTITUTE
BAINBRIDGE ISLAND, WA 98110
284 MADRONA WAY NE, SUITE 124
FEDERAL SCHOOL CODE: G41612

BAKKE GRADUATE UNIVERSITY
SEATTLE, WA 98104
1013 EIGHTH AVENUE
FEDERAL SCHOOL CODE: G31108

BASTYR UNIVERSITY
KENMORE, WA 98028
14500 JUANITA DRIVE NE
FEDERAL SCHOOL CODE: 016059

BATES TECHNICAL COLLEGE
TACOMA, WA 98405
1101 SOUTH YAKIMA AVENUE

FEDERAL SCHOOL CODE: 012259

BEAUTIWORKS SEATTLE, LLC
SHORELINE, WA 98133
18336 AURORA AVE. NORTH SUITE 1
FEDERAL SCHOOL CODE: 013822

BELLEVUE BEAUTY SCHOOL
BELLEVUE, WA 98007
14045 N.E. 20TH STREET
FEDERAL SCHOOL CODE: 014618

BELLEVUE COLLEGE
BELLEVUE, WA 98007
3000 LANDERHOLM CIRCLE SE
FEDERAL SCHOOL CODE: 003769

BELLINGHAM BEAUTY SCHOOL
BELLINGHAM, WA 98225
211 WEST HOLLY STREET
FEDERAL SCHOOL CODE: 013094

BELLINGHAM TECHNICAL COLLEGE
BELLINGHAM, WA 98225
3028 LINDBERGH AVENUE
FEDERAL SCHOOL CODE: 016227

BIG BEND COMMUNITY COLLEGE
MOSES LAKE, WA 98837
7662 CHANUTE ST
FEDERAL SCHOOL CODE: 003770

BJ'S BEAUTY AND BARBER
COLLEGE
TACOMA, WA 98409
5239 S TACOMA WAY
FEDERAL SCHOOL CODE: 017065

CASCADE BEAUTY COLLEGE
AUBURN, WA 98002
435 EAST MAIN STREET
FEDERAL SCHOOL CODE: 041308

CASCADIA COMMUNITY COLLEGE
BOTHELL, WA 98011
18345 CAMPUS WAY NORTHEAST
FEDERAL SCHOOL CODE: 034835

CENTRAL WASHINGTON UNIV., FIN
AID
ELLENSBURG, WA 98926

400 E 8TH AVENUE
FEDERAL SCHOOL CODE: 003771

CENTRALIA COLLEGE
CENTRALIA, WA 98531
600 CENTRALIA COLLEGE
BOULEVARD
FEDERAL SCHOOL CODE: 003772

CITY UNIVERSITY OF SEATTLE
BELLEVUE, WA 98005
11900 NE 1ST STREET
FEDERAL SCHOOL CODE: 013022

CLARE'S BEAUTY COLLEGE
PASCO, WA 99301
104 N 4TH
FEDERAL SCHOOL CODE: 030650

CLARK COLLEGE
VANCOUVER, WA 98663
1800 EAST MCLOUGHLIN
FEDERAL SCHOOL CODE: 003773

CLOVER PARK TECHNICAL
COLLEGE
LAKEWOOD, WA 98499
4500 STEILACOOM BLVD SW
FEDERAL SCHOOL CODE: 015984

COLUMBIA BASIN COLLEGE
PASCO, WA 99301
2600 N 20TH AVENUE ,FEDERAL
SCHOOL CODE: 003774

CORBAN UNIVERSITY - SCHOOL OF
MINISTRY
TACOMA, WA 98402
4301 NORTH STEVENS STREET
FEDERAL SCHOOL CODE: G12601

CORNISH COLLEGE OF THE ARTS
SEATTLE, WA 98121
1000 LENORA STREET
FEDERAL SCHOOL CODE: 012315

CORTIVA INSTITUTE - SEATTLE
SEATTLE, WA 98109
425 PONTIUS AVE N #100
FEDERAL SCHOOL CODE: 030990

DIGIPEN INSTITUTE OF
TECHNOLOGY
REDMOND, WA 98052
9931 WILLOWS ROAD NORTH EAST
FEDERAL SCHOOL CODE: 037243

DIVERS INSTITUTE OF
TECHNOLOGY
SEATTLE, WA 98107
4315 11TH AVE NW PO BOX 70667
FEDERAL SCHOOL CODE: 011481

EASTERN WASHINGTON
UNIVERSITY
CHENEY, WA 99004
102 SUTTON HALL
FEDERAL SCHOOL CODE: 003775

EDMONDS COMMUNITY COLLEGE
LYNNWOOD, WA 98036
20000 68TH AVE WEST
FEDERAL SCHOOL CODE: 005001

EMIL FRIES PIANO HOSPITAL &
TRAININ
VANCOUVER, WA 98661
2510 EAST EVERGREEN BLVD
FEDERAL SCHOOL CODE: 034904

EVEREST COLLEGE
VANCOUVER, WA 98684
STONEMILL CENTER, SUITE 130
FEDERAL SCHOOL CODE: E01000

EVEREST COLLEGE
SEATTLE, WA 98133
NORTHGATE MERIDIAN BUILDING
FEDERAL SCHOOL CODE: 026175

EVEREST COLLEGE
RENTON, WA 98055
981 POWELL AVENUE SW
FEDERAL SCHOOL CODE: 026062

EVEREST COLLEGE
BREMERTON, WA 98367
155 WASHINGTON AVENUE, SUITE
20
FEDERAL SCHOOL CODE: 015040

EVEREST COLLEGE - EVERETT

EVERETT, WA 98208
906 SE EVERETT MALL PARKWAY
FEDERAL SCHOOL CODE: E01311

EVEREST COLLEGE - TACOMA
TACOMA, WA 98402
2156 PACIFIC AVENUE
FEDERAL SCHOOL CODE: E01312

EVEREST COLLEGE - VANCOUVER
VANCOUVER, WA 98684
120 NORTHEAST 136TH AVENUE
FEDERAL SCHOOL CODE: E01325

EVERETT COMMUNITY COLLEGE
EVERETT, WA 98201
2000 TOWER STREET
FEDERAL SCHOOL CODE: 003776

EVERGREEN BEAUTY AND BARBER
COLLEGE
EVERETT, WA 98208
802 SE EVERETT MALL WAY - SUITE
FEDERAL SCHOOL CODE: 039173

EVERGREEN STATE COLLEGE (THE)
OLYMPIA, WA 98505
2700 EVERGREEN PARKWAY NW
FEDERAL SCHOOL CODE: 008155

FAITH EVANGELICAL COLLEGE &
SEMINARY
TACOMA, WA 98407
3504 N. PEARL STREET
FEDERAL SCHOOL CODE: 036894

GARY MANUEL AVEDA INSTITUTE
SEATTLE, WA 98122
1514 10TH AVENUE
FEDERAL SCHOOL CODE: 041494

GENE JUAREZ ACADEMY OF
BEAUTY
SEATTLE, WA 98125
10715 8TH AVENUE NE
FEDERAL SCHOOL CODE: 013926

GLEN DOW ACAD OF HAIR DESIGN
SPOKANE, WA 99201
WEST 309 RIVERSIDE AVENUE
FEDERAL SCHOOL CODE: 009739

GONZAGA UNIVERSITY
SPOKANE, WA 99258
502 EAST BOONE AVENUE
FEDERAL SCHOOL CODE: 003778

GP INSTITUTE OF COSMETOLOGY
SEATTLE, WA 98118
5303 RAINIER AVENUE SOUTH
FEDERAL SCHOOL CODE: 041496

GRAYS HARBOR COLLEGE
ABERDEEN, WA 98520
1620 EDWARD P. SMITH DR.
FEDERAL SCHOOL CODE: 003779

GREEN RIVER COMMUNITY
COLLEGE
AUBURN, WA 98092
12401 SO EAST 320TH STREET
FEDERAL SCHOOL CODE: 003780

HERITAGE UNIVERSITY
TOPPENISH, WA 98948
3240 FORT ROAD
FEDERAL SCHOOL CODE: 003777

HIGHLINE COMMUNITY COLLEGE
DES MOINES, WA 98198
2400 S 240TH ST PO BOX 98000
FEDERAL SCHOOL CODE: 003781

INLAND MASSAGE INSTITUTE
SPOKANE, WA 99218
775 EAST HOLLAND AVENUE SUITE
1
FEDERAL SCHOOL CODE: 041328

INTERFACE COLLEGE
SPOKANE, WA 99201
178 S. STEVENS ST.
FEDERAL SCHOOL CODE: 016461

INTERNATIONAL ACADEMY OF
DESIGN & TECH
SEATTLE, WA 98188
645 ANDOVER PARK WEST
FEDERAL SCHOOL CODE: E01257

INTERNATIONAL AIR & HOSPITALITY
ACADEM

VANCOUVER, WA 98661
2901 E MILL PLAIN BLVD
FEDERAL SCHOOL CODE: 022229

ITT TECHNICAL INSTITUTE
SPOKANE VALLEY, WA 99216
13518 EAST INDIANA AVENUE
FEDERAL SCHOOL CODE: 030718

ITT TECHNICAL INSTITUTE -
SEATTLE
SEATTLE, WA 98168
12720 GATEWAY DRIVE
FEDERAL SCHOOL CODE: 008443

LAKE WASHINGTON TECHNICAL
COLLEGE
KIRKLAND, WA 98034
11605-132 AVENUE NE
FEDERAL SCHOOL CODE: 005373

LOWER COLUMBIA COLLEGE
LONGVIEW, WA 98632
1600 MAPLE ST/PO BOX 3010
FEDERAL SCHOOL CODE: 003782

MARS HILL GRADUATE SCHOOL
SEATTLE, WA 98121
2501 ELLIOTT AVENUE
FEDERAL SCHOOL CODE: G34664

MONTESSORI SCHOOLS OF
WASHINGTON
EVERETT, WA 98203
1804 PUGET DR
FEDERAL SCHOOL CODE: 031395

NORTH SEATTLE COMMUNITY
COLLEGE
SEATTLE, WA 98103
9600 COLLEGE WAY NORTH
FEDERAL SCHOOL CODE: 009704

NORTHWEST AVIATION COLLEGE
AUBURN, WA 98002
506 23RD STREET NORTH EAST
FEDERAL SCHOOL CODE: 041352

NORTHWEST COLLEGE OF ART
POULSBORO, WA 98370
16301 CREATIVE DRIVE N.E.

FEDERAL SCHOOL CODE: 026021

NORTHWEST HAIR ACADEMY
MOUNT VERNON, WA 98273
615 S 1ST STREET
FEDERAL SCHOOL CODE: 016521

NORTHWEST HAIR ACADEMY -
EVERETT
EVERETT, WA 98204
520 - 128TH STREET SW, A-8
FEDERAL SCHOOL CODE: E01202

NORTHWEST HVAC/R ASSOCIATION
& TRAINING
SPOKANE, WA 99202
811 EAST SPRAGUE SUITE #6
FEDERAL SCHOOL CODE: 032833

NORTHWEST INDIAN COLLEGE
BELLINGHAM, WA 98226
2522 KWINA RD
FEDERAL SCHOOL CODE: 021800

NORTHWEST INSTITUTE OF
LITERARY ARTS
FREELAND, WA 98249
5577 VANBARR PLACE, SUITE 1
FEDERAL SCHOOL CODE: G41889

NORTHWEST SCHOOL OF WOODEN
BOAT BUILD
PORT HADLOCK, WA 98339
42 NORTH WATER STREET
FEDERAL SCHOOL CODE: 041550

NORTHWEST UNIVERSITY
KIRKLAND, WA 98083
PO BOX 579
FEDERAL SCHOOL CODE: 003783

OLYMPIC COLLEGE
BREMERTON, WA 98337
1600 CHESTER AVE
FEDERAL SCHOOL CODE: 003784

PACIFIC LUTHERAN UNIVERSITY
TACOMA, WA 98447
FEDERAL SCHOOL CODE: 003785

PACIFIC NORTHWEST UNIV OF
HEALTH SCIENC
YAKIMA, WA 98901
111 UNIVERSITY PARKWAY
FEDERAL SCHOOL CODE: G41305

PAROBA COLLEGE OF
COSMETOLOGY
EVERETT, WA 98208
607 SE EVERETT MALL WAY STE 5
FEDERAL SCHOOL CODE: 014396

PAUL MITCHELL THE SCHOOL
SPOKANE
SPOKANE VALLEY, WA 99037
15303 EAST SPRAGUE AVENUE
FEDERAL SCHOOL CODE: 041919

PENINSULA COLLEGE
PORT ANGELES, WA 98362
1502 E LAURIDSEN
FEDERAL SCHOOL CODE: 003786

PERRY TECHNICAL INSTITUTE
YAKIMA, WA 98903
2011 W WASHINGTON AVE
FEDERAL SCHOOL CODE: 009387

PIERCE COLLEGE
LAKEWOOD, WA 98498
9401 FARWEST DRIVE S.W.
FEDERAL SCHOOL CODE: 005000

PROFESSIONAL BEAUTY SCHOOL
YAKIMA, WA 98902
2105 WEST LINCOLN AVENUE
FEDERAL SCHOOL CODE: 015817

RENTON TECHNICAL COLLEGE
RENTON, WA 98056
3000 NORTHEAST FOURTH ST
FEDERAL SCHOOL CODE: 014001

SALON PROFESSIONAL ACADEMY
(THE)
TACOMA, WA 98409
3702 SOUTH FIFE STREET
FEDERAL SCHOOL CODE: 041701

SEATTLE CENTRAL COMMUNITY
COLLEGE

SEATTLE, WA 98122
1701 BROADWAY
FEDERAL SCHOOL CODE: 003787

SEATTLE INST OF ORIENTAL
MEDICINE
SEATTLE, WA 98115
916 NE 65TH STREET SUITE B
FEDERAL SCHOOL CODE: G32803

SEATTLE PACIFIC UNIVERSITY
SEATTLE, WA 98119
3307 THIRD AVE WEST
FEDERAL SCHOOL CODE: 003788

SEATTLE UNIVERSITY
SEATTLE, WA 98122
900 BROADWAY
FEDERAL SCHOOL CODE: 003790

SEATTLE VOCATIONAL INSTITUTE
SEATTLE, WA 98144
220 S. JACKSON
FEDERAL SCHOOL CODE: 030521

SHORELINE COMMUNITY COLLEGE
SEATTLE, WA 98133
16101 GREENWOOD AVE NORTH
FEDERAL SCHOOL CODE: 003791

SKAGIT VALLEY COLLEGE
MOUNT VERNON, WA 98273
2405 COLLEGE WAY
FEDERAL SCHOOL CODE: 003792

SOUTH PUGET SOUND COMMUNITY
COLLEGE
OLYMPIA, WA 98512
2011 MOTTMAN RD SW
FEDERAL SCHOOL CODE: 005372

SOUTH SEATTLE COMMUNITY
COLLEGE
SEATTLE, WA 98106
6000 16 AVE SW
FEDERAL SCHOOL CODE: 009706

SPOKANE COMMUNITY COLLEGE
SPOKANE, WA 99207
1810 NORTH GREEN STREET
FEDERAL SCHOOL CODE: 003793

SPOKANE FALLS COMMUNITY
COLLEGE
SPOKANE, WA 99224
3410 W. FT.G.WRIGHT DR MS 3172
FEDERAL SCHOOL CODE: 009544

ST MARTIN'S UNIVERSITY
LACEY, WA 98503
5300 PACIFIC AVE SE
FEDERAL SCHOOL CODE: 003794

STYLEMASTERS COLLEGE OF HAIR
DESIGN
LONGVIEW, WA 98632
1224 COMMERCE
FEDERAL SCHOOL CODE: 015562

SUNNYSIDE BEAUTY ACADEMY
SUNNYSIDE, WA 98944
440 BARNARD BOULEVARD
FEDERAL SCHOOL CODE: 041200

TACOMA COMMUNITY COLLEGE
TACOMA, WA 98466
6501 S. 19TH ST. BLDG 18
FEDERAL SCHOOL CODE: 003796

TOTAL COSMETOLOGY TRAINING
CENTER
SPOKANE, WA 99217
5303 NORTH MARKET STREET
FEDERAL SCHOOL CODE: 039325

TRINITY LUTHERAN COLLEGE
EVERETT, WA 98201
2802 WETMORE AVENUE
FEDERAL SCHOOL CODE: 013525

UNIVERSITY OF PUGET SOUND
TACOMA, WA 98416
1500 NORTH WARNER
FEDERAL SCHOOL CODE: 003797

UNIVERSITY OF WASHINGTON
SEATTLE, WA 98195
3917 UNIVERSITY WAY NE BOX 3511
FEDERAL SCHOOL CODE: 003798

VICTORIA'S ACADEMY OF
COSMETOLOGY

KENNEWICK, WA 99336
23 WEST 1ST AVENUE
FEDERAL SCHOOL CODE: 041272

WALLA WALLA COMMUNITY
COLLEGE
WALLA WALLA, WA 99362
500 TAUSICK WAY
FEDERAL SCHOOL CODE: 005006

WALLA WALLA UNIVERSITY
COLLEGE PLACE, WA 99324
204 S. COLLEGE AVE
FEDERAL SCHOOL CODE: 003799

WASHINGTON STATE UNIVERSITY
PULLMAN, WA 99164
FINANCIAL AID - PO BOX 641068
FEDERAL SCHOOL CODE: 003800

WENATCHEE VALLEY COLLEGE
WENATCHEE, WA 98801
1300 FIFTH ST
FEDERAL SCHOOL CODE: 003801

WESTERN WASHINGTON
UNIVERSITY
BELLINGHAM, WA 98225
516 HIGH STREET
FEDERAL SCHOOL CODE: 003802

WHATCOM COMMUNITY COLLEGE
BELLINGHAM, WA 98226
237 W KELLOGG RD
FEDERAL SCHOOL CODE: 010364

WHITMAN COLLEGE
WALLA WALLA, WA 99362
345 BOYER
FEDERAL SCHOOL CODE: 003803

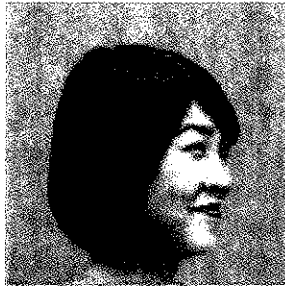
WHITWORTH UNIVERSITY
SPOKANE, WA 99251
300 W. HAWTHORNE BLVD
FEDERAL SCHOOL CODE: 003804

YAKIMA BEAUTY SCHOOL
YAKIMA, WA 98901
401 NORTH FIRST STREET
FEDERAL SCHOOL CODE: 039533

YAKIMA VALLEY COMMUNITY
COLLEGE
YAKIMA, WA 98907
16TH AVE & NOB HILL BOULEVARD
FEDERAL SCHOOL CODE: 003805

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[Home](#) » [Repay Your Loans](#) » [Understanding Default](#) » Getting out of Default



Don't get discouraged if you are in default on your federal student loan.

Options for getting out of default include loan repayment, loan rehabilitation, and loan consolidation.

When placed in **default**, any William D. Ford Federal **Direct Loan** (Direct Loan) Program loan or **Federal Family Education Loan (FFEL) Program** loan that is owned by the U.S. Department of Education (ED) is assigned to ED's **Default Resolution Group** for collection. Defaulted **FFEL Program** loans that are not owned by ED will be assigned to a **guaranty agency** for collection. For defaulted Federal Perkins Loans, you'll need to check with the school from which you borrowed to find out about loan repayment.

If you are unsure which type(s) of loan(s) you have, check your original loan documents or use the **National Student Loan Data System (NSLDS®)**. Note that information about any private student loan you may have received will not be included in NSLDS.

You have several options for getting your loan out of default. These include

- [loan repayment](#).
- [loan rehabilitation](#), and
- [loan consolidation](#).

Loan Repayment

One option for getting out of default is repaying your defaulted student loan in full. Get repayment information for your loan(s) to learn about how to repay and where to send payments:

- [Repayment information for defaulted Direct Loans](#) (includes TEACH Grants that have been converted to Direct Unsubsidized Loans)
- [Repayment information for defaulted FFEL Program loans](#)
- Repayment information for defaulted Federal Perkins Loans—contact the school where you received your Perkins Loan

top ↻

Loan Rehabilitation

Another option for getting your loan out of default is loan rehabilitation. To rehabilitate your Direct Loan or FFEL Program loan, you and ED must agree on a reasonable and affordable payment plan. (Remember, contact your school for your Perkins Loan.)

Your loan is rehabilitated only after you have voluntarily made the agreed-upon payments on time and the loan has been purchased by a **lender**. Outstanding **collection costs** may be added to the **principal** balance.

Note: Payments that have already been collected from you—for example, through the [Administrative Wage Garnishment \(AWG\)](#) process or through legal action taken against you to collect your defaulted loan—do not count toward your rehabilitation payments. (Through AWG, payments will be deducted from your wages until your defaulted loan is removed from default status.)

Once your loan is rehabilitated, you may regain eligibility for benefits that were available on your loan before you defaulted. Those benefits may include **deferment**, **forbearance**, a choice of repayment plans, **loan forgiveness**, and eligibility for additional **federal student aid**.

Other benefits of loan rehabilitation include the removal of

- the default status on your defaulted loan,
- the default status reported to the national credit bureaus,
- wage garnishment, and
- any withholding of your income tax refund made by the Internal Revenue Service (IRS).

After rehabilitation, your monthly payment may be more than the amount you paid while you were rehabilitating your loan. Collection costs may be added to your principal balance, increasing the total amount you owe. Delinquencies (late payments) reported before the loan defaulted will not be removed from your credit report.





A defaulted student loan may impact your credit rating. Find out [how to get a free credit report and what to do if you find errors in your credit report](#).

[top](#)

Loan Consolidation

You also have an option for getting out of default through loan consolidation. Loan consolidation allows you to pay off the outstanding combined balance(s) for one or more federal student loans to create a new single loan with a fixed **interest rate**.

A defaulted **federal student loan** may be included in a consolidation loan after you've made arrangements with ED and made several voluntary payments (contact your school for information about making payments on a Perkins Loan). Usually, you would be required to make at least three consecutive, voluntary, and on-time payments prior to consolidation.

Note: A guaranty agency may charge collection or late fees up to 18.5 percent of the outstanding loan (including the principal and interest). The fees become part of the principal for the consolidation loan. For example, a defaulted loan of \$8,500 plus \$1,500 of accrued interest = \$10,000. Fees of \$1,850 can be added to the \$10,000, which means the consolidation loan will be made for \$11,850.

[Consolidate your loan\(s\)](#) through a **Direct Consolidation Loan**.

[top](#)

Quick Links

[Resolving Disputes](#)

[Loan Servicers](#)

[Repayment Plans](#)

[Leave Us Feedback](#)

Contact Us

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[Call Us](#)

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Glossary

Default

Failure to repay a loan according to the terms agreed to in the promissory note. For most federal student loans, you will default if you have not made a payment in more than 270 days. You may ...

Direct Loan

A federal student loan, made through the William D. Ford Federal Direct Loan Program, for which eligible students and parents borrow directly from the U.S. Department of Education at participating ...

Federal Family Education Loan (FFEL) Program

Under this program, private lenders provided loans to students that were guaranteed by the federal government. These loans included Subsidized Federal Stafford Loans, Unsubsidized Federal Stafford ...

FFEL Program

Federal Family Education Loan Program

Guaranty Agency

A state agency or a private, nonprofit organization that administers Federal Family Education Loan (FFEL) Program loans.

Lender

The organization that made the loan initially; the lender could be the borrower's school; a bank, credit union, or other lending institution; or the U.S. Department of Education.

Collection Costs

Expenses charged on defaulted federal student loans that are added to the outstanding principal balance of the loan. These expenses can be up to 18.5 percent of the principal and interest for...

Principal

The total sum of money borrowed plus any interest that has been capitalized.

Deferment

A postponement of payment on a loan that is allowed under certain conditions and during which interest does not accrue on Direct Subsidized Loans, Subsidized Federal Stafford Loans, and Federal Per...

Forbearance

A period during which your monthly loan payments are temporarily suspended or reduced. Your lender may grant you a forbearance if you are willing but unable to make loan payments due to certain typ...

Loan Forgiveness

The cancellation of all or some portion of your remaining federal student loan balance. If your loan is forgiven, you are no longer responsible for repaying that remaining portion of the loan. ...

Federal Student Aid

Financial aid from the federal government to help you pay for education expenses at an eligible college or career school. Grants, loans and work-study are types of federal student aid. You must com...

Interest Rate

The percentage at which interest is calculated on your loan(s).

Federal Student Loan

A loan funded by the federal government to help pay for your education. A federal student loan is borrowed money you must repay with interest.

Direct Consolidation Loan

A federal loan made by the U.S. Department of Education that allows you to combine one or more federal student loans into one new loan. As a result of consolidation, you will only have to make one ...

COMPASS
SAMPLE ENGLISH (NATIVE SPEAKER) PLACEMENT TEST

PART I: READING PLACEMENT

Sample passage 1 --- Humanities

When I'm in New York but feeling lonely for Wyoming I look for the Western movie ads in the subway. But the men I see in those posters with their stern, humorless looks remind me of no one I know in the East. In our earnestness to romanticize the cowboy we've ironically disesteemed his true character. If he's "strong and silent" it's because there's probably no one to talk to. If he "rides away into the sunset" it's because he's been on horseback since four in the morning moving cattle and he's trying, fifteen hours later, to get home to his family. If he's a "rugged individualist" he's also part of a team: ranch work is teamwork and even the glorified open-range cowboys of the 1880s rode up and down the Chisholm Trail in the company of twenty or thirty other riders. It's not toughness but "toughing it out" that counts. In other words, this macho, cultural artifact the cowboy has become is simply a man who possesses resilience, patience, and an instinct for survival. "Cowboys are just like a pile of rocks --- everything happens to them. They get climbed on, kicked, rained and snowed on, scuffed up by the wind. Their job is 'just to take it'," one old-timer told me.

Adapted from Gretel Ehrlich, *The Solace of open Spaces*. © 1985 by Gretel Ehrlich.

Referring

- 1.) According to the passage, cowboys are probably "strong and silent" because:
- their work leaves them no time for conversation.
 - They have been cautioned not to complain.
 - There is no one nearby to listen to them
 - Their work makes them too tired to talk

Reasoning

- (2) For which of the following statements does the passage give apparently contradictory evidence?
- The cowboy's work takes endurance.
 - Cowboys work alone.
 - Cowboys are adequately paid.
 - The cowboy's image has become romanticized in American culture.
 - Cowboys think of themselves as humorless.

Prior-Knowledge

- (3) A subway can best be described as:
- a bus route through town.
 - an underground train.
 - a pedestrian right-of-way.
 - an exit ramp.

Sample Passage 2 --- Practical Reading

Regular tune-ups of your heating system will cut heating costs and will most likely increase the lifetime and safety of the system. When a service technician performs a tune-up, he or she should test the efficiency of your heating system.

The technician should measure the efficiency of your system both before and after servicing it and provide you with a copy of the results. Combustion efficiency is determined indirectly, based on some of the following tests: 1) temperature of the flue (or chimney); 2) percent carbon dioxide or percent oxygen in the atmosphere; 3) presence of carbon monoxide in the atmosphere; and 4) draft. Incomplete combustion of fuel is the main contributor to low efficiency. If the technician cannot raise the combustion efficiency up to at least 75% after tuning your heating system, you should consider installing a new system or at least modifying your present system to increase its efficiency.

Reasoning

- (1) The passage suggests that, if carbon monoxide is present in the atmosphere, it is likely that the:
- heating system is losing efficiency due to incomplete combustion.
 - Heating system only needs minor repairs and will most likely function for a number of years.
 - Temperature of the flue will be lower than expected.
 - Heating system cannot be repaired and must be replaced.

Referring

- (2) According to the passage, when performing a tune-up of a heating system, the service technician should:
- ensure that the combustion efficiency is at least 25%
 - modify the heating system before initially measuring efficiency.
 - measure combustion efficiency both before and after servicing the system.
 - ignore the age of the heating system.

Prior-Knowledge

- (3) Combustion can best be described as a process
- fueling.
 - charging.
 - cooling.
 - burning.

PART 2: WRITING PLACEMENT

During the Writing test, you are presented with a short essay similar to the one shown below and are asked to find any errors in grammar, punctuation, usage, and style. When you find one, you should move your cursor to one of the words you wish to change and hit the enter key. The screen will then show five different options for changing that section. If you decide not to change anything, you can always select the first option, which will always be the original wording. After finishing any revisions you wish to make, you will be asked two additional questions about the essay.

The essay shown below has the same number and types of errors as on the real COMPASS test. However, in this sample only 3 sentences have been selected to demonstrate possible choices. Those sentences are in **bold type** in the essay, and then are shown below with the possible options. These are followed by a sample end-of-essay question.

-----Start of Essay-----

An increasing number of lakes and rivers in the northern United States invaded are being by a mussel no larger than a fingernail. The zebra mussel probably steamed about a transatlantic ship sometime in the mid-1980s from the Caspian Sea into U.S. waters. Despite its growth was explosive, partly because the species **was preyed upon by very few native predators in its new environment**. As a consequence, the zebra mussels did find a plentiful food supply. They eat huge amounts of phytoplankton, which are tiny free-floating sea organisms that dwell in water. **Scientists are concerned when the mussels** may compete aggressively with other species that depend on the same food supply.

Others concerned by the invading species are industry, public utilities, and boat owners. Zebra mussels cluster in huge colonies, being anchored themselves to any hard surface. These colonies can clog your water intake pipes of electric and water treatment plants. Fishery specialists are currently casting about and baiting their hooks to gun down control methods that will cause the lowest amount of damage to water supplies and other aquatic species. Two of the alternatives exploring are interrupting the species reproductive cycle and finding a bacterium harmful only to zebra mussels.

-----End of Essay-----

Segment 1: (Ensuring Grammatical Agreement)

- a. an increasing number of lakes and rivers
- b. an increasingly number of lakes and rivers
- c. a number increasing of lakes and rivers
- d. a number increasingly of lakes and rivers
- e. an increasing of lakes and rivers

Segment 3: (Relating Clauses)

- a. Scientists are concerned when the mussels
- b. Scientists are concerned that if the mussels
- c. Scientists are concerned wherein the mussels
- d. Scientists are concerned that the mussels
- e. Scientists are concerned as if the mussels

Segment 2: (Avoiding Redundancy)

- a. was preyed upon by very few native predators in its new environment.
- b. found very few predators in its new environment.
- c. found very few native predators and was seldom eaten in its new environment.
- d. was preyed on by very few native predator species in its new environment.
- e. was seldom eaten or preyed on by native predator species in its new environment.

End-of-Essay Question (Making Decisions about Cohesive Devices)

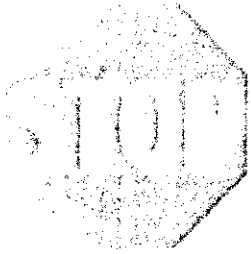
The writer wishes to add a sentence at the end of Paragraph 1 that will serve as a transition between Paragraphs 1 and 2 and will establish the main focus of the essay. Which of the following sentences most effectively fulfills that purpose?

- a. The zebra mussel will provide a difficult challenge for public utility managers.
- b. The zebra mussel is only the latest in a series of newly introduced species to thrive in the U.S.
- c. No one knows how far south and west the zebra mussel is likely to spread, but scientists think they may be on the trail of important clues.
- d. Although small in size, the zebra mussel may become a huge problem for pleasure boat owners in North American waterways.
- e. Despite its size, however, the zebra mussel may have a dramatic effect on North American waterways.

Answers to Sample Questions:

Reading Passage 1: (1) C (2) B (3) B Reading Passage 2: (1) A (2) C (3) D Writing: (1) A (2) B (3) D (4) E

COMPASS SAMPLE MATHEMATICS PLACEMENT TEST



**DO NOT TAKE THE MATH PLACEMENT TEST
OR REGISTER FOR YOUR MATH COURSE
UNTIL YOU HAVE READ THIS INFORMATION
CAREFULLY!**

If you want information on how to prepare for the Math Placement Exam or about what SCCC Math courses contain to help you determine how accurate your placement is, then please visit the Math Department Web site at:

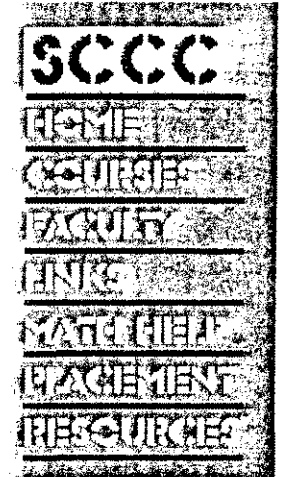
<http://www.seattlecentral.edu/learn/math>

We encourage you to use these materials to prepare for the exam before you take it.

Look for the Placement Link on the Web Site.



If you have already taken the Exam, explore the links for the class you were placed into AND the course just below it. Pay attention to the links labeled "Are You Ready For MATXXX?" If you feel that you have been placed too high or you are not yet ready to take the course you were placed into, you can register for a course below your placement to make sure you get a solid review. If you feel you were placed too low, then we recommend using these website materials to prepare to take the exam again once you have properly reviewed.



About this test: The COMPASS computerized mathematics test is different from the ASSET pencil-and-paper test. When you begin the math test, you are asked at which level of math you wish to begin: pre-algebra, algebra, or college algebra. It will make no difference where you begin. As you answer questions correctly, they will get more difficult; if you answer them incorrectly, they will get easier. You will probably be tested at several different levels of math. Eventually, the computer will place you in the highest level of math class you achieve.

Timing: You will have unlimited time to do this test. It does not affect your grade in any way.

Materials: There is a CALCULATOR built into the program for you to use; the Testing Office will also lend a scientific calculator. You may also bring your own if you wish as long as it is **not a graphing calculator**. You will also be given pencils and as much scratch paper as you need to work out the problems

PLEASE NOTE: Although the COMPASS TEST allows use of a calculator for testing, the Math Unit at Central DOES NOT RECOMMEND USING A CALCULATOR for test placement into Math 081 (PreAlgebra). Students should have whole number skills without a calculator for Math 081. If you do not, the Basic Studies Division teaches ABE Math to gain these skills. If students use a calculator on these basic problems, they risk being placed in a higher level of math without the skills to succeed.

This test covers:

Pre-Algebra:

Basic operations with integers, fractions & decimals, exponents, ratios and proportions, percentages, conversions between fractions and decimals, multiples and factors of integers, absolute values of numbers, averages (arithmetic means), order concepts (greater than / less than), estimation skills, number theory, counting problems and simple probability.

Algebra:

(Elementary) Substituting values in algebraic equations, setting up equations for given situations, basic operations with polynomials, factoring polynomials, solving polynomial equations by factoring, formula manipulation and field axioms, linear equations in one variable, exponents, linear inequalities in one variable. **(Intermediate)** Rational Expressions, exponents, systems of linear equations in two variables, quadratic formulas, absolute value equations and inequalities. **(Coordinate Geometry)** Linear equations in two variables, distance formulas in the plane, graphic conics (circles, parabola, etc), graphing relations in the plane, graphing systems of equations and functions, midpoint formulas.

College Algebra (Calculus):

Functions, exponents, complex numbers, arithmetic and geometric sequences and series, factorials, matrices (basic operations, equations, and determinants), systems of linear equations in three or more variables, logic and proof techniques, roots of polynomials.

Trigonometry:

Trigonometric functions and identities, right-triangle trigonometry, trigonometric equations and inequalities, graphs of trigonometric functions, special angles (multiples of 30 and 45 degrees), polar coordinates.

Below are some sample questions from each of the levels of the COMPASS math test. The answers can be found on the last page.

Pre-Algebra Sample Questions: BASIC STUDIES MATH, MATH 081, MATH 084

(Computing an Arithmetic Average)

1. What is the average (arithmetic mean) of 8, 7, 7, 5, 3, 2, and 2?

- (a) $3\frac{1}{7}$ (b) $4\frac{5}{6}$ (c) $4\frac{6}{7}$ (d) 5 (e) $6\frac{4}{5}$

(Basic Operations with Decimals)

2. Ben is making wooden toys for the next arts and crafts sale. Each toy costs Ben \$1.80 to make. If he sells the toys for \$3.00 each, how many will he have to sell to make a profit of exactly \$36.00?

- (a) 12 (b) 20 (c) 30 (d) 60 (e) 108

(Basic Operations with Fractions)

3. How many yards of material from a 24-yard length of cloth remain after 3 pieces, each $3\frac{1}{2}$ yards long, and 5 pieces, each $2\frac{1}{4}$ yards long, are removed?

- (a) $2\frac{1}{4}$ (b) $4\frac{1}{4}$ (c) $4\frac{5}{6}$ (d) $10\frac{1}{4}$ (e) $10\frac{5}{6}$

(Percentages)

4. Phillip charged \$400 worth of goods on his credit card. On his first bill, he was not charged any interest, and he made a payment of \$20. He then charged another \$18 worth of goods. On his second bill a month later, he was charged 2% interest on his entire unpaid balance. How much interest was Phillip charged on his second bill?

- (a) \$8.76 (b) \$7.96 (c) \$7.60 (d) \$7.24 (e) \$6.63

(Order Concepts --- greater than / less than)

5. From $<$, \leq , $=$, $>$, \geq , \neq choose ALL the symbols that make the statement $25 - 5$ ___ $14 + 3$ true.

- (a) $=, \geq, >$ (b) $\leq, <, \neq$ (c) $\neq, >, \geq$ (d) $\geq, =$ (e) $\neq, <$

(Exponents)

6. Evaluate and simplify: $5^2 + 3^0$

- (a) 25 (b) 28 (c) 13 (d) 26 (e) 10

Algebra Sample Questions: MATH 084, 085, 098, 103, 107, 109, 116 / 141 (previously 122)

(Elementary Algebra: Linear Equations in One Variable)

1. A student has earned scores of 87, 81, and 88 on the first 3 of 4 tests. If the student wants an average (arithmetic mean) of exactly 87, what score must s/he earn on the fourth test?
- A. 85 B. 86 C. 87 D. 92 E. 93

(Elementary Algebra: Basic Operations with Polynomials)

2. Which of the following expressions represents the product of 3 less than twice x and 2 more than the quantity 3 times x ?
- A. $-6x^2 + 25x + 6$ B. $6x^2 + 5x + 6$ C. $6x^2 - 5x + 6$ D. $6x^2 - 5x - 6$
E. $6x^2 - 13 - 6$

(Elementary Algebra: Substituting Values in Algebraic Expression)

3. If $x = -1$ and $y = 2$, what is the value of the expression $2x^3 - 3xy$?
- A. 8 B. 4 C. -1 D. -4 E. -8

(Intermediate Algebra: Rational Expressions)

4. For all $r \neq \pm 2$, $\frac{r^2 - 5r + 6}{r^2 - 4} =$
- A. $\frac{r-3}{r+2}$ B. $\frac{r-2}{r+2}$ C. $\frac{r-2}{r+3}$ D. $\frac{r+3}{r-2}$ E. $\frac{r+3}{r+2}$

(Coordinate Geometry: Linear Equations in 2 variables)

5. What is the equation of the line that contains the points with (x,y) coordinates $(-3,7)$ and $(5,-1)$?
- A. $y = 3x - 2$ B. $y = x + 10$ C. $y = -\frac{1}{3}x + 8$ D. $y = -\frac{3}{4}x + \frac{11}{4}$ E. $y = -x + 4$

(Systems of Linear Equations in 2 Variables)

6. The x -coordinate of the solution of the system $\begin{cases} 3x + 6y = 4 \\ x - 3y = 1 \end{cases}$ is
- A. $\frac{6}{5}$ B. $\frac{1}{3}$ C. 1 D. $\frac{1}{15}$ E. $\frac{5}{3}$

(Basic Operations with Polynomials)

7. Solve: $(4x^2y)(-3x^5y^4)$
- A. $-12x^{10}y^4$ B. $-12x^7y^5$ C. $x^{-3}y^{-3}$ D. $-12x^7y^4$ E. $x^{10}y^4$

(Solving Polynomial Equations by Factoring)

8. The solutions of $x^2 - 2x - 24 = 24$ are:
- A. 6, -4 B. 8, -6 C. 2, 48 D. 20, 30 E. 0, 2

College Algebra (Calculus) Sample Questions:**MATH 109, MATH 116 / 141 (previously 122), MATH 116 / 142 (previously 123)**

(Complex Numbers)

1. For $i = \sqrt{-1}$, if $3i(2+5i) = x + 6i$, then $x = ?$
- A. -15 B. 5 C. 5i D. 15i E. 27i

(Functions)

2. If $f(4) = 0$ and $f(6) = 6$, which of the following could represent $f(x)$?

- A. $\frac{2}{3}x - 4$ B. $x + 2$ C. $x - 4$ D. $\frac{3}{2}x + 6$ E. $3x - 12$

(Roots of Polynomials)

3. What is the value of m in the equation $3x^2 - 5x = m$ if one root is equal to zero?

- A. 8 B. 3 C. $\frac{3}{5}$ D. 0 E. -5

(Exponents)

4. Find a number with no negative exponents equivalent to $\left[\frac{1}{2} - \frac{1}{3}\right]^{-1}$

- A. 4 B. 0 C. 2 D. 6 E. 3

(Roots of Polynomials)

5. Which of the following is true of the roots of the equation $x^2 - 6x + 8 = 0$?

- A. They are opposite in sign and equal.
B. They are opposite in sign and the larger root is positive.
C. They are opposite in sign and the larger root is negative.
D. They are both positive.
E. They are both negative.

(Arithmetic and Geometric Sequences and Series)

6. Find the fifth term and the eighth term of the geometric sequence: 8, 4, 2, 1, ...

- A. 16, 128 B. 16, 64 C. $\frac{1}{2}, \frac{1}{8}$ D. $\frac{1}{8}, \frac{1}{16}$ E. $\frac{1}{2}, \frac{1}{16}$

7. Find the sums of the infinite geometric series: $1 - \frac{1}{2} + \frac{1}{4} - \frac{1}{8} + \dots$

- A. $\frac{3}{2}$ B. 1 C. $\frac{2}{3}$ D. ∞ E. $\frac{1}{4}$

Trigonometry Sample Questions: MATH 116 / 142 (previously 123), MATH 151 (previously 124)

(Trigonometric Functions and Identities)

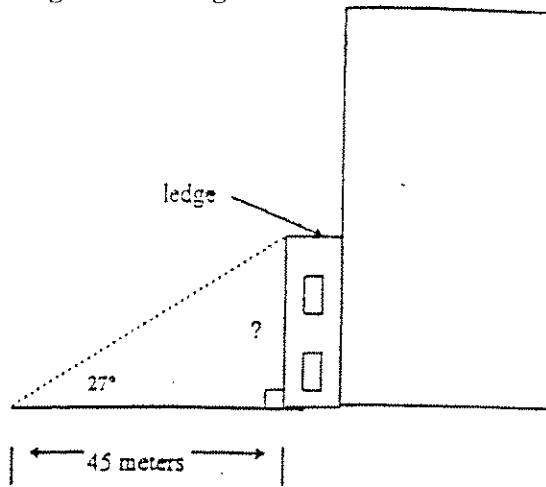
1. Which of the following is equivalent to $\frac{1 - \cos^2 \theta}{\cos^2 \theta}$?

- A. $\sec^2 \theta$ B. $(\csc^2 \theta) - 1$ C. $\tan^2 \theta$ D. $\sin^2 \theta$ E. $\frac{1}{-\sin^2 \theta}$

(Right Triangle Trigonometry)

2. From a point on the ground the angle of elevation to a ledge on a building is 27° , and the distance to the base of the building is 45 meters. How many meters high is the ledge?

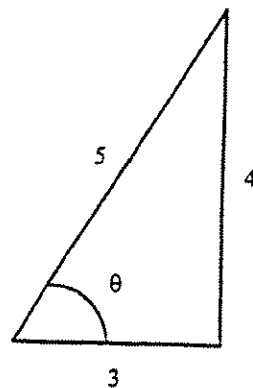
- A. $\frac{45}{\sin 27^\circ}$
 B. $\frac{45}{\tan 27^\circ}$
 C. $45 \sin 27^\circ$
 D. $45 \cos 27^\circ$
 E. $45 \tan 27^\circ$



(Trigonometric Functions and Identities)

3. Find the values of the trigonometric functions of θ if θ is the angle of the pictured right triangle.
 In following order: sin, cos, tan, csc, sec, cot

- A. $\frac{4}{5}, \frac{3}{5}, \frac{4}{3}, \frac{5}{4}, \frac{5}{3}, \frac{3}{4}$
 B. $\frac{5}{4}, \frac{5}{3}, \frac{3}{4}, \frac{4}{5}, \frac{5}{3}, \frac{3}{4}$
 C. $\frac{3}{5}, \frac{4}{5}, \frac{4}{3}, \frac{5}{4}, \frac{5}{3}, \frac{1}{4}$
 D. $1, \frac{5}{3}, \frac{3}{4}, 1, \frac{3}{5}, \frac{4}{3}$
 E. $\frac{4}{5}, \frac{1}{5}, \frac{4}{3}, \frac{5}{4}, \frac{5}{3}, \frac{3}{4}$



Answers to Sample Questions

Pre-Algebra Questions

1. C
2. C
3. A
4. B
5. C
6. D

Algebra Questions

1. D
2. D
3. B
4. A
5. E
6. A
7. B
8. B

College Algebra Questions

1. A
2. E
3. D
4. D
5. D
6. E
7. C

Trigonometry Questions

1. C
2. E
3. A

Want to prepare?

Books:

Chart Your Success on the COMPASS (2nd Edition), by Callahan, Commander & Cotter,

The CUNY Math COMPASS Exam Review, by Richard N. Aufman

COMPASS Exam Secrets Study Guide, published by Mometrix Media LLC.

InterAct with ACT: A Methodical Approach to the COMPASS/ACT Exam, by Constantin, Kittler, Pierre, & Wilkens

The SAT I for Dummies (5th Edition), by Susan Vlk

These **free websites** can also be helpful. They provide exercises, examples and explanations for all levels of math:

www.khanacademy.com (highly recommended free video instruction site)

www.algebrahelp.com

www.aplusmath.com

www.purplemath.com

www.math.com

www.teach-nology.com/worksheets/math/

For instance, do you know how to . . .

| | | | |
|--|---|--|---|
| Convert a whole number to a . . . | . . . decimal? Place a decimal point and the digit 0 to the right of the number. $58 = 58.0$ | . . . fraction? The number becomes the numerator of a fraction with a denominator of 1. $58 = \frac{58}{1}$ | . . . percentage? Place two 0 digits and % symbol to the right of the number. $58 = 5800\%$ |
| Convert a decimal to a . . . | . . . fraction? The decimal (without the decimal point) becomes the numerator & the place value of the rightmost digit becomes the denominator. Reduce to lowest terms. $1.62 = \frac{162}{100} = \frac{81}{50}$ | | . . . percent? Move the decimal point two places to the right (adding zeroes, if necessary) and use a % symbol. $0.017 = 1.7\%$ |
| Convert a fraction to a . . . | . . . decimal? Divide the numerator by the denominator. $\frac{3}{5} = 3 \div 5 = 0.6$ | | . . . percent? First, convert the fraction into a decimal (see left). Then, convert the decimal into a percent (see above). $\frac{4}{5} = 4 \div 5 = 0.8 = 80\%$ |
| Convert a percent to a . . . | . . . fraction? The percent becomes the numerator with a denominator of 100. Reduce to lowest terms. $5\% = \frac{5}{100} = \frac{1}{20}$ | | . . . decimal? Write a decimal point to the right of the percent, then move it two places left (adding zeroes if necessary) and get rid of the %. $58\% = 58.0\% = 0.58$ |

FAFSA

FREE APPLICATION FOR FEDERAL STUDENT AID

July 1, 2014 – June 30, 2015

Federal Student Aid

PROUD SPONSOR OF THE AMERICAN MIND

Use this form to apply free for federal and state student grants, work-study and loans.

Or apply free online at www.fafsa.gov.

Applying by the Deadlines

For federal aid, submit your application as early as possible, but no earlier than January 1, 2014. We must receive your application no later than June 30, 2015. Your college must have your correct, complete information by your last day of enrollment in the 2014-2015 school year.

For state or college aid, the deadline may be as early as January 2014. See the table to the right for state deadlines. You may also need to complete additional forms.

Check with your high school guidance counselor or a financial aid administrator at your college about state and college sources of student aid and deadlines.

If you are filing close to one of these deadlines, we recommend you file online at www.fafsa.gov. This is the fastest and easiest way to apply for aid.

Using Your Tax Return

We recommend that you complete and submit your FAFSA as soon as possible on or after January 1, 2014. If you (or your parents) need to file a 2013 income tax return with the Internal Revenue Service (IRS), and have not done so yet, you can submit your FAFSA now using estimated tax information, and then you **must correct** that information **after you file** your return.

The easiest way to complete or correct your FAFSA with accurate tax information is by using the IRS Data Retrieval Tool through www.fafsa.gov. In a few simple steps, most students and parents who filed a 2013 tax return can view and transfer their tax return information directly into their FAFSA.

Note: Both parents or both the student and spouse may need to report income information on the FAFSA if they did not file a joint tax return for 2013. For assistance with answering the income information questions in this situation, call 1-800-4-FED-AID.

Filling Out the FAFSA

If you or your family experienced significant changes to your financial situation (such as loss of employment), complete this form to the extent you can and submit it as instructed. Consult with the financial aid office at the college(s) you applied to or plan to attend.

For help in filling out the FAFSA, go to www.studentaid.gov/completfafsa or call 1-800-4-FED-AID (1-800-433-3243). TTY users (for the hearing impaired) may call 1-800-730-8913.

Fill the answer fields directly on your screen or print the form and complete it by hand. Your answers will be read electronically; therefore if you complete the form by hand:

- use black ink and fill in circles completely:
- print clearly in CAPITAL letters and skip a box between words:
- report dollar amounts (such as \$12,356.41) like this:

Correct ● Incorrect ⊗ ✓

| | | | | | | |
|----|---|---|---|---|---|----------|
| 1 | 5 | E | L | M | S | T |
| \$ | 1 | 2 | 3 | 5 | 6 | no cents |

Blue is for student information and purple is for parent information.

Mailing Your FAFSA

After you complete this application, make a copy of pages 3 through 8 for your records. Then mail the original of pages 3 through 8 to:

Federal Student Aid Programs, P.O. Box 4692, Mt. Vernon, IL 62864-4692.

After your application is processed, you will receive a summary of your information in your *Student Aid Report (SAR)*. If you provide an e-mail address, your SAR will be sent by e-mail within three to five days. If you do not provide an e-mail address, your SAR will be mailed to you within three weeks. If you would like to check the status of your FAFSA, go to www.fafsa.gov or call 1-800-4-FED-AID.

Let's Get Started!

Now go to page 3 of the application form and begin filling it out. Refer to the notes as instructed.

APPLICATION DEADLINES

Federal Aid Deadline - June 30, 2015
State Aid Deadlines - See below.

Check with your financial aid administrator for these states and territories:

AL, AS*, AZ, CO, CT, DC, GA, GU†, HI†, IL†, IN†, ME*, MI*, MN*, NE, NM, NV*, PA, PR, RI*, SD*, TN, UT, VA*, VT*, WI and WY*

Pay attention to the symbols that may be listed after your state deadline.

| | |
|----|---|
| AK | AK Education Grant and AK Performance Scholarship - June 30, 2014 |
| AR | Academic Challenge - June 1, 2014 (date received) Workforce Grant - Contact the financial aid office. Higher Education Opportunity Grant - June 1, 2014 (date received) |
| CA | Initial awards - March 2, 2014 + * Additional community college awards - September 2, 2014 (date postmarked) + * |
| CT | February 15, 2014 (date received) # * |
| DC | April 1, 2014 (date received) * For priority consideration, submit application by April 30, 2014. For DCTAG, complete the DC OneApp and submit additional supporting documents on or before April 30, 2014. |
| DE | April 15, 2014 (date received) |
| FL | May 15, 2014 (date processed) |
| IA | July 1, 2014 (date received); earlier priority deadlines may exist for certain programs. * |
| ID | Opportunity Grant - March 1, 2014 (date received) # * |
| IL | As soon as possible after January 1, 2014. Awards made until funds are depleted. |
| IN | March 10, 2014 (date received) |
| KS | April 1, 2014 (date received) # * |
| KY | As soon as possible after January 1, 2014. Awards made until funds are depleted. |
| LA | June 30, 2015 (July 1, 2014 recommended) |
| MA | May 1, 2014 (date received) # |
| MD | March 1, 2014 (date received) |
| ME | May 1, 2014 (date received) |
| MI | March 1, 2014 (date received) |
| MN | 30 days after term starts (date received) |
| MO | April 1, 2014 (date received) |
| MS | MTAG and MESH Grants - September 15, 2014 (date received) HELP Scholarship - March 31, 2014 (date received) |
| MT | March 1, 2014 (date received) # |
| NC | As soon as possible after January 1, 2014. Awards made until funds are depleted. |
| ND | April 15, 2014 (date received) # Early priority deadlines may exist for institutional programs. |
| NH | NH is not offering a state grant this year. |
| NJ | 2013-2014 Tuition Aid Grant recipients - June 1, 2014 (date received) All other applicants - October 1, 2014, fall & spring terms (date received) - March 1, 2015, spring term only (date received) |
| NY | June 30, 2015 (date received) * |
| OH | October 1, 2014 (date received) |
| OK | March 1, 2014 (date received) # |
| OR | OSAC Private Scholarships - March 1, 2014 Oregon Opportunity Grant - February 1, 2014 |
| PA | All first-time applicants at a community college; a business/trade/technical school; a hospital school of nursing; or enrolled in a non-transferable two-year program - August 1, 2014 (date received) All other applicants - May 1, 2014 (date received) |
| RI | March 1, 2014 (date received) # |
| SC | Tuition Grants - June 30, 2014 (date received) SC Commission on Higher Education Need-based Grants - As soon as possible after January 1, 2014. Awards made until funds are depleted. |
| TN | State Grant - Prior-year recipients receive award if eligible and apply by March 1, 2014. All other awards made to neediest applicants who apply by March 1, 2014, until funds are depleted. State Lottery - fall term, September 1, 2014 (date received); spring & summer terms, February 1, 2015 (date received) |
| VT | As soon as possible after January 1, 2014. Awards made until funds are depleted. * |
| WA | As soon as possible after January 1, 2014. Awards made until funds are depleted. |
| WV | PROMISE Scholarship - March 1, 2014. New applicants must also submit additional application at www.cfww.com . Contact your financial aid administrator or your state agency. WV Higher Education Grant Program - April 15, 2014 |

STATE AID DEADLINES

For priority consideration, submit application by date specified.
+ Applicants encouraged to obtain proof of mailing.
* Additional form may be required.

Notes for question 8 (page 3)

Enter your Social Security Number (SSN). If you are a resident of the Freely Associated States (i.e., the Republic of Palau, the Republic of the Marshall Islands, or the Federated States of Micronesia) and were issued an identification number beginning with "666" when submitting a FAFSA previously, enter that number here. If you are a first-time applicant from the Freely Associated States, enter "666" in the first three boxes of the SSN field and leave the remaining six positions blank and we will create an identification number to be used for federal student aid purposes.

Notes for questions 14 and 15 (page 3)

If you are an eligible noncitizen, write in your eight- or nine-digit Alien Registration Number. Generally, you are an eligible noncitizen if you are (1) a permanent U.S. resident with a Permanent Resident Card (I-551); (2) a conditional permanent resident with a Conditional Green Card (I-551C); (3) the holder of an Arrival-Departure Record (I-94) from the Department of Homeland Security showing any one of the following designations: "Refugee," "Asylum Granted," "Parolee" (I-94 confirms that you were paroled for a minimum of one year and status has not expired), T-Visa holder (T-1, T-2, T-3, etc.) or "Cuban-Haitian Entrant;" or (4) the holder of a valid certification or eligibility letter from the Department of Health and Human Services showing a designation of "Victim of human trafficking."

If you are in the U.S. on an F1 or F2 student visa, a J1 or J2 exchange visitor visa, or a G series visa (pertaining to international organizations), select "No, I am not a citizen or eligible noncitizen." You will not be eligible for federal student aid. If you have a Social Security Number but are not a citizen or an eligible noncitizen, you should still complete the FAFSA because you may be eligible for state or college aid.

Notes for questions 16 and 17 (page 3)

Report your marital status as of the date you sign your FAFSA. If your marital status changes after you sign your FAFSA, check with the **financial aid office at the college**. Consistent with the Supreme Court decision holding Section 3 of the Defense of Marriage Act (DOMA) unconstitutional, same-sex couples must report their marital status as married if they were legally married in a state or other jurisdiction (foreign country) that permits same-sex marriage, without regard to where the couple resides.

Notes for question 22 (page 3)

The Selective Service System, and the registration requirement for young men, preserves America's ability to provide manpower in an emergency to the U.S. Armed Forces (Army, Navy, Air Force, Marines or Coast Guard). Almost all men—ages 18 through 25—must register. For more information about Selective Service, visit www.sss.gov.

Notes for questions 33 (page 4) and 81 (page 6)

If you filed or will file a foreign tax return, a tax return with Puerto Rico, another U.S. territory (e.g., Guam, American Samoa, the U.S. Virgin Islands, Swain's Island or the Northern Marianas Islands) or one of the Freely Associated States, use the information from that return to fill out this form. If you filed a foreign return, convert all monetary units to U.S. dollars, using the exchange rate that is in effect today. To view the daily exchange rate, go to www.federalreserve.gov/releases/h10/current.

Notes for questions 35 (page 4) and 83 (page 6)

In general, a person is eligible to file a 1040A or 1040EZ if he or she makes less than \$100,000, does not itemize deductions, does not receive income from his or her own business or farm and does not receive alimony. A person is not eligible to file a 1040A or 1040EZ if he or she makes \$100,000 or more, itemizes deductions, receives income from his or her own business or farm, is self-employed, receives alimony or is required to file Schedule D for capital gains. If you filed a 1040 only to claim the American Opportunity Tax Credit or Lifetime Learning Tax Credit, and you would have otherwise been eligible to file a 1040A or 1040EZ, answer "Yes" to this question. If you filed a 1040 and were not required to file a tax return, answer "Yes" to this question.

Notes for questions 35 (page 4) and 87 (page 7) — Notes for those who filed a 1040EZ

On the 1040EZ, if a person didn't check either box on line 5, enter 01 if he or she is single or has never been married, or 02 if he or she is married. If a person checked either the "you" or "spouse" box on line 5, use 1040EZ worksheet line F to determine the number of exemptions (\$3,800 equals one exemption).

Notes for questions 42 and 43 (page 4), 45j (page 5), and 91 and 92 (page 7)

Net worth means current value minus debt. If net worth is negative, enter 0.

Investments include real estate (do not include the home in which you live), rental property (includes a unit within a family home that has its own entrance, kitchen, and bath rented to someone other than a family member), trust funds, UGMA and UTMA accounts, money market funds, mutual funds, certificates of deposit, stocks, stock options, bonds, other securities, installment and land sale contracts (including mortgages held), commodities, etc.

Investments also include qualified educational benefits or education savings accounts (e.g., Coverdell savings accounts, 529 college savings plans and the refund value of 529 prepaid tuition plans). For a student who does not report parental information, the accounts owned by the student (and/or the student's spouse) are reported as student investments in question 42. For a student who must report parental information, the accounts are reported as parental investments in question 91, including all accounts owned by the student and all accounts owned by the parents for any member of the household.

Money received, or paid on your behalf, also includes distributions to you (the student beneficiary) from a 529 plan that is owned by someone other than you or your parents (such as your grandparents, aunts, and uncles). You must include these distribution amounts in question 45j.

Investments do not include the home you live in, the value of life insurance, retirement plans (401(k) plans, pension funds, annuities, non-education IRAs, Keogh plans, etc.) or cash, savings and checking accounts already reported in questions 41 and 90.

Investments also do not include UGMA and UTMA accounts for which you are the custodian, but not the owner.

Investment value means the current balance or market value of these investments as of today. Investment debt means only those debts that are related to the investments.

Business and/or investment farm value includes the market value of land, buildings, machinery, equipment, inventory, etc. Business and/or investment farm debt means only those debts for which the business or investment farm was used as collateral.

Business value does not include the value of a small business if your family owns and controls more than 50 percent of the business and the business has 100 or fewer full-time or full-time equivalent employees. For small business value, your family includes (1) persons directly related to you, such as a parent, sister or cousin, or (2) persons who are or were related to you by marriage, such as a spouse, stepparent or sister-in-law.

Investment farm value does not include the value of a family farm that you (your spouse and/or your parents) live on and operate.

Notes for question 49 (page 5)

Answer "Yes" if you are currently serving in the U.S. Armed Forces or are a National Guard or Reserves enlistee who is on active duty for other than state or training purposes.

Answer "No" if you are a National Guard or Reserves enlistee who is on active duty for state or training purposes.

Notes for question 50 (page 5)

Answer "Yes" (you are a veteran) if you (1) have engaged in active duty (including basic training) in the U.S. Armed Forces, or are a National Guard or Reserves enlistee who was called to active duty for other than state or training purposes, or were a cadet or midshipman at one of the service academies, **and** (2) were released under a condition other than dishonorable. Also answer "Yes" if you are not a veteran now but will be one by June 30, 2015.

Answer "No" (you are not a veteran) if you (1) have never engaged in active duty (including basic training) in the U.S. Armed Forces, (2) are currently an ROTC student or a cadet or midshipman at a service academy, (3) are a National Guard or Reserves enlistee activated only for state or training purposes, or (4) were engaged in active duty in the U.S. Armed Forces but released under dishonorable conditions.

Also answer "No" if you are currently serving in the U.S. Armed Forces and will continue to serve through June 30, 2015.

27. What is the name of the high school where you received or will receive your high school diploma? Enter the complete high school name, and the city and state where the high school is located.

28. Will you have your first bachelor's degree before July 1, 2014?

High School Name

High School City

STATE

Yes 1 No 2

29. When you begin the 2014-2015 school year, what will be your grade level?

- Never attended college and 1st year undergraduate 0
- Attended college before and 1st year undergraduate 1
- 2nd year undergraduate/sophomore 2
- 3rd year undergraduate/junior 3
- 4th year undergraduate/senior 4
- 5th year/other undergraduate 5
- 1st year graduate/professional 6
- Continuing graduate/professional or beyond 7

30. When you begin the 2014-2015 school year, what degree or certificate will you be working on?

- 1st bachelor's degree 1
- 2nd bachelor's degree 2
- Associate degree (occupational or technical program) 3
- Associate degree (general education or transfer program) 4
- Certificate or diploma (occupational, technical or education program of less than two years) 5
- Certificate or diploma (occupational, technical or education program of two or more years) 6
- Teaching credential (nondegree program) 7
- Graduate or professional degree 8
- Other/undecided 9

31. Are you interested in being considered for work-study?

Yes 1 No 2 Don't know 3

Step Two (Student):

Answer questions 32–58 about yourself (the student). If you were never married or are separated, divorced or widowed, answer only about yourself. If you are married or remarried as of today, include information about your spouse (husband or wife).

32. For 2013, have you (the student) completed your IRS income tax return or another tax return listed in question 33?

- I have already completed my return 1
- I will file but have not yet completed my return 2
- I'm not going to file. **Skip to question 39.** 3

33. What income tax return did you file or will you file for 2013?

- IRS 1040 1
- IRS 1040A or 1040EZ 2
- A foreign tax return. **See Notes page 2.** 3
- A tax return with Puerto Rico, another U.S. territory, or Freely Associated State. **See Notes page 2.** 4

34. For 2013, what is or will be your tax filing status according to your tax return?

- Single 1
- Head of household 4
- Married—filed joint return 2
- Married—filed separate return 3
- Qualifying widow(er) 5
- Don't know 6

35. If you have filed or will file a 1040, were you eligible to file a 1040A or 1040EZ? **See Notes page 2.**

Yes 1 No 2 Don't know 3

For questions 36–45, if the answer is zero or the question does not apply to you, enter 0. Report whole dollar amounts with no cents.

36. What was your (and spouse's) adjusted gross income for 2013? Adjusted gross income is on IRS Form 1040—line 37; 1040A—line 21; or 1040EZ—line 4. \$

37. Enter your (and spouse's) income tax for 2013. Income tax amount is on IRS Form 1040—line 55; 1040A—line 35; or 1040EZ—line 10. \$

38. Enter your (and spouse's) exemptions for 2013. Exemptions are on IRS Form 1040—line 6d or Form 1040A—line 6d. For Form 1040EZ, **see Notes page 2.**

Questions 39 and 40 ask about earnings (wages, salaries, tips, etc.) in 2013. Answer the questions whether or not a tax return was filed. This information may be on the W-2 forms, or on IRS Form 1040—lines 7 + 12 + 18 + Box 14 (Code A) of IRS Schedule K-1 (Form 1065); on 1040A—line 7; or on 1040EZ—line 1. If any individual earning item is negative, do not include that item in your calculation.

39. How much did you earn from working in 2013? \$

40. How much did your spouse earn from working in 2013? \$

41. As of today, what is your (and spouse's) total current balance of cash, savings and checking accounts? **Don't include** student financial aid. \$

42. As of today, what is the net worth of your (and spouse's) investments, including real estate? **Don't include** the home you live in. Net worth means current value minus debt. **See Notes page 2.** \$

43. As of today, what is the net worth of your (and spouse's) current businesses and/or investment farms? **Don't include** a family farm or family business with 100 or fewer full-time or full-time equivalent employees. **See Notes page 2.** \$

44. Student's 2013 Additional Financial Information (Enter the combined amounts for you and your spouse.)

a. Education credits (American Opportunity Tax Credit and Lifetime Learning Tax Credit) from IRS Form 1040—line 49 or 1040A—line 31. \$

| | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|
| | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|

b. Child support paid because of divorce or separation or as a result of a legal requirement. **Don't include** support for children in your household, as reported in question 95. \$

| | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|
| | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|

c. Taxable earnings from need-based employment programs, such as Federal Work-Study and need-based employment portions of fellowships and assistantships. \$

| | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|
| | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|

d. Taxable student grant and scholarship aid reported to the IRS in your adjusted gross income. Includes AmeriCorps benefits (awards, living allowances and interest accrual payments), as well as grant and scholarship portions of fellowships and assistantships. \$

| | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|
| | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|

e. Combat pay or special combat pay. Only enter the amount that was taxable and included in your adjusted gross income. **Don't include** untaxed combat pay. \$

| | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|
| | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|

f. Earnings from work under a cooperative education program offered by a college. \$

| | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|
| | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|

45. Student's 2013 Untaxed Income (Enter the combined amounts for you and your spouse.)

a. Payments to tax-deferred pension and retirement savings plans (paid directly or withheld from earnings), including, but not limited to, amounts reported on the W-2 forms in Boxes 12a through 12d, codes D, E, F, G, H and S. **Don't include** amounts reported in code DD (employer contributions toward employee health benefits). \$

| | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|
| | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|

b. IRA deductions and payments to self-employed SEP, SIMPLE, Keogh and other qualified plans from IRS Form 1040—line 28 + line 32 or 1040A—line 17. \$

| | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|
| | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|

c. Child support received for any of your children. **Don't include** foster care or adoption payments. \$

| | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|
| | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|

d. Tax exempt interest income from IRS Form 1040—line 8b or 1040A—line 8b. \$

| | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|
| | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|

e. Untaxed portions of IRA distributions from IRS Form 1040—lines (15a minus 15b) or 1040A—lines (11a minus 11b). Exclude rollovers. If negative, enter a zero here. \$

| | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|
| | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|

f. Untaxed portions of pensions from IRS Form 1040—lines (16a minus 16b) or 1040A—lines (12a minus 12b). Exclude rollovers. If negative, enter a zero here. \$

| | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|
| | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|

g. Housing, food and other living allowances paid to members of the military, clergy and others (including cash payments and cash value of benefits). **Don't include** the value of on-base military housing or the value of a basic military allowance for housing. \$

| | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|
| | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|

h. Veterans noneducation benefits, such as Disability, Death Pension, or Dependency & Indemnity Compensation (DIC) and/or VA Educational Work-Study allowances. \$

| | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|
| | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|

i. Other untaxed income not reported in items 45a through 45h, such as workers' compensation, disability, etc. Also include the untaxed portions of health savings accounts from IRS Form 1040—line 25. **Don't include** extended foster care benefits, student aid, earned income credit, additional child tax credit, welfare payments, untaxed Social Security benefits, Supplemental Security Income, Workforce Investment Act educational benefits, on-base military housing or a military housing allowance, combat pay, benefits from flexible spending arrangements (e.g., cafeteria plans), foreign income exclusion or credit for federal tax on special fuels. \$

| | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|
| | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|

j. Money received, or paid on your behalf (e.g., bills), not reported elsewhere on this form. This includes money that you received from a parent whose financial information is not reported on this form and that is not part of a legal child support agreement. **See Notes page 2.** \$

| | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|
| | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|

Step Three (Student): Answer the questions in this step to determine if you will need to provide parental information. Once you answer "Yes" to any of the questions in this step, skip Step Four and go to Step Five on page 8.

46. Were you born before January 1, 1991? Yes 1 No 2

47. As of today, are you married? (Also answer "Yes" if you are separated but not divorced.) Yes 1 No 2

48. At the beginning of the 2014-2015 school year, will you be working on a master's or doctorate program (such as an MA, MBA, MD, JD, PhD, EdD, graduate certificate, etc.)? Yes 1 No 2

49. Are you currently serving on active duty in the U.S. Armed Forces for purposes other than training? **See Notes page 2.** Yes 1 No 2

50. Are you a veteran of the U.S. Armed Forces? **See Notes page 2.** Yes 1 No 2

51. Do you now have or will you have children who will receive more than half of their support from you between July 1, 2014 and June 30, 2015? Yes 1 No 2

52. Do you have dependents (other than your children or spouse) who live with you and who receive more than half of their support from you, now and through June 30, 2015? Yes 1 No 2

53. 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? **See Notes page 9.** Yes 1 No 2

54. As determined by a court in your state of legal residence, are you or were you an emancipated minor? **See Notes page 9.** Yes 1 No 2

55. As determined by a court in your state of legal residence, are you or were you in legal guardianship? **See Notes page 9.** Yes 1 No 2

56. At any time on or after July 1, 2013, 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? **See Notes page 9.** Yes 1 No 2

57. At any time on or after July 1, 2013, did the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless? **See Notes page 9.** Yes 1 No 2

58. At any time on or after July 1, 2013, 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? **See Notes page 9.** Yes 1 No 2

For questions 85–94, if the answer is zero or the question does not apply, enter 0. Report whole dollar amounts with no cents.

85. What was your parents' adjusted gross income for 2013? Adjusted gross income is on IRS Form 1040—line 37; 1040A—line 21; or 1040EZ—line 4. \$

| | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|
| | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|

86. Enter your parents' income tax for 2013. Income tax amount is on IRS Form 1040—line 55; 1040A—line 35; or 1040EZ—line 10. \$

| | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|
| | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|

87. Enter your parents' exemptions for 2013. Exemptions are on IRS Form 1040—line 6d or on Form 1040A—line 6d. For Form 1040EZ, see Notes page 2.

| | |
|--|--|
| | |
|--|--|

Questions 88 and 89 ask about earnings (wages, salaries, tips, etc.) in 2013. Answer the questions whether or not a tax return was filed. This information may be on the W-2 forms, or on IRS Form 1040—lines 7 + 12 + 18 + Box 14 (Code A) of IRS Schedule K-1 (Form 1065); on 1040A—line 7; or on 1040EZ—line 1. If any individual earning item is negative, do not include that item in your calculation.

88. How much did Parent 1 (father/mother/stepparent) earn from working in 2013? \$

| | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|
| | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|

89. How much did Parent 2 (father/mother/stepparent) earn from working in 2013? \$

| | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|
| | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|

90. As of today, what is your parents' total current balance of cash, savings and checking accounts? \$

| | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|
| | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|

91. As of today, what is the net worth of your parents' investments, including real estate? **Don't include** the home in which your parents live. Net worth means current value minus debt. See Notes page 2. \$

| | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|
| | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|

92. As of today, what is the net worth of your parents' current businesses and/or investment farms? **Don't include** a family farm or family business with 100 or fewer full-time or full-time equivalent employees. See Notes page 2. \$

| | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|
| | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|

93. Parents' 2013 Additional Financial Information (Enter the amounts for your parent[s].)
- a. Education credits (American Opportunity Tax Credit and Lifetime Learning Tax Credit) from IRS Form 1040—line 49 or 1040A—line 31. \$

| | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|
| | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|
 - b. Child support paid because of divorce or separation or as a result of a legal requirement. **Don't include** support for children in your parents' household, as reported in question 73. \$

| | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|
| | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|
 - c. Your parents' taxable earnings from need-based employment programs, such as Federal Work-Study and need-based employment portions of fellowships and assistantships. \$

| | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|
| | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|
 - d. Your parents' taxable student grant and scholarship aid **reported to the IRS in your parents' adjusted gross income**. Includes AmeriCorps benefits (awards, living allowances and interest accrual payments), as well as grant and scholarship portions of fellowships and assistantships. \$

| | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|
| | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|
 - e. Combat pay or special combat pay. Only enter the amount that was taxable and included in your parents' adjusted gross income. Do not enter untaxed combat pay. \$

| | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|
| | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|
 - f. Earnings from work under a cooperative education program offered by a college. \$

| | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|
| | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|

94. Parents' 2013 Untaxed Income (Enter the amounts for your parent[s].)
- a. Payments to tax-deferred pension and retirement savings plans (paid directly or withheld from earnings), including, but not limited to, amounts reported on the W-2 forms in Boxes 12a through 12d, codes D, E, F, G, H and S. **Don't include** amounts reported in code DD (employer contributions toward employee health benefits). \$

| | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|
| | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|
 - b. IRA deductions and payments to self-employed SEP, SIMPLE, Keogh and other qualified plans from IRS Form 1040—line 28 + line 32 or 1040A—line 17. \$

| | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|
| | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|
 - c. Child support received for any of your parents' children. **Don't include** foster care or adoption payments. \$

| | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|
| | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|
 - d. Tax exempt interest income from IRS Form 1040—line 8b or 1040A—line 8b. \$

| | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|
| | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|
 - e. Untaxed portions of IRA distributions from IRS Form 1040—lines (15a minus 15b) or 1040A—lines (11a minus 11b). Exclude rollovers. If negative, enter a zero here. \$

| | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|
| | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|
 - f. Untaxed portions of pensions from IRS Form 1040—lines (16a minus 16b) or 1040A—lines (12a minus 12b). Exclude rollovers. If negative, enter a zero here. \$

| | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|
| | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|
 - g. Housing, food and other living allowances paid to members of the military, clergy and others (including cash payments and cash value of benefits). **Don't include** the value of on-base military housing or the value of a basic military allowance for housing. \$

| | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|
| | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|
 - h. Veterans noneducation benefits, such as Disability, Death Pension, or Dependency & Indemnity Compensation (DIC) and/or VA Educational Work-Study allowances. \$

| | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|
| | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|
 - i. Other untaxed income not reported in Items 94a through 94h, such as workers' compensation, disability, etc. Also include the untaxed portions of health savings accounts from IRS Form 1040—line 25. **Don't include** extended foster care benefits, student aid, earned income credit, additional child tax credit, welfare payments, untaxed Social Security benefits, Supplemental Security Income, Workforce Investment Act educational benefits, on-base military housing or a military housing allowance, combat pay, benefits from flexible spending arrangements (e.g., cafeteria plans), foreign income exclusion or credit for federal tax on special fuels. \$

| | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|
| | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|

Step Five (Student): Complete this step only if you (the student) answered "Yes" to any questions in Step Three.

95. How many people are in your household?

Include:

- yourself (and your spouse),
- your children, if you will provide more than half of their support between July 1, 2014 and June 30, 2015, and
- other people if they now live with you, you provide more than half of their support and you will continue to provide more than half of their support between July 1, 2014 and June 30, 2015.

| | |
|--|--|
| | |
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96. How many people in your (and your spouse's) household (from question 95) will be college students between July 1, 2014 and June 30, 2015? Always count yourself as a college student. Include others only if they will attend, at least half-time in 2014-2015, a program that leads to a college degree or certificate.

| |
|--|
| |
|--|

In 2012 or 2013, did you (or your spouse) or anyone in your household (from question 95) receive benefits from any of the federal programs listed? Mark all that apply. Answering these questions will not reduce eligibility for student aid or these programs. TANF may have a different name in your state. Call 1-800-4-FED-AID to find out the name of the state's program.

97. Supplemental Security Income (SSI) 98. Supplemental Nutrition Assistance Program (SNAP) 99. Free or Reduced Price Lunch 100. Temporary Assistance for Needy Families (TANF) 101. Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)

102. As of today, are you (or your spouse) a dislocated worker? See Notes page 9. Yes ¹ No ² Don't know ³

Step Six (Student): Indicate which colleges you want to receive your FAFSA information.

Enter the six-digit federal school code and your housing plans. You can find the school codes at www.fafsa.gov or by calling 1-800-4-FED-AID. If you cannot obtain the code, write in the complete name, address, city and state of the college. For state aid, you may wish to list your preferred college first. To find out how to have more colleges receive your FAFSA information, read *What is the FAFSA?* on page 10.

| | | | | | | | | | | | | | | | | | | | | | |
|---|-------------------------|--|--|--|--|--|--|--|--|--|--|--|----|---|-----------------|------------------|-------|---|--|--|---|
| <p>103. a</p> <table border="1" style="display: inline-table; vertical-align: middle;"> <tr> <td colspan="6" style="text-align: center;">1ST FEDERAL SCHOOL CODE</td> </tr> <tr> <td style="width: 15px; height: 15px;"></td> <td style="width: 15px; height: 15px;"></td> <td style="width: 15px; height: 15px;"></td> <td style="width: 15px; height: 15px;"></td> <td style="width: 15px; height: 15px;"></td> <td style="width: 15px; height: 15px;"></td> </tr> </table> | 1ST FEDERAL SCHOOL CODE | | | | | | | | | | | | OR | <table border="1" style="display: inline-table; vertical-align: middle;"> <tr> <td style="width: 60%; height: 20px;">NAME OF COLLEGE</td> </tr> <tr> <td style="width: 60%; height: 20px;">ADDRESS AND CITY</td> </tr> </table> | NAME OF COLLEGE | ADDRESS AND CITY | STATE | <table border="1" style="display: inline-table; vertical-align: middle;"> <tr> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> </tr> </table> | | | <p>103. b</p> <p>HOUSING PLANS</p> <p>on campus <input type="radio"/> ¹</p> <p>with parent <input type="radio"/> ²</p> <p>off campus <input type="radio"/> ³</p> |
| 1ST FEDERAL SCHOOL CODE | | | | | | | | | | | | | | | | | | | | | |
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| NAME OF COLLEGE | | | | | | | | | | | | | | | | | | | | | |
| ADDRESS AND CITY | | | | | | | | | | | | | | | | | | | | | |
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| <p>103. c</p> <table border="1" style="display: inline-table; vertical-align: middle;"> <tr> <td colspan="6" style="text-align: center;">2ND FEDERAL SCHOOL CODE</td> </tr> <tr> <td style="width: 15px; height: 15px;"></td> <td style="width: 15px; height: 15px;"></td> <td style="width: 15px; height: 15px;"></td> <td style="width: 15px; height: 15px;"></td> <td style="width: 15px; height: 15px;"></td> <td style="width: 15px; height: 15px;"></td> </tr> </table> | 2ND FEDERAL SCHOOL CODE | | | | | | | | | | | | OR | <table border="1" style="display: inline-table; vertical-align: middle;"> <tr> <td style="width: 60%; height: 20px;">NAME OF COLLEGE</td> </tr> <tr> <td style="width: 60%; height: 20px;">ADDRESS AND CITY</td> </tr> </table> | NAME OF COLLEGE | ADDRESS AND CITY | STATE | <table border="1" style="display: inline-table; vertical-align: middle;"> <tr> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> </tr> </table> | | | <p>103. d</p> <p>on campus <input type="radio"/> ¹</p> <p>with parent <input type="radio"/> ²</p> <p>off campus <input type="radio"/> ³</p> |
| 2ND FEDERAL SCHOOL CODE | | | | | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | | | | |
| NAME OF COLLEGE | | | | | | | | | | | | | | | | | | | | | |
| ADDRESS AND CITY | | | | | | | | | | | | | | | | | | | | | |
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| <p>103. e</p> <table border="1" style="display: inline-table; vertical-align: middle;"> <tr> <td colspan="6" style="text-align: center;">3RD FEDERAL SCHOOL CODE</td> </tr> <tr> <td style="width: 15px; height: 15px;"></td> <td style="width: 15px; height: 15px;"></td> <td style="width: 15px; height: 15px;"></td> <td style="width: 15px; height: 15px;"></td> <td style="width: 15px; height: 15px;"></td> <td style="width: 15px; height: 15px;"></td> </tr> </table> | 3RD FEDERAL SCHOOL CODE | | | | | | | | | | | | OR | <table border="1" style="display: inline-table; vertical-align: middle;"> <tr> <td style="width: 60%; height: 20px;">NAME OF COLLEGE</td> </tr> <tr> <td style="width: 60%; height: 20px;">ADDRESS AND CITY</td> </tr> </table> | NAME OF COLLEGE | ADDRESS AND CITY | STATE | <table border="1" style="display: inline-table; vertical-align: middle;"> <tr> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> </tr> </table> | | | <p>103. f</p> <p>on campus <input type="radio"/> ¹</p> <p>with parent <input type="radio"/> ²</p> <p>off campus <input type="radio"/> ³</p> |
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Step Seven (Student and Parent): Read, sign and date.

If you are the student, by signing this application you certify that you (1) will use federal and/or state student financial aid only to pay the cost of attending an institution of higher education, (2) are not in default on a federal student loan or have made satisfactory arrangements to repay it, (3) do not owe money back on a federal student grant or have made satisfactory arrangements to repay it, (4) will notify your college if you default on a federal student loan and (5) will not receive a Federal Pell Grant from more than one college for the same period of time.

If you are the parent or the student, by signing this application you certify that all of the information you provided is true and complete to the best of your knowledge and you agree, if asked, to provide information that will verify the accuracy of your completed form. This information may include U.S. or state income tax forms that you filed or are required to file. Also, you certify that you understand that the Secretary of Education has the authority to verify information reported on this application with the Internal Revenue Service and other federal agencies. If you sign any document related to the federal student aid programs electronically using a personal identification number (PIN), you certify that you are the person identified by the PIN and have not disclosed that PIN to anyone else. If you purposely give false or misleading information, you may be fined up to \$20,000, sent to prison, or both.

104. Date this form was completed

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|-------|-----|--|--|----------------------------|----|----------------------------|
| MONTH | DAY | | | 2014 <input type="radio"/> | or | 2015 <input type="radio"/> |
| | | | | | | |

105. Student (Sign below)

| |
|--|
| 1 |
| Parent (A parent from Step Four sign below.) |
| 2 |

| | | | | | | | | | | | | | | | | | | | | | | |
|---|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
| <p>If you or your family paid a fee for someone to fill out this form or to advise you on how to fill it out, that person must complete this part.</p> <p>Preparer's name, firm and address</p> <hr style="border: 0; border-top: 1px solid black; margin-bottom: 5px;"/> <hr style="border: 0; border-top: 1px solid black; margin-bottom: 5px;"/> | <p>106. Preparer's Social Security Number (or 107)</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 15px; height: 15px;"></td> <td style="width: 15px; height: 15px;"></td> <td style="width: 15px; height: 15px;"></td> <td style="width: 15px; height: 15px;"></td> <td style="width: 15px; height: 15px;"></td> <td style="width: 15px; height: 15px;"></td> <td style="width: 15px; height: 15px;"></td> <td style="width: 15px; height: 15px;"></td> <td style="width: 15px; height: 15px;"></td> <td style="width: 15px; height: 15px;"></td> </tr> </table> <p>107. Employer ID number (or 106)</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 15px; height: 15px;"></td> <td style="width: 15px; height: 15px;"></td> <td style="width: 15px; height: 15px;"></td> <td style="width: 15px; height: 15px;"></td> <td style="width: 15px; height: 15px;"></td> <td style="width: 15px; height: 15px;"></td> <td style="width: 15px; height: 15px;"></td> <td style="width: 15px; height: 15px;"></td> <td style="width: 15px; height: 15px;"></td> <td style="width: 15px; height: 15px;"></td> </tr> </table> <p>108. Preparer's signature and date</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50px; height: 20px;"></td> </tr> </table> | | | | | | | | | | | | | | | | | | | | | |
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| <p>COLLEGE USE ONLY</p> <p>D/O <input type="radio"/> ¹ Homeless Youth Determination <input type="radio"/> ⁴</p> <p>FAA Signature</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50px; height: 20px;"></td> </tr> </table> | | <p>FEDERAL SCHOOL CODE</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 15px; height: 15px;"></td> <td style="width: 15px; height: 15px;"></td> <td style="width: 15px; height: 15px;"></td> <td style="width: 15px; height: 15px;"></td> <td style="width: 15px; height: 15px;"></td> <td style="width: 15px; height: 15px;"></td> <td style="width: 15px; height: 15px;"></td> <td style="width: 15px; height: 15px;"></td> </tr> </table> | | | | | | | | |
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| <p>DATA ENTRY USE ONLY: <input type="radio"/> P <input type="radio"/> * <input type="radio"/> L <input type="radio"/> E</p> | | | | | | | | | | |

Notes for question 53 (page 5)

Answer **"Yes"** if at any time since you turned age 13:

- You had no living parent (biological or adoptive), even if you are now adopted; or
- You were in foster care, even if you are no longer in foster care today; or
- You were a dependent or ward of the court, even if you are no longer a dependent or ward of the court today. For federal student aid purposes, someone who is incarcerated is not considered a ward of the court.

The financial aid administrator at your school may require you to provide proof that you were in foster care or a dependent or ward of the court.

Notes for questions 54 and 55 (page 5)

The definition of legal guardianship does not include your parents, even if they were appointed by a court to be your guardians. You are also not considered a legal guardian of yourself.

Answer **"Yes"** if you can provide a copy of a court's decision that as of today you are an emancipated minor or are in legal guardianship. Also answer **"Yes"** if you can provide a copy of a court's decision that you were an emancipated minor or were in legal guardianship immediately before you reached the age of being an adult in your state. The court must be located in your state of legal residence at the time the court's decision was issued.

Answer **"No"** if you are still a minor and the court decision is no longer in effect or the court decision was not in effect at the time you became an adult.

The financial aid administrator at your college may require you to provide proof that you were an emancipated minor or in legal guardianship.

Notes for questions 56–58 (page 5)

Answer **"Yes"** if you received a determination at any time on or after July 1, 2013, that you were an unaccompanied youth who was homeless or at risk of being homeless.

- **"Homeless"** means lacking fixed, regular and adequate housing. You may be homeless if you are living in shelters, parks, motels or cars, or are temporarily living with other people because you have nowhere else to go. Also, if you are living in any of these situations and fleeing an abusive parent you may be considered homeless even if your parent would provide support and a place to live.
- **"Unaccompanied"** means you are not living in the physical custody of your parent or guardian.
- **"Youth"** means you are 21 years of age or younger or you are still enrolled in high school as of the day you sign this application.

Answer **"No"** if you are not homeless or at risk of being homeless, or do not have a determination. You should contact your financial aid office for assistance if you do not have a determination but believe you are an unaccompanied youth who is homeless or are an unaccompanied youth providing for your own living expenses who is at risk of being homeless.

The financial aid administrator at your college may require you to provide a copy of the determination if you answered **"Yes"** to any of these questions.

Notes for students unable to provide parental information on pages 6 and 7

Under very limited circumstances (for example, your parents are incarcerated; you have left home due to an abusive family environment; or you do not know where your parents are and are unable to contact them), you may be able to submit your FAFSA without parental information. **If you are unable to provide parental information**, skip Steps Four and Five, and go to Step Six. Once you submit your FAFSA without parental data, **you must follow up with the financial aid office at the college you plan to attend**, in order to complete your FAFSA.

Notes for Step Four, questions 59–94 (pages 6 and 7)

Review all instructions below to determine who is considered a parent on this form:

- If your parent was never married and does not live with your other legal parent, or if your parent is widowed or not remarried, answer the questions about that parent.
- If your legal parents (biological and/or adoptive) are not married to each other and **live together**, select "Unmarried and both parents living together" and provide information about both of them regardless of their gender. Do not include any person who is not married to your parent and who is not a legal or biological parent. Contact 1-800-4-FED-AID for assistance in completing questions 80-94.
- If your parents are married, select "Married or remarried." Consistent with the Supreme Court decision holding Section 3 of the Defense of Marriage Act (DOMA) unconstitutional, same-sex couples must report their marital status as married if they were legally married in a state or other jurisdiction (foreign country) that permits same-sex marriage, without regard to where the couple resides. If your legal parents are divorced but living together, select "Unmarried and both parents living together." If your legal parents are separated but living together, select "Married or remarried," not "Divorced or separated."
- If your parents are divorced or separated, answer the questions about the parent you lived with more during the past 12 months. (If you did not live with one parent more than the other, 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 this parent is remarried as of today, answer the questions about that parent and your stepparent.
- If your widowed parent is remarried as of today, answer the questions about that parent and your stepparent.

Notes for questions 84 (page 6) and 102 (page 8)

In general, a person may be considered a dislocated worker if he or she:

- is receiving unemployment benefits due to being laid off or losing a job and is unlikely to return to a previous occupation;
- has been laid off or received a lay-off notice from a job;
- was self-employed but is now unemployed due to economic conditions or natural disaster; or
- is a displaced homemaker. A displaced homemaker is generally a person who previously provided unpaid services to the family (e.g., a stay-at-home mom or dad), is no longer supported by the husband or wife, is unemployed or underemployed, and is having trouble finding or upgrading employment.

If a person quits work, generally he or she is not considered a dislocated worker even if, for example, the person is receiving unemployment benefits.

Answer **"Yes"** to question 84 if your parent is a dislocated worker. Answer **"Yes"** to question 102 if you or your spouse is a dislocated worker.

Answer **"No"** to question 84 if your parent is not a dislocated worker. Answer **"No"** to question 102 if neither you nor your spouse is a dislocated worker.

Answer **"Don't know"** to question 84 if you are not sure whether your parent is a dislocated worker. Answer **"Don't know"** to question 102 if you are not sure whether you or your spouse is a dislocated worker. You can contact your financial aid office for assistance in answering these questions.

The financial aid administrator at your college may require you to provide proof that your parent is a dislocated worker, if you answered **"Yes"** to question 84, or that you or your spouse is a dislocated worker, if you answered **"Yes"** to question 102.

What is the FAFSA™?

Why fill out a FAFSA?

The **Free Application for Federal Student Aid** (FAFSA) is the first step in the financial aid process. You use the FAFSA to apply for federal student aid, such as grants, loans and work-study. In addition, most states and colleges use information from the FAFSA to award nonfederal aid.

Why all the questions?

The questions on the FAFSA are required to calculate your Expected Family Contribution (EFC). The EFC measures your family's financial strength and is used to determine your eligibility for federal student aid. Your state and the colleges you list may also use some of your responses. They will determine if you may be eligible for school or state aid, in addition to federal aid.

How do I find out what my Expected Family Contribution (EFC) is?

Your EFC will be listed on your *Student Aid Report* (SAR). Your SAR summarizes the information you submitted on your FAFSA. It is important to review your SAR to make sure all of your information is correct and complete. Make corrections or provide additional information, as necessary.

How much aid will I receive?

Using the information on your FAFSA and your EFC, the financial aid office at your college will determine the amount of aid you will receive. The college will use your EFC to prepare a financial aid package to help you meet your financial need. Financial need is the difference between your EFC and your college's cost of attendance (which can include living expenses), as determined by the college. If you or your family have unusual circumstances that should be taken into account, contact your college's financial aid office. Some examples of unusual circumstances are: unusual medical or dental expenses or a large change in income from last year to this year.

When will I receive the aid?

Any financial aid you are eligible to receive will be paid to you through your college. Typically, your college will first use the aid to pay tuition, fees and room and board (if provided by the college). Any remaining aid is paid to you for your other educational expenses. If you are eligible for a Federal Pell Grant, you may receive it from only one college for the same period of enrollment.

How can I have more colleges receive my FAFSA information?

If you are completing a paper FAFSA, you can only list four colleges in the school code step. You may add more colleges by doing one of the following:

1. Use the Federal Student Aid PIN you will receive after your FAFSA has been processed and go to *FAFSA on the Web* at www.fafsa.gov. Click the "Login" button on the home page to log in to *FAFSA on the Web*, then click "Make FAFSA Corrections."
2. Use the *Student Aid Report* (SAR), which you will receive after your FAFSA is processed. Your Data Release Number (DRN) verifies your identity and will be listed on the first page of your SAR. You can call 1-800-4-FED-AID and provide your DRN to a customer service representative, who will add more school codes for you.
3. Provide your DRN to the financial aid administrator at the college you want added, and he or she can add their school code to your FAFSA.

Note: Your FAFSA record can only list up to ten school codes. If there are ten school codes on your record, any new school codes that you add will replace one or more of the school codes listed.

Where can I receive more information on student aid?

The best place for information about student financial aid is the financial aid office at the college you plan to attend. The financial aid administrator can tell you about student aid available from your state, the college itself and other sources.

- You can also visit our web site StudentAid.gov.
- For information by phone you can call our Federal Student Aid Information Center at 1-800-4-FED-AID (1-800-433-3243). TTY users (for the hearing impaired) may call 1-800-730-8913.
- You can also check with your high school counselor, your state aid agency or your local library's reference section.

Information about other nonfederal assistance may be available from foundations, religious organizations, community organizations and civic groups, as well as organizations related to your field of interest, such as the American Medical Association or American Bar Association. Check with your parents' employers or unions to see if they award scholarships or have tuition payment plans.

Information on the Privacy Act and use of your Social Security Number

We use the information that you provide on this form to determine if you are eligible to receive federal student financial aid and the amount that you are eligible to receive. Sections 483 and 484 of the Higher Education Act of 1965, as amended, give us the authority to ask you and your parents these questions, and to collect the Social Security Numbers of you and your parents. We use your Social Security Number to verify your identity and retrieve your records, and we may request your Social Security Number again for those purposes.

State and institutional student financial aid programs may also use the information that you provide on this form to determine if you are eligible to receive state and institutional aid and the need that you have for such aid. Therefore, we will disclose the information that you provide on this form to each institution you list in questions 103a - 103h, state agencies in your state of legal residence and the state agencies of the states in which the colleges that you list in questions 103a - 103h are located.

If you are applying solely for federal aid, you must answer all of the following questions that apply to you: 1-9, 14-16, 18, 21-23, 26, 28-29, 32-37, 39-59, 61-68, 70, 73-86, 88-102, 104-105. If you do not answer these questions, you will not receive federal aid.

Without your consent, we may disclose information that you provide to entities under a published "routine use." Under such a routine use, we may disclose information to third parties that we have authorized to assist us in administering the above programs; to other federal agencies under computer matching programs, such as those with the Internal Revenue Service, Social Security Administration, Selective Service System, Department of Homeland Security, Department of Justice and Veterans Affairs; to your parents or spouse; and to members of Congress if you ask them to help you with student aid questions.

If the federal government, the U.S. Department of Education, or an employee of the U.S. Department of Education is involved in litigation, we may send information to the Department of Justice, or a court or adjudicative body, if the disclosure is related to financial aid and certain conditions are met. In addition, we may send your information to a foreign, federal, state, or local enforcement agency if the information that you submitted indicates a violation or potential violation of law, for which that agency has jurisdiction for investigation or prosecution. Finally, we may send information regarding a claim that is determined to be valid and overdue to a consumer reporting agency. This information includes identifiers from the record; the amount, status and history of the claim; and the program under which the claim arose.

State Certification

By submitting this application, you are giving your state financial aid agency permission to verify any statement on this form and to obtain income tax information for all persons required to report income on this form.

The Paperwork Reduction Act of 1995

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless such collection displays a valid OMB control number, which for this form is 1845-0001. Public reporting burden for this collection of information is estimated to average three hours per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. The obligation to respond to this collection is voluntary. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Federal Student Aid Information Center, P.O. Box 84, Washington, D.C. 20044. Please do not return the completed FAFSA to this address.

We may request additional information from you to process your application more efficiently. We will collect this additional information only as needed and on a voluntary basis.