Fort Zumwalt West High

Senior Class College Bulletin - December Newsletter 2025

https://fzwcounseling.wixsite.com/fzwcounseling/financial-aid-scholarships-1

What is the FAFSA?

The Free Application for Federal Student Aid (FAFSA) is the form you need to fill out to get financial aid from the federal government, state aid programs and institutions. Each year, over 13 million students who file the FAFSA get grants, work-study, and student loans from the US Department of Education. The FAFSA form is available at www.FAFSA.gov through Federal Student Aid.

Who should complete the FAFSA?

Any student, regardless of income, who wants t be considered for federal, state and school financial aid programs. This includes grants, scholarships, work-study funds, and loans.

How long will it take to complete?

It should take people 30 minutes to fill out the FAFSA form, including gathering any personal documents and financial information needed.

Deadlines

- Some states and schools use information from the FAFSA to determine your eligibility for their grants, scholarships and loans. Missing a state deadline doesn't impact your eligibility for federal student aid, so fill out the FAFSA even if you missed the state deadline.
- Missouri State February 2, 2026 – For priority consideration, submit your application. Applications will be accepted through April 1, 2026
- Federal - June 30, 2027
- College Deadline – Check with the school

STUDENTS

If you are planning to attend a Community College, 4-year University or Trade School the FAFSA must be completed (especially if you are using, you're A+ benefits). The FAFSA is for US Citizens and permanent residents. You will need at least one of your parents to contribute information to your FAFSA. If you aren't sure which parent, check this website for help.
https://studentaid.gov/sites/default/files/is-my-parent-a-contributor.jpg

Step 1: Create an FSA ID

Before you can file the FAFSA, you need to create a Federal Student ID. Your FSA ID is the username and password you will use to access all Federal Student Aid websites, including StudentAid.gov. Before you can start your FAFSA, you FSA ID must be verified by the Social Security Administration, which will take a few days, so create your FSA ID early. Put your login in a safe place, maybe with your tax returns.

Step 2: Gather your information

The FAFSA will open in December, here is what you will need to complete it.

- Student FSA ID and password
- Student Social Security number (or alien registration number)
- List of colleges you are applying to
- 2024 federal tax return
- Current asset information (total of cash, savings, checking accounts; net worth of businesses and investments
- Amount of annual child support received
- If dependent student: Parent's date of birth, Social Security number or ITIN, marital status, date parent was married, divorced or widowed, parent's email address

Step 3: Complete the FAFSA

Complete the FAFSA as soon as you can once it opens. Both you and your parent will need to contribute information to the FAFSA

HELPFUL INFO & WEBSITES

Career Planning
- Mappingyourfuture.org
- Stchas.edu/Beready
- mostercollege.com
- Bls.gov/oco/
- Dhe.mo.gov
- Missouriconnections.org
- CareerVoyages.gov
- Careerkey.org
- Mymajors.com
- Careerinfonet.org
- Explorehealthcareers.org

College Info
- Individual college websites
- Collegeboard.com
- Collegeview.com
- atozcolleges.com
- collegecovered.com
- Petersons.com
- Mymajors.com
- Slate.org
- Campustours.com
- Collegeanswer.com

Financial Aid
- finaid.org
- studentaid.ed.gov
- fafsa.ed.gov
- discover.com
- lendedu.com/blog
- dhe.mo.gov (Missouri)
- collegeanswer.com
- sfstl.org

Scholarships
- Meritaid.com
- Fastweb.com
- Studentscholarships.org/newsletter.php
- Scholarshipexperts.com
- Wiredscholar.com
- collegexpress.com
- epsilonsigmaalpha.org
- keepgoingforward.org
- scholarshipowl.com
- Finaid.org
- Raise.me
- Collegecovered.com
- Bold.org
- Stlouisgraduates.org
- Collegeanswer.com
- goingmerry.com
- Studentpaths.com (wacky)
- Sussle.org/scholarship
- http:/scholarshipamerica.org

ACT/SAT-Assistance
- act.org
- number2.com
- princetonreview.com
- march2success.com
- soyouwanna.com (educ)
- eprep.com

Military & ROTC
- Militarycareers.com
- Todaysmilitary.com
- goarmy.com & armyrotc.com
- navy.com & nrotc.navy.mil
- airforce.com & afrotc.com
- marines.com
- goang.com (Air Natl Guard)
- arng.army.mil (Natl Guard)

Military Academies

West Point: admissions.usma.edu

Air Force: academyadmissions.com

Naval Academy - usna.edu

Coast Guard - cga.edu

Merchant Marines usmma.edu

USE YOUR FSA ID TO LOGIN TO YOUR FAFSA. https://studentaid.gov BECAREFUL TO AVOID SITES THAT OFFER TO COMPLETE THE FAFSA FOR A FEE. THEY ARE NOT AFFILIATED WITH THE US DEPARTMENT OF EDUCATION. THE FAFSA IS FREE FOR EVERYONE.

Step 4: Review your FAFSA

Review your FAFSA, and make any corrections necessary before you submit. Confirm that your parent has completed their section. You should receive a confirmation email that your FAFSA form has been received. If not login and check to make sure it was submitted.

Step 5: After you file

It will take several days to weeks to process your FAFSA. The end result of your FAFSA is a report called the **FAFSA Submission Summary. This will have your Student Aid Index (SAI).** The SAI tells you how much federal aid you can expect to receive and what you may be expected to pay towards your education. This does not include any aid you may receive from the state, your college or through private scholarships and loans. Your college should notify you when your financial aid offer is available. It will vary by school. You will need to login into your college portal to retrieve your financial aid offer letter.

PARENTS

Filing the FAFSA is the first step in financial aid to pay for college. Most students, completing the FAFSA requires information from a parent. Filing the FAFSA doesn't not mean you have to provide financial support for your child, but information from at least one parent is required for your child to complete the FAFSA and qualify for federal aid, including the Pell Grant.

Who needs to complete parent information on the FAFSA? The purpose of the FAFSA is to determine household income that can be used to pay for college. For dependent students, the FAFSA requires financial information from at least one biological or adoptive parent. Legal guardians should not complete the parental information section of the FAFSA. In cases of separation or divorce, the parent who provides the most financial support is required to provide financial information. Parents without a social security number can contribute information to the FAFSA. They will need a FSA ID.

Step 1: Create a FSA ID

Create a Federal Student Aid ID separate from your child's, using your own phone number& email address. Your FSA id is the username and password you will use to access all Federal Student Aid websites. Before you can start your FAFSA, your FSA ID must be verified by the Social Security Administration, and will take a few days.

Step 2: Gather your information

- FSA ID and password
- Social Security number (or alien registration number if you are an eligible non-citizen)
- 2024 Federal Tax Return
- Current asset information (total cash, savings, checking accounts; net worth of businesses and investments)
- Amount of annual child support received

Step 3: Complete the FAFSA

Complete the FAFSA as soon as you can once it opens. Your child will start their FAFSA using their own FSA ID, & will invite you as a contributor to enter your financial information. Many schools have different priority filing deadlines. If you miss a deadline, it won't make your student ineligible, but the funding in many programs is offered on a first come, first served basis. Missouri's priority deadline for need based state aid is February 2. You can still receive aid if you complete the FAFSA by April 1, but the amount may depend on the number of applications received.

Step 4: Review your FAFSA application

Review your FAFSA for accuracy and make any corrections necessary before you hit submit. For the FAFSA to be fully submitted, both the student and parent need to complete their sections. Whoever completes last can submit the FAFSA. You should receive a confirmation email from Federal Student Aid.

Step 5: After you file

It could take several days to weeks to process the FAFSA form. Your child will receive a report called the FAFSA Submission Summary with their Student Aid Index. The SAI tells you what federal aid your child can expect to receive and what they are expected to pay towards their education. This will not include state aid, institutional grants or private scholarships.

Don't forget to check…

- ✓ Priority Deadlines for college scholarship consideration
- ✓ Tell the counseling office to send transcripts to the colleges that you applied to
- ✓ Your school email information
- ✓ West website for scholarships
- ✓ Other websites for scholarships

Sample Financial Aid Package

A student names two schools on her FAFSA. Scholarship is based on student's GPA and ACT. After completing the FAFSA the SAI (Student Aid Index) is $15,000 (expected cash from family)

School A: The award is based on cost of attendance at School A. Award letter reflected that she qualified for grants and a Federal Loan. After a college grant and Federal Loan, she has $16,700 left to pay toward her total cost of attendance at the state college. First year college expenses $15,000 (SAI) +$5,500 (Loans) + $1,700 (not covered by aid) = $22,200 out of pocket.

School B: Though the cost of attendance is significantly more at $41,000 annually, between a grant, a scholarship, a Perkins Loan, a Federal Loan and work-study, the remaining out-of-pocket costs of $17,500, based on the total cost of attendance, are much more manageable than anticipated. First year college expenses $15,000 (SAI) +$6,500 (Loans) + $2,500 (not covered by aid) = $24,000 out of pocket. The difference of $1,800

	School A	School B
Cost to Attend:	$24,700	$41,000
AID PACKAGE		
Pell Grant:	0	0
School Scholarship:	0	9,000
College Grant:	2,500	5,500
Work-study:	0	2,500
Perkins Loan:	0	1,000
Federal Loan:	5,500	5,500
Total Financial Aid	$8,000	$23,500
Amount Not Covered	$16,700	$17,500

Selective Service Registration

Law requires all men living in the US, including noncitizens, to register with Selective Service System.
All men must register within 30 days of their 18th birthday. However, late registrations are accepted up until their 26th birthday.
Men who fail to register can be permanently barred from:

- Placement in federally funded job training program
- Any federal & most state & municipal jobs
- Driver's licenses in some states

Immigrant men who fail to register can lose their eligibility to become US citizens before age 31.
To register online go to www.sss.gov –must have SSN. Or you can go to any post office or when filing your FAFSA Form.

FINANCIAL AID 101

Financial aid is a combination of several funding sources for which to pay for education. Financial aid can include all of the following:

SCHOLARSHIPS – Free money from a variety of sources. Most funds will come from the college you attend. Scholarships can also come from outside sources: state agencies, employers, churches, local and community organizations.

GRANTS – Also free money. They are given by federal and state agencies and colleges. Grants, are awarded based on financial need. To determine eligibility for a grant, you must file the FAFSA.

WORK-STUDY – This is a federal program that enables a student to have a part-time campus job and have the funds applied to your tuition. Work-study eligibility is determined by filing the FAFSA. (The college you attend may also offer campus jobs not related to the federal work-study program.)

STUDENT LOANS – Students must pay back loans after you finish college. Most students can obtain a Direct subsidized and/or unsubsidized loan by filing a FAFSA. No credit check required. The maximum amount for a freshman is $5,500.

PARENT PLUS LOANS & PRIVATE LOANS – These are obtained through banks or other financial service agencies. They are based on credit worthiness. In most cases, parents will have to take out the loan or co-sign on student's behalf.

SOMETHING TO THINK ABOUT??

If you complete 15 or more credits each semester, you can graduate with a bachelor's degree in four years or an associate degree in two years. For more information, visit www.dhe.mo.gov/15toFinish

Eating out can cost more than you think. If you eat at a restaurant three times per week instead of using your prepaid dining hall visits, you will spend more than $1,400 per year on meals you already paid for! Choose your meal plan wisely!

NEED TO SEND A TRANSCRIPT:

https://forms.gle/JbtiFnMoY6btksbR6

SCAN ME!!!