FINANCIAL AID TIPS
for the class of 2027



- **MAIN SOURCES of FINANCIAL AID/SCHOLARSHIPS for COLLEGE**
  1. Financial aid offered by the college where student plans to attend (e.g. PathwayOregon Grant at the UO)
  2. U.S. government and state government grants and loans (e.g. Pell Grant, Oregon Promise Grant)
  3. Private scholarships. These are often, *but not always*, one-time payouts of less than $5,000. (e.g. Eugene Elks Lodge Scholarship)

- **FAFSA (Free Application for Federal Student Aid)**
  1. All high-school seniors (U.S. citizens and eligible noncitizens) hoping for *any* type of financial aid should fill out the FAFSA. Even if you're not eligible for federal or state government aid, colleges and private scholarship donors often use the FAFSA to determine how much aid they will give a student. (This includes merit-based aid, not just need-based aid.)
  2. Submit the ***FAFSA*** as soon as possible beginning October 1st. Some funds are distributed on a first-come, first-served basis.
  3. The student and parent(s) start the FAFSA application process by each creating a separate ***FSA ID*** (Federal Student Aid Identification). To determine which parent(s) should create FSA IDs, check out this interactive tool, ***Who counts as a parent on the FAFSA® form?***.
  4. File the FAFSA again for each year you attend college.

- **ORSAA (Oregon State Application for Aid)**
  1. Seniors who have undocumented status, Deferred Action for Childhood Arrivals (DACA) status, and/or Temporary Protected Status (TPS) should fill out the ORSAA instead of the FAFSA.
  2. Submit the ORSAA as soon as possible beginning in early October. Some funds are distributed on a first-come, first-served basis.
  3. File again for each year you attend college.

- **TO QUICKLY ESTIMATE YOUR FAFSA RESULTS**
  1. Students can use the ***Federal Student Aid Estimator*** to find out how much federal student aid they may be eligible for.
  2. This tool will also estimate your Student Aid Index (SAI), the amount the FAFSA determines your family should be able to contribute each year toward the cost of college.
  3. Cost of Attendance (COA) at a particular college can be found on the institution's website. The COA is the total yearly cost of tuition, room, board, fees, and other expenses charged by the college.
  4. COA minus SAI = your financial need (according to the particular college). Some, but not all, schools **cover 100% of calculated financial need** when they send out financial-aid offers to students. Covering 100% of financial need sometimes includes loans.

- **CSS PROFILE**
  1. The CSS Profile is an online application that colleges and scholarship programs use to award non-federal institutional aid (money coming directly from the college or scholarship donor).
  2. Some selective schools require the CSS Profile in addition to the FAFSA.
  3. You may file online beginning October 1st at ***https://cssprofile.collegeboard.org/***.
  4. You should file no later than two weeks before the *earliest* priority filing date specified by your colleges or programs so you have time to fix problems your school(s) identify.

- **FINANCIAL-AID OFFERS** consist of:
  1. Grants/scholarships (money which is not repaid)
  2. Loans (which must be repaid with interest)
  3. Work-study (part-time jobs on campus intended to be applied to college costs)

  Financial-aid offer tips:
  - Financial-aid offers are made after admittance to a school and usually before April 1st of the applicant's senior year. They are sometimes negotiable.
  - Contact the financial-aid office of your selected schools if you have any special conditions or unusual circumstances that might convince them to offer you more aid. Most schools have a specific process for appealing their original offer of aid.
  - If not clearly stated in your offers, ask the financial-aid office of your selected schools if outside scholarship amounts are "stackable" or will be subtracted from your aid package.

IMPORTANT DATES!

Early Fall 2026

- Seniors should sign up for their Senior Interviews. Interviews take place with students' counselors in the SEHS counseling office and are an opportunity to review college plans, clarify the application process, and discuss goals for life after high school. Appointments can be made here: ***https://app.acuityscheduling.com/schedule.php?owner=12457345***.
- For senior updates, access the counseling newsletter here: ***https://sehs.4j.lane.edu/7678_4***.
- Many schools have eliminated the SAT/ACT requirement. Check each school's website for their freshman admission requirements for more details. Don't forget that test-optional schools don't require admissions test scores but do review them if they receive them. And some test-optional schools *require* test scores for scholarship applications. Test-blind schools do not review the scores at all.
- The Oregon Promise Grant application can now be submitted. This grant covers most tuition costs at Oregon community colleges for recent high-school graduates with a GPA of 2.0 or higher. It is due on June 1, 2027. Apply here: ***https://oregonstudentaid.gov/login-to-osac-portals/***.

October 2026

- 1st: FAFSA can now be submitted.
- 1st: ORSAA can now be submitted.
- 1st: CSS Profile can now be submitted.
- 8th: SEHS Financial Aid Night Webinar @ 7 pm. Live Google Meet webinar that includes an overview of financial aid for 2- and 4-year-college-bound juniors and seniors, including Q & A. *Webinar recording*.
- 18th: National College Fair with an emphasis on nationwide and some international colleges, from 1-4:30 pm at the Oregon Convention Center in Portland.
- 19th: National College Fair with an emphasis on nationwide and some international colleges, from 9 am-12 pm at the Oregon Convention Center in Portland.
- 20th: Mid-Willamette College Fair with an emphasis on Pacific Northwest area colleges, from 9:30 am-12 pm at LCC's gymnasium.

November 2026

- 1st: OSAC Scholarships application can be submitted. This is a single "common app"-type application for 600+ scholarships for Oregon students.
- 4th : SEHS FAFSA/ORSAA Completion Workshop @ 6:30 pm in room 6.
- 8th: Virtual National College Fair from 10-3 pm, register here: ***https://www.nacacattend.org/26VirtualNov8***.

December 2026

- Launch of SEHS Junior/Senior Newsletter. This is a digital newsletter that is emailed to families of juniors and seniors and includes helpful videos and reading materials.

January 2027

- Early: LCC Foundation Scholarships application can now be submitted.

February 2027

- 16th: OSAC Scholarship application early-bird deadline @ 11:59 pm. Error-free applications will be entered into a drawing for a $1,000 scholarship.

March 2027

- 1st: OSAC Scholarship application final deadline @ 11:59 pm.
- 1st: LCC Foundation Scholarships application approximate deadline @ 11:59pm.

Spring 2027

- Many local scholarships due.

HELPFUL WEBSITES

https://sehs.4j.lane.edu/7691_4
Current scholarships with an emphasis on local and regional businesses and organizations

https://oregongoestocollege.org/pay/scholarships
Current scholarships from local and national businesses and organizations

https://www.irs.gov/newsroom/tax-benefits-for-education-information-center
Education tax credits

www.fastweb.com
Recommended national scholarship database

https://bigfuture.collegeboard.org/
College planning site owned by the College Board

www.oregonstudentaid.gov
Office of Student Access and Completion (OSAC): Scholarships and grants for Oregon high-school students, including undocumented students

If using the print version, scan to find this document with live links.