

SCHOLARSHIPS \$ FINANCIAL AID 2025-2026

Madison West High School
School Counseling Department



SCHOLARSHIPS AND FINANCIAL AID: Introduction

Regardless of which college or postsecondary program you choose, you'll probably need help paying for your tuition, fees, books, and living expenses. This guide was designed to help you and your family navigate the financial aid and scholarship process.

FINANCIAL AID: What is Financial Aid?

Financial aid is money that is given, paid, or loaned to help students pay for their education. Financial aid often makes it possible for students to attend colleges they would have otherwise thought to be too expensive. Students therefore should never assume that they cannot afford a particular college or university.

Types of financial aid:

1. **Grants** – money that is given to the student, usually because of financial need, that they do not have to pay back.
2. **Scholarships** – money that is awarded because of exceptional academic achievement, an outstanding talent or skill, and/or financial need. These may be awarded by a college or an outside program.
3. **College Work-Study** – money that the student earns by working at a campus job. Sometimes the student is paid directly; other times their wages are credited directly to the tuition balance.
4. **Loans** – borrowed money that must be repaid, generally after you have graduated or left school. Loans can be public (from the state or federal government), or private (from private lenders).

Grants and scholarships are basically “free money”, while loans and college work-study are considered “self-help” programs. Generally, all financial aid is awarded in the form of a “package.” Packages, consisting of grants, scholarships, loans, and/or work-study, are put together by the college’s financial aid office. Since packages will vary from college to college, you should certainly compare the various packages offered.

Financial Aid Acronyms

FAFSA - Free Application for Federal Student Aid

CSS/PROFILE - Supplemental financial aid document required by some colleges (primarily private colleges, but also UW Madison)

SAI - Student Aid Index

SAR - Student Aid Report

Please reach out to college financial aid offices or your West counselor with questions. If the counselor does not know the answer, they will connect you with someone who does!

How Do I Apply for Financial Aid?

- 1. Complete a FAFSA (Free Application for Federal Student Aid) online at www.fafsa.gov. This form will be available online starting October 1, 2025 for the class of 2026. (This date may be subject to change.)**

The FAFSA is a federal form that asks for information on income and assets. For a student entering college in Fall 2026, your family's 2024 tax return information will be reported on the FAFSA via an IRS retrieval tool. (If your financial situation has changed significantly since 2024, you must still use your 2024 tax information to complete the FAFSA. Then, you should follow up with each college financial aid office to discuss the change in your family's financial situation.)

You must submit a FAFSA in order to be considered for all federal financial aid, most state aid, and most college-based financial aid packages. Regardless of the number of schools you apply to, you only need to fill out one FAFSA. Aid is generally awarded on a "first come, first served" basis, so complete the FAFSA early.

Even if you think you won't qualify for need-based aid, you should probably still complete the FAFSA. Colleges and loan programs often want to verify that you are not eligible for federal aid before offering other funds.

First, go to www.fafsa.gov. The student and every contributor (1 or 2 parents/guardians) must create a "FSA ID" to log in and to sign the FAFSA. It can take 1-3 days for the FSA ID to be created and verified. Then you can log in to complete the FAFSA form.

The FAFSA website includes guidance on how and when to fill out the FAFSA in different situations, and which parents need to include information. Please see your counselor if you have questions or concerns about submitting a FAFSA based on immigration status or your family situation.

Double check your responses before you submit. If there are any errors, your FAFSA will be returned to you.

Keep your FSA login information and your tax return from year to year, as you must apply for financial aid every year you are in school.

After you submit the FAFSA online, instructions for viewing your **SAR (Student Aid Report)** will be emailed to you. The colleges you listed on your FAFSA will also be able to view your SAR. Your SAR will tell you if you are eligible for a Federal Grants and inform you of your SAI (Student Aid Index). Your SAI is roughly the amount they have determined a family can afford to pay for your student's education the following year -- it may not match with what you are actually able to pay. If the cost of the college is more than your SAI, you have a financial need and should be eligible for financial aid. This aid, however, may come in the form of loans.

About 30% of families are asked to provide extra **verification** information to colleges to confirm the information on the FAFSA. This does not mean you completed the FAFSA incorrectly. Try to submit verification documents as soon as possible if you are asked for them.

2. Apply for financial aid at each college on your application list. Check each college's website or contact their admissions office to learn about their specific financial aid process and timeline.

Some colleges have their own financial aid application form that you must complete in addition to the FAFSA. This form is generally linked to the application. As you fill out college applications, be sure to check any box indicating you want to be considered for financial aid. Some colleges have priority financial aid/scholarship deadlines that are different from the college's general application deadlines.

Some colleges and scholarship programs also require submission of the **CSS/Financial Aid PROFILE**. The PROFILE is not an application, but a supplemental need analysis document that is used to determine eligibility for private funds and institutional aid (aid from the individual colleges). The PROFILE is available online at cssprofile.collegeboard.org

You will ultimately receive a document called an **"offer of financial assistance" or a "financial aid award letter"** from each college you have applied to. There will be a due date for your reply. Once you've compared colleges' financial aid packages, respond to all by the due date.

Local Tuition Promise Programs (tuition/fees covered for local students below certain income threshold):

[Scholars of Promise](#) - Madison College (requires separate application)

[Bucky's Tuition Promise](#) - UW Madison

[Milwaukee Tuition Promise](#) - UW Milwaukee

[Wisconsin Tuition Promise](#) - Various other University of Wisconsin campuses

3. Apply for additional scholarships from specific colleges, West High School, and outside programs as desired.

College/University Scholarships

All colleges have a financial aid office and many give their own scholarships in addition to need-based aid. Applicants should refer to college financial aid websites or contact these offices for information regarding any scholarships that are available and how to apply for them.

West High Scholarships

Each year about 40 local organizations and donors generously contribute scholarship funds to award to graduating West seniors. The donors establish the criteria for their scholarships. The criteria vary, but may include: academic achievement, leadership, school/community service, financial need, athletic participation, special interests/talents, and intended area of study. GPA for scholarships and eligibility for honors are calculated using the 7th semester GPA. Recipients are selected by the West Scholarship Committee, which meets in the spring.

The West High Scholarship Application opens January 7, 2026 at 8:30 a.m. and closes January 30, 2026 at 4:00 p.m. The application is online. A link will be emailed to seniors via their MMSD email and a link will be available on the [counseling website](#).

In order to be eligible for a West High Scholarship, students must have attended high school in the Madison Metropolitan School District for a minimum of three full semesters, one of which must be the 8th, or final, semester, and they must submit a West High Scholarship Application by the deadline. **WE WILL NOT ACCEPT APPLICATIONS AFTER THE DEADLINE.**

Every year, we have many more deserving students than we have scholarships. In recent years, West has had approximately 65 scholarships to award. Given the large number of worthy students and the limited number of scholarships, it is the intent of the West Scholarship Committee to honor as many students as possible.

Outside Scholarships

Xello Scholarship Portal: Every year the West Counseling Office and MMSD receive information on local scholarship opportunities for seniors, which we post on Xello. To access these listings,

students should go to Classlink, select “Xello,” log in using their MMSD email login, and then click on “College Resources.” Instructions for applying for these scholarships are included in the listings. It is a student’s responsibility to complete the applications and observe deadlines.

DREAMer’s Roadmap: an app that allows you to search for scholarships that are open to undocumented students

The Academic Excellence Scholarship: Given by the State of Wisconsin Higher Education Aids Board. This is a four-year award worth \$2,250 per year, awarded to five seniors, and *payable only if the student attends college in the state of Wisconsin*. HEAB directs each high school to award this to seniors ranked number one in the senior class, as measured by cumulative grade point average through the first semester of senior year. Students are notified in February of their eligibility to apply.

MMSD Tie Breaking Procedure for the Academic Excellence Scholarship and the Wisconsin All State Scholars Scholarship: Often, West will have as many as 30 seniors with cumulative GPAs of 4.0. The district position is that there is no method to fairly and objectively separate one outstanding candidate from another. The seniors with cumulative GPAs of 4.0 will be entered in a random lottery to yield a final rank ordering. The lottery will be supervised by an assistant principal.

Employer Scholarships: Employers of parents and students sometimes offer scholarships for employees and their families.

Scholarship Search Engines: A few scholarship search engines are listed at the end of this guide. Please note that national scholarships tend to have very high numbers of applicants.

4. Consider Funding through the Military, if desired

Students may also want to consider funding part of their education through the military. The U.S. Military offers the following educational programs to reduce school costs:

- Students have the opportunity to apply for selective admission to one of the military academies. These are four-year colleges that are tuition free and offer bachelor’s degrees and a required commission in the military after graduation.
- Students can attend a college or career school and enroll in the Reserve Officer Training Corps (ROTC) Program, which will pay your tuition, fees, and books and provide you with a monthly allowance. Service in the military is required upon completion.
- Students who join the military can take advantage of V.A. education programs and the Montgomery GI Bill, which provides financial support to those who attend school during or after military service. They also offer repayment assistance via the Federal Loan Repayment Program.

- Reservists and Guardsmen and women may receive tuition assistance.
- Contact your local military recruiter for more information or visit www.gibill.va.gov.

FINANCIAL AID TIPS

- Don't pass up the chance to apply for aid just because you think you may not qualify.
- Keep copies of prior year tax information for parents and students in an easy-to-access place. Almost every financial aid application requires this information.
- Apply for aid each school year. Changes in aid regulations or your family's financial picture could make you eligible for new sources of assistance.
- Private colleges are often more generous in awarding financial aid and scholarships, thus making private schools competitive in price with public schools. Do not rule out a private school until you have received their financial aid package.
- Apply for as many aid alternatives as possible.
- Keep a copy of every form you fill out.
- Every college is required to have a NET PRICE calculator on their website to assist students in estimating the cost of that particular college/university.

SCHOLARSHIP TIPS

- **Be wary of scholarship searches or scholarship applications that charge a fee.**
- Start early. Be ready to locate and complete applications early in the senior year.
- The larger scholarships are **usually awarded by the college** the student plans to attend. ***Contact the college's financial aid office to learn about scholarships they may offer.***
- Follow directions. Make sure you don't disqualify yourself by filling the forms out incorrectly or failing to supply information. Type your applications and proofread!
- Be aware of DEADLINES. Scholarship applications become available throughout a student's senior year and are sometimes due only weeks after being publicized.
- Network. Check for scholarship opportunities with your employer, your parents' employers, places of worship, college admissions offices, community organizations, etc.
- Remember that need-based financial aid is often available even if a student is struggling to find scholarships that they are eligible for.

Additional Links:

FinAid Financial Aid Information: www.finaid.org

Big Future/Scholarship Search: <https://bigfuture.collegeboard.org/pay-for-college>

US DOE College Affordability and Transparency Center: <https://collegecost.ed.gov/>

Fastweb Scholarship Search: www.fastweb.com

Scholarship Matcher: www.studentscholarshipsearch.com/matcher/

TuitionFit: www.tuitionfit.org

DREAMers Roadmap (scholarships for undocumented students): dreamersroadmap.org

Money Path: <https://moneypath.securefutures.org/>