

Don't Get Left Out in the Cold this Financial Aid February

By Joshua Groves

It's Financial Aid February! This month you'll be hearing more and more about the FAFSA as West Virginia College Goal SundaySM approaches on February 13th. But as a parent, you may be wondering a few things:

- What is the FAFSA?
- What types of federal student aid are out there for my student?
- Why should I care about College Goal SundaySM?

First off, the Free Application for Federal Student Aid or FAFSA is a form used to establish the amount of money a family is expected to contribute to their student's education and must be submitted yearly. This data is used to determine how much federal financial aid is available for that student to help cover the cost of tuition and fees, room and board, and other college related expenses such as books. The deadline for the FAFSA in West Virginia is April 15th, and students submitting applications by this date may also be eligible for state aid as well.

Federal student aid comes in three categories:

- Grants – financial aid that you don't have to pay back
- Work-study – aid set aside in a fund that allows you to earn money for your education
- Loans – money that has to be repaid

Grants are basically free money to use for your education that never have to be repaid unless you withdraw mid-term. Most undergraduate students will be eligible for the Federal Pell Grant, students of families with exceptional financial need may receive Federal Supplemental Educational Opportunity Grant, students studying to be teachers may be qualified for the TEACH Grant, and those who have served in active duty Iraq and Afghanistan have special service grants set aside for them.

The Federal Work-Study Program provides funding for participating post-secondary institutions to make part-time work available for qualifying students. The work relates to their field of study and can be on or off campus.

Federal student loans are there to fill in the gap of the actual cost of attending college and how much other student aid your student receives. The loans must be paid back even if you don't finish your program, however, federal loans have much lower interest rates than you would get from a bank or a credit card company. There are two types of loans, subsidized and unsubsidized. While you are enrolled in school and for six months after you graduate, the federal government will pay for the interest that accrues on your *subsidized* loans. Conversely, *unsubsidized* loans start building interest the month they are taken out.

What does all of this information have to do with West Virginia College Goal SundaySM? On Sunday, February 13th, there will be 18 College Goal Sunday events throughout the state including five in our region (see the back of this newsletter for information on the locations nearest you). At these events, financial aid professionals will be volunteering to assist you and your family in filling out the FAFSA online as well as apply for your Federal PIN and answer any student aid questions you may have. The best part: College Goal Sunday is absolutely FREE.

Don't miss out on this great opportunity to get help filling out FAFSA this February 13th at College Goal SundaySM!

Attend College Goal Sunday and Win an iPad!
(Details on back)



GEAR UP engages NetTutor® to provide FREE, online tutoring to GEAR UP students

GEAR UP is pleased to announce a new resource to help our students! NetTutor is the leader in online tutoring and has been providing exceptional tutorial services to students for over 10 years. This experience has proven NetTutor to be an effective online learning solution – one that increases students' exam scores as well as teaches them the learning skills needed for continuous improvement. NetTutor tutors are experts in the subjects they tutor, and they are trained to engage students online, helping them to understand challenging concepts.

Students will soon be able to find the NetTutor link on the GEAR UP website (www.fairmontstate.edu/gearup). They can use NetTutor from almost any computer with Internet access. Once they log into NetTutor and choose a subject, they can choose to participate in a live session with a tutor, or submit their question or paper and return later for feedback.

Look for more information from your GEAR UP Site Coordinator later this month on how to get your free username and password!

DATES TO KNOW

The Promise Scholarship Application is now LIVE!
Apply at cfww.com

College Goal Sunday
February 13, 2011

Fairmont State GEAR UP



Find us on Facebook



FSUGEARUP

West Virginia



College Goal Sunday 2011

February 13, 2011

College Goal SundaySM will be hosted at the following locations during the noted times.

Braxton County High School Higher Education Center

200 Jerry Burton Drive, Sutton, WV
Time: 1:00 to 4:00 PM

Davis & Elkins College

100 Campus Drive, Elkins, WV 26241
Time: 1:00 to 4:00 PM

Fairmont State University - Caperton Center

501 West Main Street, Clarksburg, WV
Time: 1:00 to 5:00 PM

Glenville State College

200 High Street, Glenville, WV
Time: 2:00 to 4:00 PM

West Virginia University Mountainlair

Rhododendron Rm, Maiden Avenue, Morgantown, WV
Time: 1:00 to 4:00 PM

For maps and directions to each location, follow the link from the home page of the GEAR UP website!
www.fairmontstate.edu/gearup

College Goal SundaySM is a way to help you discover your options to pay for college!

College Goal SundaySM is an opportunity for students and parents to get free help in filling out the Free Application for Federal Student Aid (FAFSA). The FAFSA is the first step and a Federal requirement for all college students who plan to pay for education and training after high school with the help of grants, scholarships, work study funds, and/or student loans. On February 13, 2011, College Goal Sunday events will take place at 18 locations throughout the state (check out cfvw.com for the complete list of locations).

What should I bring with me to College Goal SundaySM?

Parents and students should bring their latest tax information and/or last pay stub from the previous year in order to complete the form.

All information reviewed by the College Goal Sunday volunteers will be kept private and confidential and will not be used for any purpose other than helping the students and families apply for financial aid. Students' and family identities will be protected to the best extent possible and none of the information being requested will be sent to vendors for other purposes besides applying for aid.

Please bring:

- Your driver's license (if you have one)
- Your Social Security number
- Your parents' (or guardians') Social Security number
- 2010 tax records, including W-2 forms and filed tax returns for:
 - You
 - Your parents/guardians
 - Your spouse (if you are married)
- Your 2010 untaxed income records, including:
 - Child Support
 - Worker's Compensation
 - Untaxed Portions of Pensions
 - Any other untaxed income you may have received
- Information about your/your parent's investments and bank account balances
- Your alien registration or permanent resident card (if you are not a U.S. citizen) information. Your FAFSA will be submitted through a network secured by the Federal government.

Win an Apple iPad!



College Goal SundaySM volunteers are giving away one free Apple iPad at every College Goal Sunday site. To enter to win the iPad, you must visit a College Goal Sunday workshop and complete the workshop evaluation. Only those individuals who plan to attend college (either as a new or returning student) in the fall of 2011 are eligible to enter.