

# *EDUCATIONAL OPPORTUNITY CENTER Washington DC*

*Welcome!!  
EOC is*

*A PROGRAM OF THE COLLEGE  
BOARD FUNDED BY THE US  
DEPARTMENT OF EDUCATION*



**SCAN ME**

# ***EOC Introduction***

*The Educational Opportunity Center is a federal TRIO program that provides counseling, information and assistance to low-income, first-generation adults (19 years or older) who want to enter or continue a program of postsecondary education. The goal of the EOC program is to increase the number of adult participants who enroll in postsecondary education institutions.*



**EDUCATIONAL  
OPPORTUNITY  
CENTER**

Assisting DC residents for over 50 years



# *EOC History*

*It began with [Upward Bound](#), which emerged out of the Economic Opportunity Act of 1964 in response to the administration's War on Poverty. In 1965, [Talent Search](#), the second outreach program, was created as part of the Higher Education Act. In 1968, [Student Support Services](#) was authorized by the Higher Education Amendments and became the third in a series of educational opportunity programs.*

*By the late 1960's, the term "TRIO" was coined to describe these federal programs.*



# ***Our Legacy Continues...***



- *Currently in its fifty-third year of operation, the EOC has supported more than 200,000 first-generation adult and youth residents of the District of Columbia in beginning or continuing a program of postsecondary education.*

# ***Educational Opportunity Center Services***

## ***EOC Free Services include:***

- *Admissions Counseling & College Selection*
- *Admission Waivers & Applications*
- *Academic and Career Counseling*
- *Assistance with Financial Aid Applications & Financial Aid Counseling*
- *Scholarship Searches*
- *Financial and Economic Literacy Counseling*
- *Loan Default/Loan Rehabilitation Counseling*
- *SAT Assistance & SAT Waivers*
- *Referral to Khan Academy PSAT/SAT etc.*
- *GED Counseling & Referrals*



# ***FINANCIAL AID 101***

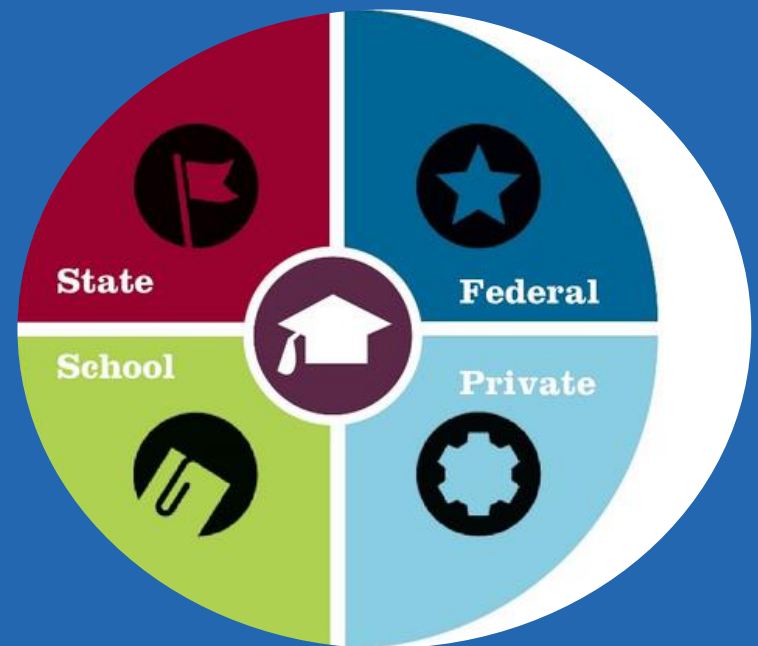
*Financial Aid is money provided to help students and parents pay for college*

- ***Grants***
- ***Loans***
- ***Work Study***
- ***Scholarships***



# ***SOURCES OF FINANCIAL AID***

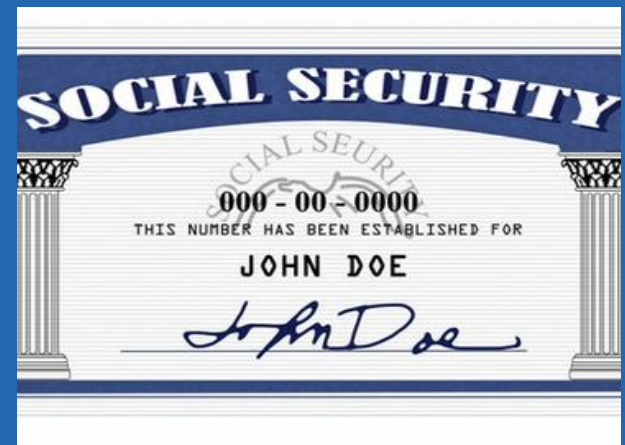
- ***Federal Government***
- ***State Government***
- ***Educational Institutions***
- ***Private Sources***
- ***Veterans Benefits***





# ***FEDERAL AID PROGRAMS***

- *General Eligibility Requirements:*
- *Must have a valid Social Security Number*
- *Must have an active email address*
- *May not be in default on a federal student loan*
- *Must be making satisfactory academic progress as defined by the school*





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# ***FINANCIAL AID BASICS***

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## ***• Independent Student Definition:***

- At least 24 years old*
- Graduate or professional student*
- Married*
- Legal dependents other than a spouse;*
- Legal guardianship or ward of the court;*
- Active duty or Veteran of the U.S. Armed Forces*
- Emancipated minor*
- Homeless*
- Determined independent by the financial aid administrator*

# ***FEDERAL AID PROGRAMS***

- ***Pell Grant***
- ***Federal Supplemental Educational Opportunity Grant (FSEOG)***
- ***Iraq and Afghanistan Service Grant***
- ***TEACH Grant***
- ***Work-Study***
- ***Direct Loans( Subsidized /Unsubsidized)***
- ***Direct Parent Plus Loan***



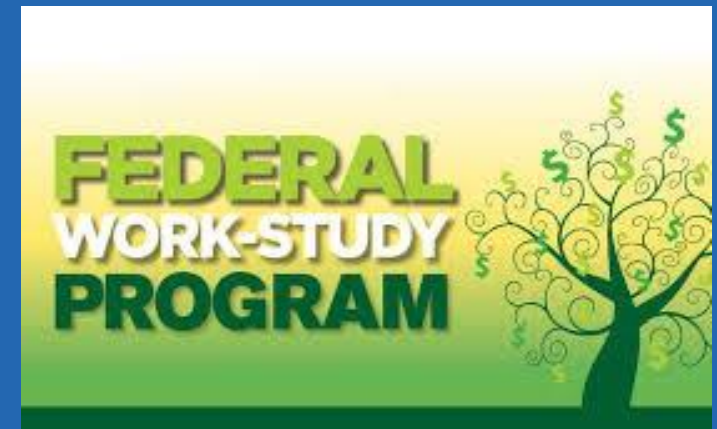
# ***FEDERAL PELL GRANT***

- *Awarded to eligible undergraduates pursuing 1<sup>st</sup> bachelor's degree and students enrolled in post-baccalaureate teacher certification or licensing programs*
- *Actual award amount based on Cost of Attendance, EFC, and enrollment status*
- ***Annual Award Limits for 2024-2025 up to \$7,395.00***



# ***FEDERAL WORK STUDY***

- *For Undergraduate or graduate students*
- *Employment may be on or off campus*
- *Maximum is \$2,400 per year*
- *Eligible employers*
  - *School, Federal, state, or local public agency*
  - *Private non-profit organization*
  - ***For-profit organization***



# ***FEDERAL Direct LOANS***

- *William D. Ford Federal Direct Loan Program (Direct Loan Program) provided directly by the federal government*
- ***Subsidized- need is considered and Department of Education pays interest while student is in school***
- ***Unsubsidized- need is not considered and borrower is responsible for all interest.***





# THE BETTER FAFSA

What Students and Their Families  
Need to Know

## Higher Education Opens Doors to Opportunity

The U.S. Department of Education is making transformational changes to the Free Application for Federal Student Aid (FAFSA®) form. The FAFSA form is an application that students and families need to complete to apply for federal student aid, such as federal grants, work-study funds, and loans. Completing and submitting the FAFSA form is free, and it gives students access to the largest source of financial aid to help pay for higher education.



*24-25 FAFSA Opened January/February  
2024 (Fall 24 & Spring 25)*

*2025-2026 FAFSA Opens December  
2024 (Fall 25 & Spring 26)*



### A Better 2024–25 FAFSA® Form

The 2024–25 FAFSA form is now available. We've started sending submitted applications to colleges and states. [Learn more about 2024–25 FAFSA updates.](#)

#### 2024–25 FAFSA® Form

Start New Form

Access Existing Form

Need to access last year's form? [Edit a 2023–24 FAFSA Form](#)



#### Check FAFSA® Deadlines for the State You Live In

Some states and colleges use information from the FAFSA form to determine your eligibility for their grants, scholarships, and loans. Check your state's deadlines here!

Missing a state deadline does not impact your eligibility for federal student aid, so fill out your FAFSA form even if your state deadline has passed.

School Year

State of Residence

Find Deadlines

[View All FAFSA Deadlines](#)

*[www.studentaid.gov](http://www.studentaid.gov)*



# FSA ID

studentaid.gov/fsa-id/create-account/personal-info

An official website of the United States government

Help Center Submit a Comp

Federal Student Aid AN OFFICE OF FSA U.S. DEPARTMENT OF EDUCATION

FAFSA® Form ▾ Loans and Grants ▾ Loan Repayment ▾ Loan Forgiveness ▾

Log In | Creat

## Create an Account (FSA ID)

Step 1 of 7

### Personal Information

I understand that I'll be required to certify that the information I provide to create an account (FSA ID) is true and correct and that I'm the individual I claim to be.

If I'm not the person I claim to be, I understand that I'm not authorized to proceed and that I should exit this form now. If I provide false or misleading information, I understand that I might be subject to a fine, prison time, or both.

First Name  ?

Middle Initial  ?

Last Name  ?

Date of Birth

Month Day Year

## *NEW for 2024-25*

- Contributor (e.g., parent or spouse)
- Receive an email invitation to contribute to the FAFSA
- They are **not** financially responsible for their student's or spouse's financial aid



# High School Completion

- Wording can be confusing
- Students should answer this question as if it is their first day of college classes
- Financial aid cannot be awarded if a student answers "None of the above"

**Student High School Completion Status**

What will the student's high school completion status be at the beginning of the 2024–25 school year? ⓘ

High school diploma

State-recognized high school equivalent (e.g., GED certificate)

Homeschooled

None of the above

# 25-26 FAFSA Prototype is Live

- FAFSA has released a walkthrough of the 25-26 FAFSA you can use to prepare prior to it opening in December to all students.
- Please use this as the best tool to get familiar with the application and be able to know all questions that will be asked to your students
- It can be found by heading to this link and using the provided Access code:
- <https://financialaidtoolkit.ed.gov/tk/announcement-detail.jsp?id=fafsa-prototype>
- Current FAFSA Issues: <https://fsapartners.ed.gov/knowledge-center/topics/fafsa-simplification-information/fafsa-issue-alerts>

The screenshot shows the Federal Student Aid website. At the top, there's a navigation bar with 'FAFSA', 'Loans & Grants', 'Repayment', and 'Loan Forgiveness'. The main heading is 'Get Money To Help Pay for School' with a subtext 'Use the Free Application for Federal Student Aid (FAFSA®) form to apply for financial aid for college, career school, or graduate school.' Below this, there are two buttons: 'Start a 2025-26 FAFSA® Form' and 'Edit a 2025-26 FAFSA® Form or Accept an Invitation'. A large 'FAFSA form' logo is in the center. At the bottom, there's a section for 'Check FAFSA® Deadlines for the State You Live In' with dropdown menus for 'School Year' and 'State of Residence', and a 'Find Deadlines' button.

This screenshot shows a 'Provide Consent and Approval' page. It includes a 'Demo Prototype' section with instructions on how to use the 'Approve' and 'Decline' buttons. A 'Summary' section explains that consent and approval are needed to retrieve and disclose federal tax information. It lists two scenarios: 'Filed U.S. taxes and did not participate in a federal benefits program' and 'Must provide information on assets, IRAs, rollovers, and pension rollovers.' There are also links for 'Get your 2023 tax return information for the 2025-26 FAFSA form' and 'The return information is required to complete the FAFSA form.'

This screenshot shows the 'FAFSA 2025-26' 'Second Step' screen. It features a large green checkmark and the text 'Second Step "Continue" is Passed'. Below this, it says 'We have confirmed your information with the IRS. This will still have to answer some questions in the FAFSA system.' There are 'Previous' and 'Continue' buttons.

This screenshot shows the 'Invite Parent(s) to This FAFSA® Form' page. It has a heading 'We Need Information for Your Parent(s) Now' and a subtext 'Based on your answers in the previous section, you'll need to provide information about both of your parents on your FAFSA® form. This doesn't make them financially responsible for your education. You can invite one or both of your parents to your form now and have them complete their required sections.' There are two columns of input fields for 'Parent' and 'Parent Spouse or Partner', each with fields for 'First Name', 'Last Name', and 'Date of Birth' (Month, Day, Year).

# *Award Letters*

- *Award Letter or Financial Aid Package:*

- *Student's cost of attendance*
- *Student's SAI (SAI replaced EFC)*
- *Amount of student's financial need*
- *Programs and amount from each program for which the student is eligible*
- *How and when aid will be disbursed*
- *Terms and conditions of student's award*



# Award Letter Examples

## 2022-2023 Financial Aid Offer



### COST OF ATTENDANCE

ESTIMATED COSTS		FALL	SPRING	ACADEMIC YEAR TOTAL
Estimated Direct Costs	Tuition & Fees <sup>1</sup>	\$5,499	\$5,499	\$10,998
	Housing & Meals (on campus)	\$6,447	\$6,447	\$12,894
Estimated Additional Expenses <sup>2</sup>	Books & Supplies	\$575	\$575	\$1,150
	Transportation	\$400	\$400	\$800
	Personal	\$1,177	\$1,177	\$2,354
<b>ESTIMATED Total Cost of Attendance</b>		<b>\$14,098</b>	<b>\$14,098</b>	<b>\$28,196</b>

<sup>1</sup> Tuition and fees are estimated with the assumption of full-time enrollment.

<sup>2</sup> Students need to budget for these expenses as they are not billed through UW (except for those living in UW housing). Our estimates are to help you plan, but your expenses will vary depending on your particular needs and lifestyle.

### ESTIMATED FINANCIAL AID OFFER<sup>3</sup>

Grants & Scholarships (Automatically Accepted, Not Repaid):	Fall	Spring	Total
Buckys Tuition Promise	\$3,499	\$3,499	\$6,998
UW-Madison Resident Grant	\$2,000	\$2,000	\$4,000
<b>Total Amount of Grants &amp; Scholarships</b>	<b>\$5,499</b>	<b>\$5,499</b>	<b>\$10,998</b>

**ESTIMATED NET COST** (Cost of Attendance minus Grants & Scholarships) **\$8,599** **\$8,599** **\$17,198**

Student Loans (Accept or Decline in Student Center, Must be Repaid):	Academic Year	Fall (minus fees)	Spring (minus fees)	Total (minus fees)
Direct Subsidized Fed Loan	\$1,457	\$722	\$721	\$1,443
Direct Unsubsidized Fed Loan	\$4,043	\$2,001	\$2,000	\$4,001
<b>Total Amount of Loans</b>		<b>\$2,723</b>	<b>\$2,721</b>	<b>\$5,444</b>
<b>Cost of Attendance minus Grants, Scholarships, &amp; Loans</b>		<b>\$5,876</b>	<b>\$5,878</b>	<b>\$11,754</b>

<sup>3</sup> These offers are contingent upon continued funding from federal, state, and institutional sources, as well as state legislative decisions regarding tuition. Offers are subject to change and may be rescinded or reduced if funding is insufficient or discontinued, or if tuition amounts change.

## Sample Award Letter

### Estimated Cost of Attendance **\$62,700**

Direct Billable Costs	Fall	Spring	Total
Tuition and Fees	\$23,250	\$23,250	\$46,500
Food and Housing	\$6,700	\$6,700	\$13,400
<b>Indirect Costs</b>			
Books and Supplies	\$600	\$600	\$1,200
Transportation	\$325	\$325	\$650
Other Educational Costs	\$475	\$475	\$950

### Financial Aid **\$34,500**

Grants and Scholarships	Fall	Spring	Total
University Scholarship	\$12,500	\$12,500	\$25,000
Federal Pell Grant	\$2,000	\$2,000	\$4,000
<b>Loans</b>			
Federal Direct Subsidized Loan	\$1,750	\$1,750	\$3,500
Federal Direct Unsubsidized Loan	\$1,000	\$1,000	\$2,000

### Total Estimated Balance **\$28,200**

#### Estimated Monthly Payment Options

<b>\$2,820</b> 10 payments per year	<b>\$2,350</b> 12 payments per year	Deposit Now Methods of Payment
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## Resources to Pay Your Balance

### Accepting Your Financial Aid Award

Log in to our website and accept, decline, or partially accept your financial aid award.

Work-Study	Fall	Spring	Total
Federal Work-Study	\$1,500	\$1,500	\$3,000

### Payment Plan

We offer 10- and 12-month payment plans. Payment plans are calculated by semester and subject to change. You need to sign up for a payment plan each semester.

If you have any questions or concerns related to the award letter, please contact the financial aid office.



# Types of Scholarships





# *Helpful Tips*

- Check Your Status at the [www.studentaid.gov](http://www.studentaid.gov)
- The FAFSA usually takes 5 business days to fully process and once that occurs your school gets your information up to one week after .
- Have a valid personal email address
- Check Your Email for Updates: Admissions, Financial Aid, Enrollment, etc.
- Pay Attention to Deadlines (Confirm Awards, Deposits)
- Submit Scholarship Applications Well in Advance of Deadlines
- Utilize Campus Resources (FAA, Advisors, Student Ambassadors)
- Attend Orientation and Stay Engaged
- Don't Forget to Reapply for Aid



## *EDUCATIONAL OPPORTUNITY CENTER*

*Thank You!  
Now let's look at the  
Actual FAFSA*

*A PROGRAM OF THE COLLEGE BOARD  
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