

Understanding financial aid, how does it work, & what it means for me?

FAFSA & WASFA

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@JHS on Wednesdays!!!



FINANCIAL AID MYTHS

Myth

My parents make too much money, so I won't qualify for financial aid.



Fact

The new Washington College Grant gives more money to more students for more kinds of education. Even if you didn't qualify before, you could now!

Myth

I can't apply for financial aid because I don't know what I'm going to do after high school.



Fact

You can complete your FAFSA or WASFA before submitting any college or technical school applications. You'll need to list at least one school on your application, but go ahead and add every school you're considering.

Myth

Financial aid only pays for universities. That takes four years—I need to start working now.



Fact

Financial aid can be used for many types of education, including career and technical institutions, community colleges, some apprenticeships, and yes, universities too. You have options!

Myth

Only star athletes and students with good grades get financial aid.



Fact

Good grades or athletics may help students get into certain schools, but most student aid programs do not take a student's grades or sports abilities into consideration.

Myth

Getting financial aid is complicated and there's nowhere to get help.



Fact

Schools around the state host financial aid events, where students can get free help completing applications. Your counselor can help you find an event near you.



What is financial aid?

Financial aid is money to help pay for college or career school.

Grants, work-study, loans, and scholarships to help make college affordable.



What is included?

Grants

- Income-based, federal, state and institutional.

Scholarships

- Merit and income-based, from public, private, and nonprofit sources.

Loans

- Income-based, federal and private.

Work Study

- Income-based, federal, state and institutional.



Sources of Financial Aid

Federal

- Typically, can be used at most schools in most states.

State

- Typically for residents to attend most colleges in the state.

College

- Offered by a specific school to attend that school.

Organizations

- Offered by non-profits, business, churches etc.



Rule of One

FAFSA

Free Application for
Federal Student Aid

OR

WASFA

Washington
Application for State
Financial Aid



FAFSA

Federal Student Aid

Grants

- Pell Grant

Work

- Federal Work-Study

Loans

- Unsubsidized/Subsidized Student Loans

Parent Loans

- Parent PLUS Loan



WASFA

State Financial Aid

Grants

- Washington College Grant, Opportunity Grant

Work

- State Work-Study

Scholarship

- College Bound

Other


- Passport to Careers (college, apprenticeship etc.)

WASFA

*Washington Application
for State Financial Aid*



Double Dip?

 **CSS Profile**

Sign In

CSS Profile

About CSS Profile Application Steps Fee Waivers Resources/IDOC


APPLY WITH CSS PROFILE

CSS Profile

Each year CSS Profile unlocks access to more than \$14 billion in nonfederal aid to thousands of students.

Sign in to Fall 2026/Spring 2027

Sign in to Fall 2025/Spring 2026



Check Participating Schools and Scholarships

Review which colleges, schools, and scholarship programs use CSS Profile.


Learn More



Learn How to Apply

Review our step-by-step guide to completing your CSS Profile application.

Complete the Application



Information for Parents

Learn more about completing the CSS Profile as a parent, including as a noncustodial parent.

Information for Parents

Need more?



Out of State?



What is Cost of Attendance?

Cost of Attendance	Bellevue College	University of Washington Seattle	Eastern Washington University	Seattle Pacific University
Tuition and fees	\$4,623	\$12,242	\$7,776	\$57,825
Books & Supplies	\$762	\$900	\$798	\$660
Transportation	\$1,800	\$519	\$1,710	\$1,710
Personal Expenses	\$1,950	\$2,508	\$1,908	\$1908
Room & Board	\$17,868	\$18,405	\$16,116	\$16,620
Total Cost of Attendance	\$27,141	\$35,738	\$29,550	\$79,928

(*All COA do not show all fees included in total cost. All include living on campus)



Financial Aid Timeline



How is my “need” determined?

Cost of
Attendance
-
Free Money
=
Unmet Need

Family

Work Study

Loans

Scholarships

Savings



Plan A, Plan B, Plan C?

Do I need
to adjust
my plan?

- Consider a less expensive school/training option that still allows me to reach my career goal
- If my/my family financial situation has significantly changed, should I submit an appeal
- Checking on status of scholarships I have applied for
- Determine if there are other areas I can cut costs (*working part-time, living at home, online classes, less expensive housing options etc.*)



Where can I find help?

Sarah Pewitt
spewitt@everettsd.org
 @ JHS on Wednesdays!

**Seniors...
 need money
 for college or
 career
 training?**

Join us for a financial
 aid help night at JHS!

October 29, 2025
 6:00-8:00pm Annex
 Jackson High School

- Complete your FAFSA or WASFA application
- Food provided
- Students bring computers



JHS SENIORS & FAMILIES!!

Need money for college or training after you graduate?
 Fill out your financial aid application (FAFSA or WASFA) now to
 see the money available to you for your future!



Save the date
10.29.25

Wednesday, Oct.
 29, 2025

- 6:00-8:00pm
- JHS Annex
- Food provided
- Bring a computer



**Come to JHS Financial Aid Help
 Session!**

- Seniors & parent/guardians
- Get help completing your FAFSA or WASFA
- Ask questions about financial aid

