You may be wondering how to make your college dream a reality. Are you eligible for financial aid? If so, how much?

We know you have questions. And we’ve got the answers!

**How Need-Based Aid Is Calculated**

Remember: Income is more than just salary!

1. **Your and/or your family’s taxed and untaxed income totals**
2. **Your parents’ assets (e.g., savings, real estate, investments, business assets)**
3. **Additional benefits (e.g., Social Security, unemployment benefits)**

**Helpful Tips Along the Way**

**Independent Student?**

If you’re an independent student, emancipated or a foster youth, you do not need to report parents’ income.

**Extra Work Benefits?**

Check if your (or your parents’) employer offers education assistance or loan repayment programs.

**Got Siblings?**

Households with more than one family member in college are frequently eligible for additional aid.

**Doing the Math**

Calculator tools are a great place to start, but may not show the whole picture. The best way to determine your aid is to apply!

**Addtional Funding**

Consider other financial aid options – including loans or scholarships from banks, credit unions, and your community.

**Applying Every Year**

Things change from year to year. Be sure to re-file your financial aid application annually!

**Need More Direction?**

If you still have questions during your financial aid journey, we’re here to help.