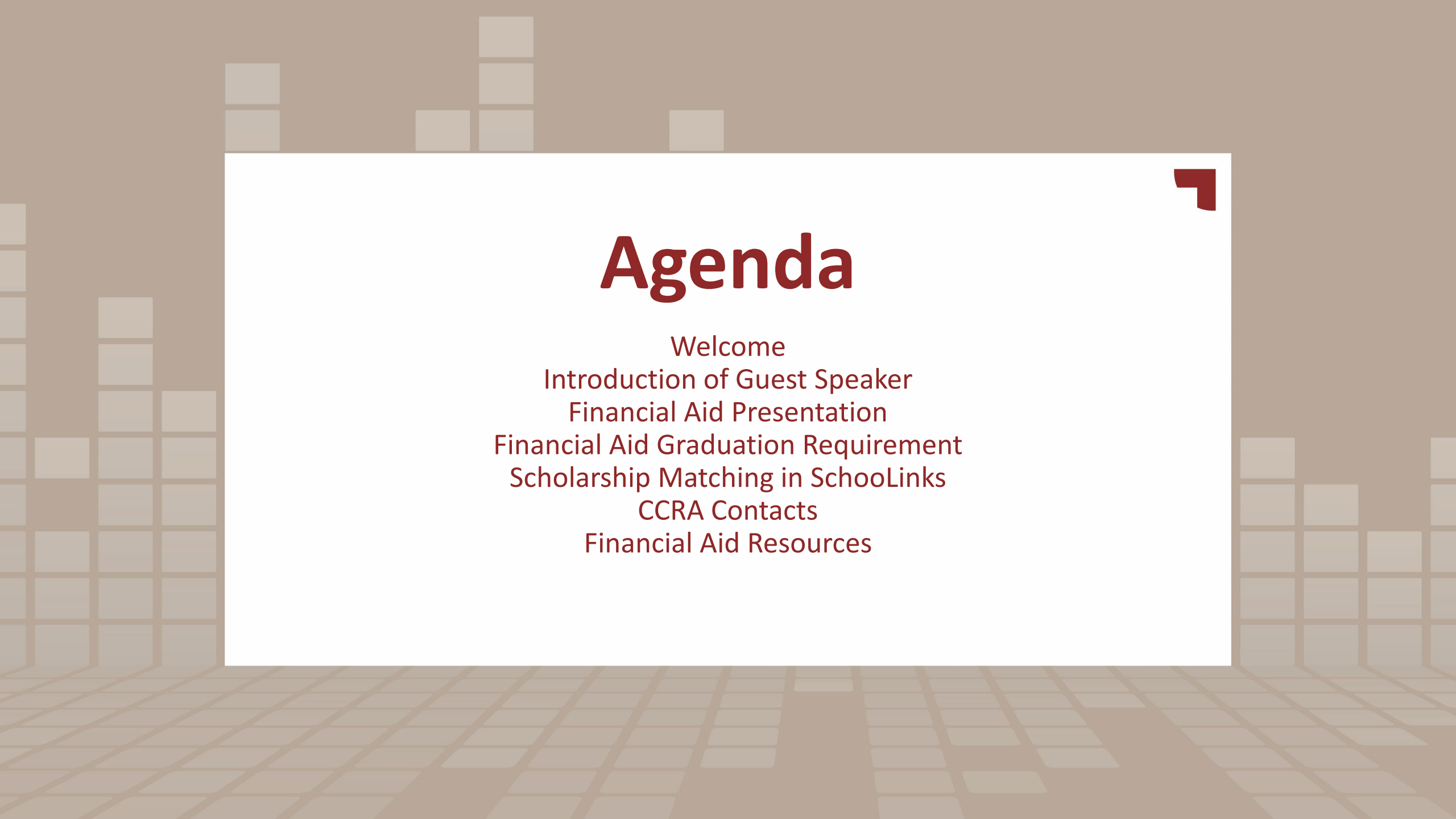




Financial Aid Night 2025





Agenda

Welcome
Introduction of Guest Speaker
Financial Aid Presentation
Financial Aid Graduation Requirement
Scholarship Matching in SchoolLinks
CCRA Contacts
Financial Aid Resources



Mrs. Lori Blust

Financial Aid Coordinator/Counselor
Wharton County Junior College



- Higher Education Experience: 33 years
- Financial Aid Experience: 26 years
- Wharton County Jr. College: 26 years, 19 in Financial Aid Office
- Graduate of Stephen F. Austin State University.
- AAUW Educator of the Year Award 2014, Fort Bend County Branch of American Association of University Women

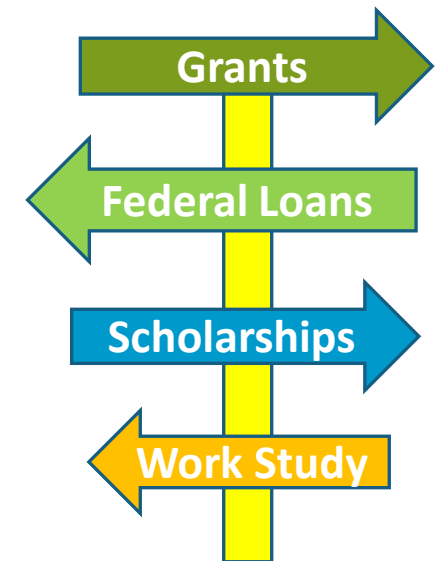
Financial Aid Basics



*Wharton County
Junior College*

Types of Financial Aid

- * “Gift” Aid
 - * Generally does not have to be paid back
 - * Grants: Pell, SEOG, TPEG, TEOG
 - * Scholarships: External, Institutional, Athletic, & Departmental.
- * “Self-Help” Aid
 - * Loans: Subsidized, Unsubsidized, Parent PLUS
 - * Work-Study Employment Opportunities
- * Veteran Education Benefits
- * State Exemptions and Waivers



Requirements for Eligibility

<https://studentaid.gov/h/apply-for-aid/fafsa>

- * Be a U.S. Citizen or eligible non-citizen
- * Have a high school diploma, GED, or completed homeschool
- * Complete the Free Application for Federal Student Aid (FAFSA®)
- * Submit all required forms and documents to the college's Financial Aid Office
- * Enroll in an eligible program of study and maintain Satisfactory Academic Progress (SAP)

The Application (FAFSA)

(Free Application for Federal Student Aid)

www.studentaid.gov

- * 2025-2026 FAFSA – Fall 2025, Spring and Summer 2026
- * 2026-2027 FAFSA- Available October 1, 2025
- * Requires prior, prior year income (2526 - 2023 income, 2627 -2024 income)
- * Used to determine eligibility for state and federal aid and some scholarships
- * Pay attention to submission **PRIORITY DATES**, which differ by college. (WCJC: June 1st)

FAFSA®

 An official website of the United States government.

[Help Center](#)

[Submit a Complaint](#)

[English](#) | [Español](#)

Federal Student Aid
An OFFICE of the U.S. DEPARTMENT of EDUCATION

[FAFSA® Form](#) ▾

[Loans and Grants](#) ▾

[Loan Repayment](#) ▾

[Loan Forgiveness](#) ▾



2025–26 FAFSA® Form Now Available!

The 2025–26 FAFSA® form is now available for all students and contributors. Complete the form to apply for financial aid for college, career school, or graduate school.

**Start a 2025–26
FAFSA® Form**

[Log In To Start](#)

**Edit a 2025–26 FAFSA® Form or
Accept an Invitation**

[Log In To Edit](#)



Need the 2024–25 FAFSA form?

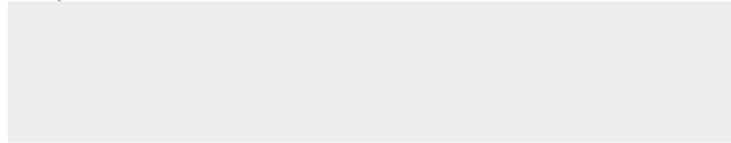
[Log In To Start a New Form](#)

[Log In To Edit Existing Forms](#)

Log In ➡

Email, Phone, or FSA ID Username

Password

[Show Password](#)

Log In

[Forgot My Username](#)

[Forgot My Password](#)

[Create an Account](#)



Step 1 of 7

Personal Information

I understand that I'll be required to certify that the information I provide to create an account 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

 ?

Social Security Number

 ?

☐ I don't have a Social Security number.

Cancel

Continue

FAFSA®

continued

Factors in Determining Aid Eligibility

- *Parent and student income
- *Family size
- *Age of older parent
- *Parent and student assets

Completing the Process

- * School contacts student regarding missing/needed information (tax return, asset information). *When does this happen?*
- * School reviews student's file to determine eligibility (based on federal guidelines)
- * School notifies student of eligibility/offer

Common FAFSA Pitfalls

- * Omitting parent information but not meeting guidelines for being an independent student
- * Reporting non-legal guardians as parents
- * Misreporting parents' marital status
- * Including adult dependents who cannot be claimed on taxes

Federal Student Loans

<https://studentaid.gov/understand-aid/types/loans/subsidized-unsubsidized>

- * Subsidized vs. Unsubsidized
- * Loan limits
- * Current interest rate: 7.94% for undergraduate borrowers
- * Must complete Entrance Loan Counseling, a Master Promissory Note, and Exit Counseling
- * Loan repayment begins 6 months after a student drops below half-time enrollment



Completing the Loan Process

FederalStudentAid
An OFFICE of the U.S. DEPARTMENT of EDUCATION

FAFSA® Form ▾

Loans and Grants ▾

Loan Repayment ▾

Loan Forgiveness ▾

Log In | Create Account

Complete Your Student Loan Entrance Counseling Requirement

Entrance counseling ensures you understand the terms and conditions of your loan and your rights and responsibilities. You'll learn what a loan is, how interest works, your options for repayment, and how to avoid delinquency and default.

When you're finished, a record of your completion will be sent to the schools you selected, and you can then receive your loan money. Keep in mind that you cannot save and leave an incomplete session; you must complete entrance counseling in one sitting.

FederalStudentAid
An OFFICE of the U.S. DEPARTMENT of EDUCATION

FAFSA® Form ▾

Loans and Grants ▾

Master Promissory Note (MPN)

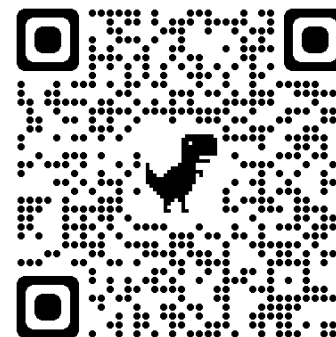
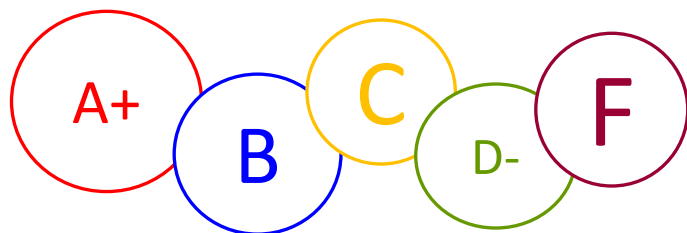
Loan Entrance Counseling



Satisfactory Academic Progress (SAP)

Policy is posted online and in the college catalog. **EVERY** school has a SAP Policy.

- * Successfully complete 67% of attempted coursework.
- * Maintain term and overall grade point average (GPA) of at least 2.0
- * Not have attempted more than 90 credit hours (150% of program length; differs at 4-year college)
- * College may have an appeal process if SAP is not achieved



Remember!

- * Check deadlines: Admissions, Financial Aid, Scholarships
- * Complete the FAFSA® as soon as possible
- * Submit all documents requested by the school as soon as possible



<https://wcjc.edu/>



[MyWCJC](#) [About](#) [Campuses](#) [Information for](#) 



PROGRAMS

ADMISSIONS

STUDENT LIFE

COMMUNITY

SUPPORT

- How to Apply
- New Student Orientation
- Tuition & Fees
- Financial Aid
- Visit

FINANCIAL OPPORTUNITY
Stay on track



Resources

Help

IN THIS SECTION

Apply for Aid (FAFSA)

SAP, Appeals, and FAQs

Student Loans

Scholarships

Work-Study Financial Aid

Veterans' Benefits and Aid

Vocational Support Services

Informational Videos

Need help navigating financial aid options? We've got you covered. View these videos to get all the information you need.

Financial Aid Videos

- [Applying for Financial Aid](#)
- [Understanding the FAFSA](#)
- [Financial Aid Basics](#)
- [Getting Acquainted with the FSA ID](#)
- [Eligibility](#)
- [Verification](#)
- [IRS Data Retrieval Tool](#)
- [Federal Work-Study Basics](#)
- [Grant Programs](#)
- [State of Texas Financial Aid Programs](#)
- [Fundamentos de Ayuda Financiera](#)

Money Management Videos

- [Budgeting](#)
- [Credit Cards](#)
- [Credit Scoring](#)
- [Debt and Borrowing Money](#)
- [Education Tax Benefits and Credits](#)
- [Money Basics](#)
- [Saving Money](#)

Veterans' Benefits Videos

- [Military Service Benefits for Loans](#)
- [Post-9/11 GI Bill®](#)
- [TX Hazlewood Act for Veterans](#)
- [Veterans-Montgomery GI Bill®](#)



<http://www.collegeforalltexans.com/>



Scholarships

- * Community organizations
- * Check with your high school counselors
- * Apply at your college of choice
- * Check with parent's employer

**WCJC Endowed Scholarship Application opens
Oct 1, 2025 for 2627 aid year**

Current Scholarships

IN THIS SECTION

Apply for Aid (FAFSA)

SAP, Appeals, and FAQs

Student Loans

Scholarships



Work-Study Financial Aid

Veterans' Benefits and Aid

Vocational Support Services



Featured Scholarships

Veteran Education Benefits

Scroll down to view more scholarship opportunities available at WCJC.

Johnson Foundation Scholarship

Allied Health Tuition & Fees Assistance:

WCJC has partnered with the M.G. and Lillie Johnson Foundation to provide tuition and fees assistance for students enrolled in select Allied Health programs. **No application is necessary** but you must complete the FAFSA® to be eligible.

WCJC Nursing and Vocational Programs Scholarship →

Nursing and Vocational Programs:

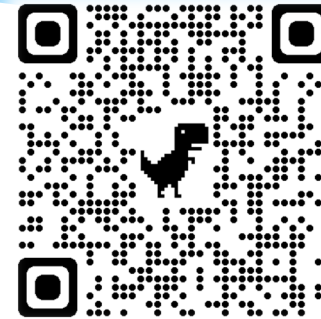
Apply for scholarships for the 2024-2025 academic year. Scholarships are awarded based on merit, need, demographics, or career focus. **Application deadline:**

July 31st

Veteran Education Benefits

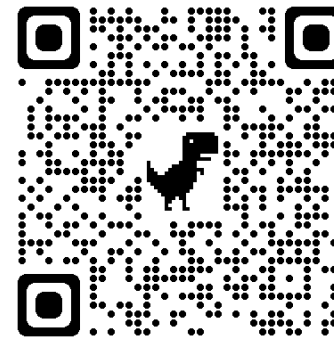
*Veterans Affairs

<https://www.va.gov/education/>



*Hazlewood

<https://www.tvc.texas.gov/>



Potential Changes 2026/2027

- * Maximum Pell Grant award for 2025/2026 is \$7,395. 2026/2027 award may be reduced.
- * Supplemental Educational Opportunity Grant (SEOG) and College Work Study may no longer be available.
- * Loan limits may be reduced. \$5,500 current maximum eligibility for first year borrow. \$6,500 for second year borrower.
- * We are waiting to learn more from ED.

Questions?

State of Texas Financial Aid Graduation Requirement

In accordance with Texas Education Code (TEC), §28.0256 students enrolled in 12th grade must do one of the following **in order to graduate**:

- Complete and submit a Free Application for Federal Student Aid (FAFSA);
- Complete and submit a Texas Application for State Financial Aid (TASFA); or
- Submit a signed opt-out form.

Texas Financial Aid Graduation Requirement

- Students must provide evidence of completion to satisfy this requirement.
- Three ways to upload completion of FAFSA, TASFA, or Opt-Out Form in SchoolLinks
 1. Updating FAFSA status from SchoolLinks To-Do List
 2. Updating FAFSA status from the College Financing FAFSA Card
 3. Updating FAFSA status in the College Application Manager

1

31st | Verify FAFSA completion | Not Done

Instructions

1. With your parents, go to fafsa.gov to create FSA ID's and file your FAFSA so you'll be eligible for financial aid for college.
2. A few days after filing, you should get an email from noreply@studentaid.gov. If it says your FAFSA has errors, correct them and resubmit.
3. If your FAFSA processed successfully, upload a PDF or screenshot of your "Success" email.

[Update my FAFSA status](#)

Select your status by clicking on any of the available options.

2

FINANCES | College Financing | Student Demo Mode | Exit Demo X | Switch user | Demo Student

College Financing

Use the College Financing tool to estimate the cost of colleges you are interested in and calculate the actual net cost of colleges you have been accepted to.

Make sure to finish the [Financial Aid Learning chapter](#) to understand what's going on!

FAFSA/TASFA NOT FILED [Update Status](#)

Financial Background [Edit](#)
Add your financial info to estimate the cost of colleges you are considering.

College Savings	\$0*
In-College Earnings	\$0*
Family Income Bracket	Average*

*We applied default values to these items, but for more precise calculations, update them to match your financial background.

Third Party Scholarships [Edit](#)
Add scholarships awarded to you that can be used at any college.

Estimated Costs | **Actual Costs**

Add award letters to compare actual net costs for colleges you have been accepted to.

● Third Party Scholarships ● Gift Aid ● Out of Pocket ● Borrow Amount

Showing **Total Cost** ▾

☐ **University of North Texas**
~\$67,354 Net Cost over 4 years
DOCUMENT NEEDS VERIFICATION
AWARD INFO NOT RECORDED [View](#)

☒ **Sam Houston State University**
~\$66,979 Net Cost over 4 years
DOCUMENT NEEDS VERIFICATION
AWARD INFO NOT RECORDED [View](#)

Texas Financial Aid Graduation Requirement

3

COLLEGES
College Application Manager

Student Demo Mode

Exit Demo X

School search Favorites & lists Admission stats Final list **College applications** Enrollment

Board List

Search for an applic

Recommendation tracker
Fulfilled Pending Declined
View all requests

FAFSA/TAFA NOT FILED
Update Status

common app CONNECTED
Log in →
Unlink account

Application setup COMPLETE
Personal details
Academics
Fee waiver eligibility
FERPA waiver

1 Incomplete
Edit an application below to request recommendations or update checklist.
The University of Texas at Austin
0/2

3 Completed & pending
Select a completed application below to update results or track documents.
3 Awaiting
University of Houston
Prairie View A & M University
Wharton County Junior College

Scholarships Can Help Pay for College

Scholarships are one of the easiest ways to earn money to help with college expenses. Looking for and submitting scholarship applications can be like having a part-time job. But, if students are willing to put in the work, they can supplement what they received through FAFSA or TASFA and help defray out of pocket expenses.

Scholarships can be submitted throughout 12th grade and every year while a student is enrolled in College.

How to Search, Favorite and Apply for Scholarships using SchoolLinks

schoolinks 
Scholarship Matching

CCRA Contact Information

Austin High School Brandon Byrd brandon.byrd@fortbendisd.gov	Bush High School Tiffani Haynes tiffani.haynes@fortbendisd.gov	Clements High School Raven Hollins Crowder raven.Hollins@fortbendisd.gov	Crawford High School Dejah Walea dejah.walea@fortbendisd.gov
Dulles High School Dr. Kasha Williams kasha.williams@fortbendisd.gov	Elkins High School Veronica Harris veronica.harris@fotbendisd.gov	Hightower High School Jackie Hidalgo jacquelyn.hidalgo@fortbendisd.gov	Kempner High School Chatney Hines chatney.hines@fortbendisd.gov
Marshall High School Daphne Thompson Bennett daphne.thompson@fortbendisd.gov	Ridge Point High School Susanna Jakubik susanna.jakubik@fortbendisd.gov	Travis High School Becky Martinez becky.martinez@fortbendisd.gov	Willowridge High School Kimberly Green kimberly.green@fortbendisd.gov
Progressive High School Jasmine Banks-Baxter jasmine.banksbaxter@fortbendisd.gov			

Financial Aid Resources⁷



[Direct Link to Financial Aid Resources](#)