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LEARNING TO A GREATER DEGREE

**OPPORTUNITY IN ACTION**

# What is Financial Aid?

**Money to help you pay the educational and living costs at the college, university, or career school you want to attend.**

- **Gift – Grants/Scholarships**
- **Loan – Subsidized/Unsubsidized**
- **Employment – Federal/Institutional**

**Financial aid is available for students from all income families, no matter what the income level.**

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# Financial Aid Awards are Based

on...

- Financial Need
  - Based on Information Entered on the FAFSA
- Non-Financial Criteria
  - High School Grades
  - ACT/SAT Test Scores
  - Skills & Abilities
  - Talents
  - Affiliations
  - Memberships
  - Athletic Potential

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# Determining Federal Aid Eligibility

Cost of Attendance (Varies by School)

- Student Aid Index (FAFSA)
- Other “Free” aid (Grants/Scholarships)

= Financial Need

## **What is the Financial Aid “Package”?**

It can include several types of scholarship, grant, loan and/or employment aid offered by a specific school to help meet your ‘Financial Need’ and the school’s ‘Cost of Attendance’.

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# Sample Semester Cost to Attend UCM

(15 hours, face-to-face, resident)

Instructional Fees	\$4,162.50
General Fees	\$ 707.00
Estimated Textbook Costs	\$ 625.00
Residence Hall (if living on-campus)	\$3,169.00
<u>Meal Plan (if living on-campus)</u>	<u>\$1,934.00</u>
<b>TOTAL</b>	<b>\$10,597.50</b>

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# The FAFSA

- What is it?
  - Free Application for Federal Student Aid
    - Used to apply for Federal & State Aid
    - Normally available October 1, for any other year
    - For 2024-25, it will be made available in December 2023.
- What is the SAI?
  - Student Aid Index
  - Determines a student's eligibility for the Pell Grant and can influence eligibility for other aid

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# Applying for Aid

- Complete and submit the 2024/25 FAFSA\*.
- Apply for a Federal Username and password (parents too) at [FSAID.ED.GOV](https://fsaid.ed.gov). Username confirms identity to log onto certain U.S. Department of Education websites.
- Federal income tax return information will be for prior, prior year, **2022**.
- Be aware of deadline and priority dates set by schools, scholarship donors, the state of Missouri, etc., especially **February 1, 2024**. We have not heard that date has changed yet.

**\*Available in December 2023**

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# Who Files the FAFSA?

- **Consent** must be given by the **Contributors**
- FSA IDs will be required before consent can be given to import tax information
  - Student
  - Parent(s)\* (Parent “Tool”)
- Very important change as there will be a direct link to tax information into the FAFSA
- Apply for FSA IDs now ([FSAID.ED.GOV](https://fsaid.ed.gov))





 You will be redirected back to your FAFSA<sup>®</sup> form after you have completed this process.

**FSAID.ED.GO**

V

## Create an Account (FSA ID)



Parents



Students



Borrowers

Whether you're a student, parent, or borrower, you'll need to create your own account to complete federal student aid tasks.

### What You Can Use Your Account For

- Filling out the *Free Application for Federal Student Aid (FAFSA<sup>®</sup>)* form
- Signing your *Master Promissory Note (MPN)*
- Applying for repayment plans
- Completing loan counseling
- Using the *Public Service Loan Forgiveness Help Tool*

### Items Needed to Create an Account

- Social Security number
- Your own mobile phone number and/or email address

[Get Started](#)

or

[Log In](#)

1. Name, Date of Birth, Social Security #
2. Username, Email, Password
3. Mailing Address & Mobile Phone #
4. Communication Preference: Email or Postal Mail, or Text
5. Challenge Questions
6. Verify Email
7. Submit
8. Wait ~3 days for Social Security Administration Confirmation
9. Confirmation from SSA
10. Ready to Use your FSA ID!!!



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# Get Money To Help Pay for School

Use the *Free Application for Federal Student Aid (FAFSA®)* form to apply for financial aid for college, career school, or graduate school.

2024–25 FAFSA® Form

Start New Form

Edit Existing Form

Need to access last year's form? [Start or 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](#)



### Who should complete the FAFSA® form?

Any student, regardless of income, who wants to be considered for federal, state, and school financial aid programs. This includes grants, scholarships, work-



### How long will it take?

It takes most people less than one hour to fill out the FAFSA form, including gathering any personal documents and financial information needed to complete it.



### What do I need?

- Verified account username and password (FSA ID)
- Parent or spouse contributor name, date of birth, Social Security number, and email address



WWW.FAFSA.GO  
V

# FAFSA Welcome

- “I am starting the FAFSA form as a “Student” or “Parent”
- Understanding the FAFSA form, or “Onboarding”
  - What is a Contributor? And what documents you might need...
  - Providing Consent
  - What to Expect after submitting the FAFSA Form

## Understanding the FAFSA<sup>®</sup> Form

2 of 4

### Contributors to the FAFSA<sup>®</sup> Form



#### Parents or Spouses

Answers to the FAFSA form will determine if any contributors need to be identified. These contributors will complete their own sections of the form and are asked to provide personal and financial information, but will not become financially responsible for the student's education.

[Information or Documents You May Need](#)

Previous

Continue

## Understanding the FAFSA<sup>®</sup> Form

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### After Submitting the FAFSA<sup>®</sup> Form

Once the student's FAFSA<sup>®</sup> form is submitted, the student will need to check on its status and make corrections, if required.

→ After January 2024, the student's form will be processed within 3 days.

→ The student will receive a FAFSA Submission Summary. It will include their Student Aid Index (SAI), a number used to determine federal student aid eligibility.

→ Schools will use the student's SAI to create their financial aid offer that explains the types and amounts of aid they are offering to the student. Most schools will wait to send the student an aid offer only after they are accepted for admission.

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Start FAFSA form

# Student Demographics

- Student E-mail, Citizenship, Address, Residency
- Student Phone and Driver's License
- Student Marital Status
- Student Eligibility (Citizen, Eligible Non-Citizen, or neither)
- Student Education
  - High School Completion Status
  - Grade Level (First, Second, Other UG, or Grad)
  - Degree or Certificate program of study
- Provide Consent or Be Ineligible for Federal Student Aid
  - Providing Consent Allows Tax Info to be Populated

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## Student Personal Circumstances

Select all that apply.

- The student is currently serving on active duty in the U.S. armed forces for purposes other than training.
- The student is a veteran of the U.S. armed forces.
- The student has children or other people (excluding their spouse) who live with them and receive more than half of their support from the student now and between July 1, 2024 and June 30, 2025.
- At any time since the student turned 13, they were an orphan (no living biological or adoptive parent).
- At any time since the student turned 13, they were a ward of the court.
- At any time since the student turned 13, they were in foster care.
- The student is or was a legally emancipated minor, as determined by a court in their state of residence.
- The student is or was in a legal guardianship with someone other than their parent or stepparent, as determined by a court in their state of residence.
- None of these apply.

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# Student Dependency Status

- Unaccompanied Homeless Youth?
- Contacting parents pose a risk?
- Parents Unwilling to provide their information?
- Unsubsidized Loan Only

## Student Other Circumstances

At any time on or after July 1, 2023, was the student unaccompanied and either (1) homeless or (2) self-supporting and at risk of being homeless?

- Yes
- No

Did any of the following determine the student was homeless or at risk of becoming homeless?

Select all that apply.

- Director or designee of an emergency or transitional shelter, street outreach program, homeless youth drop-in center, or other program serving those experiencing homelessness
- The student's high school or school district homeless liaison or designee
- Director or designee of a project supported by a federal TRIO or GEAR UP program grant
- Financial aid administrator (FAA)
- None of these apply.

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# Student Unusual Circumstances

This information will help us evaluate the student's ability to pay for school.

Do unusual circumstances prevent the student from contacting their parents or would contacting their parents pose a risk to the student?

A student may be experiencing unusual circumstances if they

- left home due to an abusive or threatening environment;
- are abandoned by or estranged from their parents;
- have refugee or asylee status and are separated from their parents, or their parents are displaced in a foreign country;
- are a victim of human trafficking;
- are incarcerated, or their parents are incarcerated and contact with the parents would pose a risk to the student; or
- are otherwise unable to contact or locate their parents.

If the student's circumstances resulted in not having a safe and stable place to live, they may be considered a homeless youth and should review the answer to the previous question about being unaccompanied and homeless.

Yes

No

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# Student Dependency Status

## Other Unusual Circumstances

### Student Dependency Status



#### Dependent Student

The student is a dependent student. This means information about the student's parent(s) must be provided on the FAFSA<sup>®</sup> form. This information helps determine how much federal student aid the student is eligible to receive.

### Apply for a Direct Unsubsidized Loan Only

Are the student's parents unwilling to provide their information, but the student doesn't have an unusual circumstance that prevents them from contacting or obtaining their parents' information?

*If you select "Yes," a financial aid administrator at the student's school will determine their eligibility for a Direct Unsubsidized Loan only.*

Yes

No

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# Parent Wizard

1. Are your parents married to each other? Y/N
2. Do your parents live together? Y/N
3. Did one parent provide more financial support over the past 12 months? Y/N
4. Has the parent remarried? Y/N

EXAMPLE: “You will need to provide information for your {parent} and {stepparent}. Based on your answers, you’ll need to provide information about this parent and your stepparent on your FAFSA form. You can invite your parent and stepparent to your form so they can complete the required sections.”

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## Help Complete [StudentFirstName]'s Form



[Contributor First Name].

[StudentFirstName] [StudentLastInitial] can't be eligible for federal student aid without your input. Help them complete the Free Application for Federal Student Aid (FAFSA®) form.

Providing information as a contributor does not make you financially responsible for [StudentFirstName]'s education costs. Completing the FAFSA form is how they qualify for student aid including:

- Federal Pell Grants,
- federal student loans,
- state financial aid, and
- school financial aid.

[Log in with your FSA ID (account username and password) to complete your section.]

Note: Forms are deleted after 45 days of inactivity.

Don't recognize [StudentFirstname]? Read [this topic file](#).

Log In

# Invite Parents Form

1. Enter the First & Last Names of Parent(s)
2. Dates of Birth
3. Social Security Number
  1. You can check that your parent does not have an SSN.
4. Email Address
5. Confirm Email Address
6. “Invite Parent” button
7. They receive the invitation (“accept” or “decline”) to input their demographic and financial information
  1. By accepting, parents are not held financially responsible for any federal loans the student decides to accept

\*\*\*You only need an email to invite a contributor\*\*\*

ATION



# Other Questions

- High School
- College Selections (up to 20)
- Tax Information for both Parent &/or Student
  - Uploaded via IRS Data Transfer Exchange
  - Consent MUST be given by Contributor(s)
  - Grants/Scholarships reported as Income on the Tax Return
- Amount of Assets
  - Net Worth of Business, Farm, Real Estate
  - Investments (Stocks, etc.)
  - Child Support Received

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● This Section is Shared With 2 Contributors

Your FAFSA form is shared with the individuals listed below. You can request, manage, or remove signatures and contributions from this page or in your FAFSA form.

Parent Contributors	Date Request Sent	Status	Edit 
 Alcina Tran	07/13/2024	<input checked="" type="checkbox"/> Invite Sent	
 Travis Tran	07/13/2024	<input checked="" type="checkbox"/> Invite Sent	

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# Student Final Steps

- Review Student Data
- List of Contributors
- Student Signature



## Sign and Complete Your Part

### Summary

This page confirms you understand the terms and conditions of the FAFSA form, and that you have filled it out accurately to the best of your ability.

The FAFSA form is a legal document you will electronically sign with your FSA ID. Because this is associated with your personal information, do not share it with anyone.

By signing this application electronically using your FSA ID (username and password) and/or any other credential or by signing a signature page and mailing it to us, YOU, THE STUDENT, certify that you:

- will use federal and/or state student financial aid only to pay the cost of attending an institution of higher education,
- are not in default on a federal student loan or have made satisfactory arrangements to repay it,
- do not owe money back on a federal student grant or have made satisfactory arrangements to repay it,
- will notify your school if you default on a federal student loan, and
- will not receive a Federal Pell Grant from more than one school for the same period of time.

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## Here's What You Can Do Next



### Check Your Email

You will receive an email version of this page at the following email address:  
rayastran@gmail.com.



### Your FAFSA® Form Still Needs Contributor Information

The contributor(s) you selected will receive an email invitation to join your form every seven days until the application is complete.

## Things You Should Know



### View Your FAFSA® Submission Summary

Once your application is complete and submitted, you can view your EAFSA Submission Summary, a summary of the information you provided on your FAFSA form. You'll be able to access the FAFSA Submission Summary one to three days after you submit your application by logging back in with your account username and password (FSA ID).



### Questions About Your Eligibility For Aid?

Visit the "EAFSA Help" page for more information.

[Get Help >](#)

We strongly recommend that your parent(s) complete their own section. If that isn't possible, you can manually provide their information, but you will not be eligible for federal student aid, including grants and loans, until they provide consent and sign the form.

[Provide Parent Information Manually >](#)

# Next Steps...



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## My Activity

### Currently Active

You have been requested to be a Contributor on a FAFSA for Raya Tran

The Free Application for Federal Student Aid (FAFSA) form helps students apply for federal grants, work-study, and loans.



[Decline Invitation](#)

[Get Started](#)

### Borrower Defense Case #07688447

Action Required

Last Updated: 06/27/2022

### PSLF Application

Action Required

Last Updated: 06/28/2022



The Peace Corps

# Parent Log In

## Parent Contributing to the FAFSA® Form

You have entered Raya Tran's FAFSA® form!

- This FAFSA form can't be submitted for processing until you provide some required personal and financial information.
- You can save this form and come back to it later.



### Frequently Asked Questions

#### Why have I been invited to contribute to this FAFSA® form?

You have been invited to the student's form to provide personal and financial information that will help determine their eligibility for federal student aid.

Answers on the student's FAFSA form have indicated that you will need to provide additional information as a contributor to help determine their eligibility for federal student aid.

#### Does contributing to the form mean I'm responsible to pay for college?

No! Providing your consent and personal and financial information doesn't make you financially responsible for the student's education costs.

# Parent Contributor Information

## What do I need to complete my section(s)?

You may need the following documents or information: your tax returns; records of child support received; current balances of cash, savings, and checking accounts; and net worth of investments, businesses, and farms.

## What kind of information will I be asked to provide?

You'll need to provide consent for the student to be eligible for federal student aid, including grants and loans. With your consent, we can obtain your federal tax information automatically from the IRS to help you complete your section of the student's FAFSA form. You'll also need to provide personal and financial information.

## What happens after I complete my sections?

After you submit your required sections and the student's FAFSA form is processed, the student will receive a FAFSA Submission Summary. It will include the Student Aid Index (SAI), a number used to determine federal student aid eligibility. Schools will use the SAI to create a financial aid offer that explains the types and amounts of aid they are offering the student.

**OPPORTUNITY IN ACTION**

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Understanding the FAFSA<sup>®</sup> Form

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Contributors to the FAFSA<sup>®</sup> Form



Parents or Spouses

Answers to the FAFSA form will determine if any contributors need to be identified. These contributors will complete their own sections of the form and are asked to provide personal and financial information, but will not become financially responsible for the student's education.



How to Invite

Contributors will need to log in with their own FSA ID to provide their information. To invite a contributor to a FAFSA form, you'll need to provide their name, date of birth, Social Security number, and email address.

Information or Documents You May Need

You might need the following information or documents as you fill out the FAFSA form:

- Tax returns
- Records of child support received
- Current balances of cash, savings, and checking accounts
- Net worth of investments, businesses, and farms

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# Parent Onboarding

- Video
- Role of Contributors
- What to Expect as Contributors
- What Happens after Submitting the FAFSA Form
  - 1-3 days to process
  - Student receives FAFSA Submission Summary
  - Student Aid Index

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### Provide Consent or the Student Will Be Ineligible for Federal Student Aid

#### Summary

Your consent is needed to receive and disclose federal tax information (FTI). With your consent, we can obtain tax return information automatically from the IRS to help you complete your section of the student's FAFSA form. If you don't provide consent, the student will not be eligible for federal student aid, including grants and loans. You must provide consent even if you didn't file a U.S. federal tax return or any tax returns at all.

- Get your 2022 tax return information for the 2024-25 FAFSA form.
- Tax return information is required to complete the FAFSA form.
- FTI is used to determine the student's eligibility for federal student aid.

Under penalty of perjury, I certify that I am the individual associated with the FSA ID login credentials used to access the FAFSA form to provide the necessary approval and consent for the disclosure and use of my federal tax information (FTI) from the U.S. Department of the Treasury. By accepting below, I approve and consent to:

- The U.S. Department of Education to disclose my Social Security number, last name, and date of birth to the U.S. Department of the Treasury in order to obtain my FTI only for the purpose of determining the eligibility for, and the amount of, federal student aid for myself or others for which I participated and shared my FTI for a program authorized under subpart 1 of Part A, Part C, or Part D of Title IV of the Higher Education Act of 1965, as amended.
- The use of my FTI by U.S. Department of Education officials and contractors (as defined in 38 U.S.C. § 4315a(c)(2)(B)) only for the purpose of determining the eligibility for, and amount of, federal student aid for myself or others for which I participated and shared my FTI for a program authorized under title IV of the Higher Education Act of 1965, as amended.
- The U.S. Department of Education to redisclose my FTI received from the U.S. Department of the Treasury pursuant to 38 U.S.C. § 4315a(c)(2)(B)(iii), which includes:
  - institutions of higher education participating in the federal student aid programs authorized under the Higher Education Act of 1965, as amended
  - state higher education agencies, and
  - scholarship organizations designated prior to Dec. 31, 2019, by the secretary of Education.
- The use of my FTI for the application, award, and administration of student aid awarded by the federal government, institutions of higher education, state higher education agencies, and designated scholarship organizations.
- The redisclosure of my FTI to any future 2024-25 FAFSA forms for which I elect to participate (e.g., if I elect to participate on my student FAFSA form or to complete my own FAFSA form after participating in another FAFSA form). My FTI will be redisclosed to these additional applications upon my affirmation to participate. I understand that I may decline a re-disclosure to participants, which will prevent the transfer of my FTI to that FAFSA form.

# Parent Consent and Data

- Consent and FAQ
- Marital Status of Parent
- Parent SSN, Name, Date of Birth, State of Residence, Email
- Household Size (if dependent student)
- Once Consent is Provided, Parent Tax Info Populates the FAFSA
- Failure to Provide Consent Makes Student Ineligible for Aid

# Parent Tax Filing and Family Size

- Did the parent file a 2022 joint tax return with their current spouse?
  - Varies depending upon prior answers.
- Is Parent's family size different from the # of individuals claimed on 2022 tax return?
- Enter number of children or other dependents...
- Number in College between July 1, 2024 and June 30, 2025
- Earned Income Tax Credits, Child Support Received, and Assets
  - Assets include Net Worth of Businesses and Farms, and Real Estate


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FAFSA<sup>®</sup> FORM 2024-25 Parent of Rays Train Save FAFSA Menu

Take a moment to review before signing

Expand the sections below to review and edit the information you've entered before you sign your portion of the form.



Parent Contributor Sections Expand All

- Introduction Personal Identifiers
- Section 1 Demographics
- Section 2 Financials
- Section 3 Signature

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# Review & Signature

FAFSA<sup>®</sup> FORM 2024-25 Parent of Rays Train Save FAFSA Menu

Demographics Financials Signature

Sign and Complete Your Section

**Summary**

This page confirms that you understand the terms and conditions of the FAFSA<sup>®</sup> form and filled out the form accurately to the best of your ability.

The FAFSA form is a legal document; you will electronically sign with your account username and password (PSA ID). Because your PSA ID is associated with your personal information, do not share it with anyone.

By signing the student's application electronically using your account username and password (YOU), THE PARENTS certify that all of the information you provided is true and complete to the best of your knowledge and you agree, if asked, to provide

- information that will verify the accuracy of your completed form, and
- U.S. or foreign income tax forms that you filed or are required to file.

You also certify that you understand that the Secretary of Education has the authority to verify information reported on your application.

If you sign this application or any document related to the federal student aid programs electronically using a username and password and/or any other credential, you certify that you are the person identified by the username and password, and/or any other credential and have not disclosed that username and password and/or any other credential to anyone else. If you purposefully give false or misleading information, including applying as an independent student without meeting the unusual circumstances required to qualify for such a status, you may be subject to criminal penalties under 28 U.S.C. 1867, which may include a fine up to \$20,000, imprisonment, or both.

Sign for yourself and submit the application for Rays Train (Student).

I, Alectra Tines, agree to the terms outlined above.

Cancel Sign and Submit

Then “What Happens Next...”

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Here's what happens next

- You will receive an email version of this page.
- In 3–5 business days, you will receive an email notifying you that your FAFSA form was processed.
- Your FAFSA information will be made available to your school(s), and they will use it to determine the aid you may be eligible to receive.
- Your school(s) will contact you if they need more information or when they are ready to discuss your financial aid award.
- If you have questions about your financial aid package, contact your school(s).

An abbreviated version of your confirmation page has been sent to you at the following email address:

[tonylubbers@yahoo.com](mailto:tonylubbers@yahoo.com)

[Print This Page](#) 

Estimated Expected Family Contribution (EFC) =028343

- The EFC is a measure of how much you can contribute to the cost of your education. Schools use your EFC to determine your federal student aid eligibility.
- The EFC is **not** how much aid you will receive or how much you have to pay for college.

#### ESTIMATED ELIGIBILITY INFORMATION

- Based on the [eligibility criteria](#), you may be eligible for the following federal student aid:
- Direct Loan Estimate – \$9,500.00
- You may also be eligible to receive other federal, state, or institutional grants, scholarships, and/or work-study.

Learn about federal tax benefits for education, including the *American Opportunity tax credit*.

# What's Next?

- Watch for further communications (missing information, award letter, etc.) from your Financial Aid Office
- Complete FAFSA Verification (if selected)



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# Verification

- Why would your FAFSA be selected for Verification?
  - Selection could be random
  - Data does not Align on your FAFSA
  - FAFSA is missing information
  - Designed to detect intentional fraud in some cases
- FA Office must verify
  - Adjusted Gross Income
  - Untaxed Portions of IRA Distributions & Pensions
  - Tax-Exempt Interest Income
  - Household Size
  - U.S. Income Tax Paid
  - IRA Deductions & Payments
  - Education Credits

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# Professional Judgment

Your FAFSA can be updated by the Financial Aid Office for one or more of the following events:

- Loss of employment or benefits.
- Being homeless
- Death of a parent or other family member
- Separation or divorce
- Retirement
- Higher than normal out-of-pocket medical, child care, or transportation costs
- Parental abandonment, incarceration, etc.
- Unable to contact parents
- Contact with Parents poses risk
- Human Trafficking
- Refugee or asylee status

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# RED & BLACK SCHOLARSHIP

CUMULATIVE HIGH SCHOOL GPA (END ON 6TH, 7TH OR 8TH SEMESTER)		4.0	3.95-3.99	3.90-3.94	3.85-3.89	3.80-3.84	3.75-3.79	3.70-3.74	3.65-3.69	3.60-3.64	3.55-3.59	3.50-3.54	3.45-3.49	3.40-3.44	3.35-3.39	3.30-3.34	3.25-3.29	3.20-3.24	3.15-3.19	3.10-3.14	3.05-3.09	3.00-3.04	2.95-2.99	2.90-2.94	2.85-2.89	2.80-2.84	2.75-2.79	2.70-2.74				
ACT COMPOSITE SCORE (TEST-OPTIONAL FOR ADMISSION) EARNED ON OR BEFORE JUNE 2023 NATIONAL TEST	36	UP TO FULL TUITION & GENERAL FEES	\$4,500																													
	35																															
	34																															
	33																															
	32																															
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19																																
18																																
<18 OR NO ACT																																

- Awarded automatically to eligible freshmen
- Guaranteed – no competition – if you qualify, you receive it!
- Renewable for up to eight semesters
- Don't have an ACT score? You are still eligible.

## RED & BLACK SCHOLARSHIP SAVINGS\*

<b>UP TO FULL TUITION &amp; GENERAL FEES = 100%</b>
<b>\$4,500 = 56%</b>
<b>\$3,000 = 37%</b>
<b>\$2,500 = 31%</b>
<b>\$1,500 = 19%</b>
<b>\$1,000 = 12%</b>

\* Approximate savings on tuition and general fees.



Check out our net price calculator at [ucmo.edu/calculator](http://ucmo.edu/calculator).

### PROUD TO BE A SUPERSCORE UNIVERSITY

Your superscore is the average of your best ACT scores from each subject from multiple test attempts.

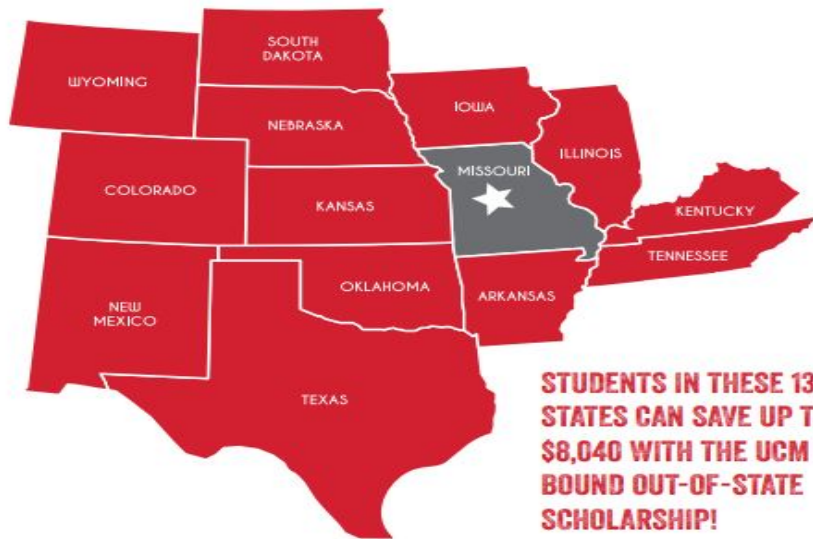


UNIVERSITY OF CENTRAL MISSOURI



## IN-STATE TUITION FOR OUT-OF-STATE STUDENTS

The UCM Bound Out-of-State Scholarship allows incoming, regularly admitted students to pay in-state tuition and fees for all classes on the main campus in Warrensburg if your permanent residence is either in one of the eight states that border Missouri or one of UCM's Mid-America Intercollegiate Athletic Association Conference (MIAA) border states.



[ucmo.edu/outofstate](https://ucmo.edu/outofstate)



UCM Scholarship Finder makes it easy to **find more than 685 scholarships!** The application portal will open on Sept. 6. Complete your application before the priority deadline of Feb. 1 for your greatest chance of being selected. The application portal closes on March 15.

[ucmo.edu/scholarshipfinder](https://ucmo.edu/scholarshipfinder)

## SECOND GENERATION GRANT

- Covers 100 percent of non-resident fees
- Awarded to non-resident students whose parent/grandparent or step-parent/step-grandparent earned a degree from UCM
- Renewable for up to eight semesters

## UCM DUAL CREDIT SCHOLARSHIP

- Awarded to incoming freshmen who have taken at least one dual credit course at UCM with a 3.0 GPA or higher
- \$1,000 per academic year
- Renewable for up to six semesters

## NON-RESIDENT SCHOLAR AWARD

- Available to non-Missouri residents who do not live in the 13 states covered by the UCM Bound Out-of-State Scholarship
- Covers a percentage of non-resident fees
- Awarded based on annual value of Red and Black Scholarship
- Renewable for up to eight semesters
- Not stackable with other out-of-state awards

Annual Value of the Red & Black Scholarship	% Non-Resident Fees Reduced	Approximate Annual Value*
\$2,500-4,500	100%	\$8,040
\$1,500	50%	\$4,020
\$0-1,000	25%	\$2,010

\*Based on 30 on-campus credit hours annually.



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# UCM'S MULE GRANT

\*\*\*Pays full tuition and general fees – up to \$9,413.50 - after other gift aid\*\*\*

## Eligibility Requirements

To be eligible, you must meet the following criteria:

- Be an incoming first-year undergraduate student or new transfer student with an associate degree entering Fall 2023 and beyond.
- Be a Missouri resident.
- Be a U.S. citizen or eligible non-citizen.
- File FAFSA on or before Feb. 1.
- Be Federal Pell Grant eligible.
- Maintain full-time (12 hours) enrollment each semester.
- Maintain good academic standing.

**OPPORTUNITY IN ACTION**



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LEARNING TO A GREATER DEGREE

# Scholarship Searches

- FastWeb - 1.5 million scholarships worth more than \$3.4 billion.
- College Board – a scholarship search with a database of \$4 billion in free money
- Chegg - a scholarship finder that lists over 25,000 options
- Peterson's - a huge selection, housing over \$10 billion in private financial aid
- Scholarships.com – 3.7 million scholarships/\$19 billion in financial aid
- MyScholarshipCentral.org – Missouri residents attending qualifying Missouri Institutions.

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