

# PAUL QUINN

## FINANCIAL AID & FAFSA INFORMATION



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# DEPARTMENT OF EDUCATION ANNOUNCEMENT

- On November 21, 2024 the Department of Education announced a significant release in the distribution of FAFSA information to ALL colleges and universities.
- Originally anticipated in early December 2024, this vital information is now expected to arrive December or January at the earliest to colleges and universities once the student and contributor complete the 25-26 FAFSA and submits.
- Without this information, no college or university can send an official financial aid offer letter to any prospective students as we do not have access to your specific Student Aid Index (SAI) number and estimated Pell Grant amount.



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**6 THINGS STUDENTS NEED  
BEFORE THEY FILL OUT THE  
2025-2026 FAFSA FORM**



# 1

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## YOUR STUDENTAID.GOV ACCOUNT

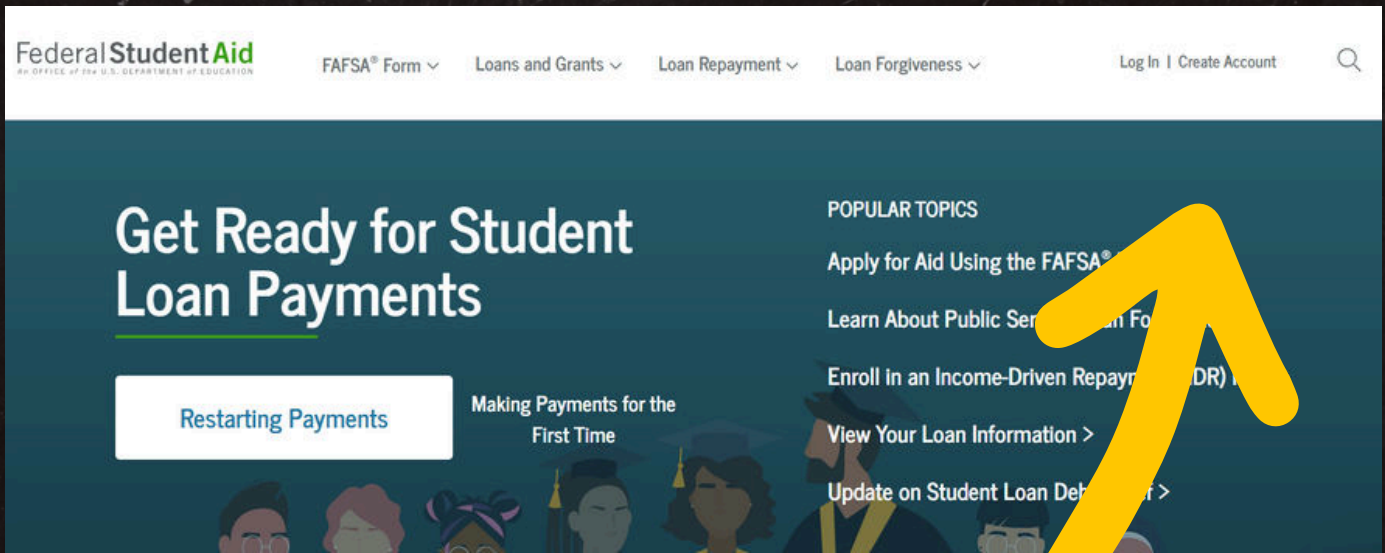
- You'll need to create a StudentAid.gov account to access and fill out the 2025-26 FAFSA form.
- Your contributors will each need their own StudentAid.gov account too. "Contributor" is a new term on the 2025-26 FAFSA form—it refers to anyone (you, your spouse, your biological or adoptive parent, or your parent's spouse) required to provide information on your FAFSA form.
- As a student, you'll be required to enter your Social Security number (SSN) to create a StudentAid.gov account unless you're a citizen of the Freely Associated States. However, beginning with the 2025-26 FAFSA form, your contributors who don't have an SSN can create a StudentAid.gov account to complete their section of your FAFSA form or you may download and print out a 2025-2026 paper FAFSA for you and your parent to complete.

Tip: You can find your SSN on your Social Security card. If you don't have access to it or don't know where it is, you can [request a new or replacement Social Security card](#) from the Social Security Administration.



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# CREATING YOUR ACCOUNT



SCAN TO ACCESS THE  
FAFSA HOME PAGE AT  
STUDENTAID.GOV



# WHAT IF I DON'T HAVE A SOCIAL SECURITY NUMBER?

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## STEP ONE:

Create your account at StudentAid.Gov as indicated in the previous slide, including the 1-4 knowledge-based verification questions via TransUnion.



## STEP TWO:

Upon completion of the Create Account process, you will receive a confirmation page with the results of your identity verification. If you failed the TransUnion process, you will be notified and must contact the Federal Student Aid Information Center (FSAIC) at 1-800-433-3243.



## STEP THREE:

Once you contact FSAIC, you will receive a case number and verification email with guidance on how to submit copies of unexpired acceptable documentation to verify your identity.



SCAN TO ACCESS THE ATTESTATION AND VALIDATION OF IDENTITY FORM, AVAILABLE IN ENGLISH AND SPANISH. IT WILL BE FOUND AT THE END OF THE DROP DOWN MENU.



## STEP FOUR:

You will then be required to submit one or a combination of your acceptable documentation from the list below and a signed attestation form to: [IDVerification@ed.gov](mailto:IDVerification@ed.gov)

### Acceptable Documents to Establish Your Identity:

- Provide one (1) of the following:
  - U.S. Driver's License
  - U.S. State/City Identification Card
  - Foreign Passport
- OR, provide one (1) set of the following:
  - Municipal Identification Cards + Utility Bill
  - Community ID + Utility Bill
  - Consular Identification Cards/Matricula Consular + Utility Bill



## STEP FIVE:

Your submitted documentation and signed attestation form will be reviewed to ensure it is acceptable and matches the account information provided during the Create Account process. If there is a successful match, you will receive an email indicating that your identity has been verified. You may then log in at StudentAid.gov and complete the FAFSA.



## YOUR CONTRIBUTOR INFORMATION

- When you fill out the FAFSA form, you'll answer questions that will determine who needs to be a contributor on your form.
- If your parents are divorced the parent who provided more financial support over the past 12 months; they will be identified as a contributor on your FAFSA form. But if both parents provided equal amounts of financial support, or if your parents don't support you financially at all, the parent with the greater income and assets will be identified as a contributor. View the image below to get a better understanding of what happens if your parents are divorced and provide you with equal financial support.
- If you are married (and not separated) and filed taxes jointly with your spouse, then you will report your spouse's information on the FAFSA form but they will not be identified as a contributor. But if you're married (and not separated) and didn't file taxes jointly, your spouse will be considered a contributor on your FAFSA form.



SCAN TO ACCESS THE "IS MY PARENT A CONTRIBUTOR" INFOGRAPHIC TO FIND OUT IF YOUR PARENT(S) WILL BE A CONTRIBUTOR ON YOUR FAFSA FORM.

**NOTE:** Being identified as a contributor does not make a family member responsible for paying education costs.



# Which Divorced Parent will be Identified as a Contributor on my FAFSA Form?



## SCENARIO:

Lindsey is a sophomore in college. Lindsey's parents are divorced, and each parent provides \$1,000 of financial support every month. Lindsey isn't sure which parent will be identified as a contributor on the FAFSA form.

## Parent A

Annual Income  
\$60,000

Current Value of Assets  
\$80,000



## Parent B

Annual Income  
\$120,000

Current Value of Assets  
\$100,000



BECAUSE PARENT B EARNS MORE INCOME AND HAS GREATER ASSETS, THEY WILL BE IDENTIFIED AS A CONTRIBUTOR ON LINDSEY'S FAFSA FORM.





# YOUR 2023 FEDERAL INCOME TAX RETURN

- You and your contributors must provide consent and approval to have your federal tax information transferred directly from the IRS into your FAFSA form. Providing consent and approval is mandatory, even if you or your contributors don't have an SSN, didn't file a tax return, or filed a tax return outside the U.S.
- If you or your contributors don't provide consent and approval to have your federal tax information transferred into the FAFSA® form, you won't be eligible for federal student aid.
- Even though your tax information will be transferred directly into the FAFSA form, you may still need your tax records to answer certain questions.
- The 2025-26 FAFSA form requires 2023 information. Do not use your 2024 tax information. We understand that for some families, the 2023 income doesn't accurately reflect your current financial situation. If you or a contributor on your form had a significant change in income since the 2023 tax year, you should still complete the FAFSA form with 2023 tax information. Then, contact the school where you plan to attend and explain and document the change in income. School officials can assess your situation and may adjust your FAFSA form if warranted.



# 4

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## RECORDS OF YOUR UNTAXED INCOME

- When completing the FAFSA form, you and your contributors may need to answer FAFSA questions about untaxed income, such as child support and interest income.

## RECORDS OF YOUR ASSETS

- The FAFSA form will ask you and your contributors questions about your assets, so make sure you have records of your savings and checking account balances, as well as the value of any investments, such as stocks, bonds, and real estate (excluding your primary residence). Report the current amounts of your assets as of the date you sign the FAFSA form, rather than reporting the 2023 tax year amounts.

# 5



## ADD PAUL QUINN COLLEGE TO THE 2025-26 FAFSA FORM

- Be sure to add Paul Quinn College to your FAFSA form, even if you haven't applied, been admitted, or are still deciding where you want to go.
- After your FAFSA form is processed, Paul Quinn's Office of Financial Aid, along with any other schools you list on the FAFSA form, will receive your FAFSA results electronically. We will use your FAFSA information to determine the types and amounts of financial aid you are eligible to receive.
- Once your eligibility for financial aid is determined, you will receive a Financial Aid Offer Letter via email.
- If you wait to add Paul Quinn, you could miss out on available financial aid!

**NOTE: YOU CAN ADD PAUL QUINN COLLEGE  
BY SEARCHING THE SCHOOL NAME OR  
USING OUR SCHOOL CODE: 003602**



## FINANCIAL AID DEFINED

### COST OF ATTENDANCE

This is an estimate of your total costs for the school year. All direct costs are outlined in the cost of attendance.



### DIRECT COSTS

These are the items that will be charged to you on your student account. These include tuition, fees, room and board (if you choose to live on campus), etc.



### FEDERAL DIRECT SUBSIDIZED LOAN

This is a student loan borrowed from the Department of Education. A subsidized loan does not accrue interest while you're enrolled at least half time.



### FEDERAL DIRECT UNSUBSIDIZED LOAN

This is a student loan borrowed from the Department of Education. An unsubsidized loan begins to accrue interest when it is disbursed, and continues to accrue interest while you're in school.



### GRANTS & SCHOLARSHIPS

Are based on merit, achievement, or other criteria. Federal grants are based on your FAFSA submission. Paul Quinn is proud to offer all students scholarships in the amount of \$6,000 - \$18,000 through their participation in the on-campus or corporate work program.



### PARENT PLUS LOAN

A credit-based federal loan borrowed by a parent to supplement a student's financial aid. Must be applied for every year. A parent may apply for your remaining balance instead of payment plans.



### PRIVATE ALTERNATIVE LOAN

A loan borrowed from a bank or private lender. These credit-based loans are available for both students and parents. Must be applied for every year.

### PAYMENT PLAN

Paul Quinn offers a payment plan which allows you to pay your balance over the course of the term. Payment plans are arranged directly with the Billing Office, not the Office of Financial Aid.



# PQC OFFER LETTER EXAMPLES

- Once Paul Quinn receives your FAFSA information, an offer letter will be created using the federal methodology to determine what federal &/or State Aid you may be eligible for.
- Keep in mind federal aid consists of grants such as the Pell Grant and Supplemental Equal Opportunity Grant (that are not required to be paid back), and federal loans (repayment starts 6 months after the student drops below 6 credits or leaves school, whether they graduate or not).
- The next slides are **examples** of different types of offer letters. Our goal is to ensure you are familiar and comfortable with the format so that you are better able to understand your individual offer letter.
- Everyone's offer letter is specific to the individual as it is tailored to you based on your 2025-2026 FAFSA.



## Sample Offer Letter #1

This sample letter is for a mock student that:

- is a new first time freshman
- enrolled full time
  - Summer Bridge (9 credits)
  - Fall (12 credits)
  - Spring (12 credits)
- is a Texas Resident
- is a Pell Grant recipient
- lives in college housing

### PAUL QUINN

Office of Financial Aid  
[FinAid@pqc.edu](mailto:FinAid@pqc.edu)

#### Financial Aid Offer 2024-2025 Academic Year

Financial Aid Offers are based on the information you have provided on your Financial Aid Application and are subject to change based on your admission status, financial aid verification funding eligibility, housing status and Satisfactory Academic Progress. If you are not enrolled full-time by Census Date of each term, your aid is subject to adjustments. Your award letter is subject to verification and is not a confirmation of housing status.

##### Grants and Scholarships

Grants and Scholarships	Academic Year	SB I 24	Fall 2024	Spring 2025
Estimated FSEOG Award	\$200	\$0	\$100	\$100
Estimated Texas Equalization Grant	\$800	\$0	\$400	\$400
FA- Institutional Scholarship	\$2,030	\$2,030	\$0	\$0
Federal Pell Grant	\$9,480	\$2,585	\$3,448	\$3,447
PQC- Federal Work College Program Scholarship	\$6,000	\$0	\$3,000	\$3,000
<b>Total Grants and Scholarships</b>	<b>\$18,510</b>	<b>\$4,615</b>	<b>\$6,948</b>	<b>\$6,947</b>

##### Federal Student Loans

You may not need to accept student loans to cover your required tuition and fees. Your employer provides a full payment policy. This is for informational purposes only. If you need to borrow student loans for other educational expenses, you can also borrow education loans on your own. Please visit the C.A.M.S Student Portal and complete your [Master Promissory Note](#) and [Entrance Interview](#).

Federal Loan Eligibility	Academic Year	SB I 24	Fall 2024	Spring 2025
Federal Direct Loan Subsidized	\$3,500	\$1,167	\$1,167	\$1,166
Federal Direct Loan Unsubsidized	\$2,000	\$667	\$667	\$666
<b>Total Student Loans Offered</b>	<b>\$5,500</b>	<b>\$1,834</b>	<b>\$1,834</b>	<b>\$1,832</b>

##### Cost of Attendance

The Cost of Attendance is different from your direct charges listed on the Schedule of Fees. The Cost of Attendance is an estimate of expenses that you may incur as a student. For example, you may have expenses for childcare, transportation, and supplies but those charges will not be charged to you by Paul Quinn College, they are expenses that you may have in general as a student. To view our Cost of Attendance figures, please visit our website.

##### Schedule of Fees

Fees may vary per student based on mode of instruction and actual enrollment. You can also review your C.A.M.S Student Portal to view your financial aid offer and other important information. Below is a summary of average tuition and fees based on enrollment.

##### Estimated Direct Costs

Estimated Expenses	Academic Year	SB I 24	Fall 2024	Spring 2025
Comprehensive Health Insurance	\$1,300	\$110	\$595	\$595
Health Services Fee	\$690	\$90	\$300	\$300
Room & Board Direct	\$9,290	\$1,530	\$3,825	\$3,825
Technology Fee & Student Activity Fee	\$4,500	\$500	\$2,000	\$2,000
Tuition	\$12,235	\$3,337	\$4,449	\$4,449
<b>Total Tuition and Fees</b>	<b>\$27,905</b>	<b>\$5,567</b>	<b>\$11,169</b>	<b>\$11,169</b>

##### Estimated Balance

Estimated Balance	Academic Year	SB I 24	Fall 2024	Spring 2025
Without Student Loans	\$9,393	\$952	\$4,221	\$4,220
With Student Loans	\$3,891	(\$882)	\$2,387	\$2,386



## Sample Offer Letter #2

This sample letter is for a mock student that:

- is a new first time freshman
- enrolled full time
  - Summer Bridge (9 credits)
  - Fall (12 credits)
  - Spring (12 credits)
- is a Texas Resident
- is a Pell Grant recipient
- does not live in College housing; they live at home and commute to campus.

### PAUL QUINN

Office of Financial Aid  
[FinAid@pqc.edu](mailto:FinAid@pqc.edu)

#### Financial Aid Offer 2024-2025 Academic Year

Financial Aid Offers are based on the information you have provided on your Financial Aid Application and are subject to change based on your admission status, financial aid verification funding eligibility, housing status and Satisfactory Academic Progress. If you are not enrolled full-time by Census Date of each term, your aid is subject to adjustments. Your award letter is subject to verification and is not a confirmation of housing status.

##### Grants and Scholarships

Grants and Scholarships	Academic Year	SB 124	Fall 2024	Spring 2025
Estimated FSEOG Award	\$200	\$0	\$100	\$100
Estimated Texas Equalization Grant	\$800	\$0	\$400	\$400
FA- Institutional Scholarship	\$2,030	\$2,030	\$0	\$0
Federal Pell Grant	\$9,480	\$2,585	\$3,448	\$3,447
PQCC- Federal Work College Program Scholarship	\$6,000	\$0	\$3,000	\$3,000
<b>Total Grants and Scholarships</b>	<b>\$18,510</b>	<b>\$4,615</b>	<b>\$6,448</b>	<b>\$6,947</b>

##### Federal Student Loans

You may not need to accept student loans to cover their required tuition and fees if your employer provides a full-payment benefit policy. This is for informational purposes only. If you need to borrow a student loan for other educational expenses, you can do so by accepting loans on your [CAMS Student Portal](#) and completing your [Master Promissory Note](#) and [Entrance Counseling](#).

Federal Loan Eligibility	Academic Year	SB 124	Fall 2024	Spring 2025
Federal Direct Loan Subsidized	\$3,167	\$1,167	\$1,167	\$1,166
Federal Direct Loan Unsubsidized	\$2,373	\$666	\$666	\$666
<b>Total Student Loans Offered</b>	<b>\$5,540</b>	<b>\$1,834</b>	<b>\$1,834</b>	<b>\$1,832</b>

##### Cost of Attendance

The Cost of Attendance is an estimate of the total direct and indirect costs of attendance for each term. The costs of attendance are estimated in expenses that you may incur as a student. For example, indirect expenses include things like transportation, books, supplies, and miscellaneous charges that may not be charged to you by Paul Quinn College. They are expenses that you may have as a student. To view our Cost of Attendance figures, please visit our website.

##### Schedule of Fees

Fees may vary per student based on mode of instruction and actual enrollment. You can also review your CAMS Student Portal to view your financial aid offer and other important information. Below is a summary of average tuition and fees based on enrollment.

##### Estimated Direct Costs

Estimated Expenses	Academic Year	SB 124	Fall 2024	Spring 2025
Comprehensive Health Insurance	\$1,300	\$110	\$395	\$395
Health Services Fee	\$690	\$90	\$300	\$300
Technology Fee & Student Activity Fee	\$4,500	\$500	\$2,000	\$2,000
Tuition	\$12,235	\$3,337	\$4,449	\$4,449
<b>Total Tuition and Fees</b>	<b>\$18,725</b>	<b>\$4,037</b>	<b>\$7,344</b>	<b>\$7,344</b>

##### Estimated Balance

Estimated Balance	Academic Year	SB 124	Fall 2024	Spring 2025
Without Student Loans	\$215	(\$578)	\$396	\$397
With Student Loans	(\$5,285)	(\$2,412)	(\$1,438)	(\$1,435)

SEE NEXT PAGE  
 FOR FULL SIZE  
 LETTER EXAMPLE



# YOUR PQC FINANCIAL AID ESTIMATE

- We would like to provide you with a personalized financial aid estimate based on the information you received when you completed the 2025-2026 FAFSA application.
- Because we will not receive the information from the Department of Education until mid-December or January, we are asking that students share their Student Aid Index (SAI) number and estimated Pell Grant amounts with us. With this information, we will be able to provide an estimate for you.
- To get your personalized estimate, please provide the Student Aid Index (SAI) number and estimated Pell Grant amount information located on your FAFSA confirmation letter.



SCAN TO THE PQC FINANCIAL AID ESTIMATE  
FORM. YOU CAN SUBMIT YOUR FAFSA  
CONFIRMATION INFORMATION HERE FOR US  
TO GENERATE AN ESTIMATE FOR YOU!



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# ADDITIONAL FAFSA ASSISTANCE

Visit the Federal Student Aid YouTube for helpful videos that you can follow along as you prepare your 2025-2026 FAFSA Form and more!

The screenshot shows the Federal Student Aid YouTube channel. At the top, a banner features the text "Federal Student Aid, an office of the U.S. Department of Education, is the largest provider of student financial aid in the nation." and an illustration of three students sitting on a bench. Below the banner is the channel's profile, including the name "Federal Student Aid", the handle "@FederalStudentAid", and subscriber/view counts. The video list below the profile shows four recent uploads with titles like "What does it mean to provide consent and approval on the FAFSA® form?" and "What Happens After Submitting Your FAFSA® Form?".

**Federal Student Aid,**  
an office of the U.S. Department of Education, is the largest provider of student financial aid in the nation.

Federal Student Aid

**Federal Student Aid** •  
@FederalStudentAid • 60.2K subscribers • 56 videos  
Federal Student Aid, an Office of the U.S. Dept. of Education, helps make a college education...more  
[studentaid.gov](https://studentaid.gov) and 4 more links  
Subscribe

Home Videos Shorts Playlists

Latest Popular Oldest

What does it mean to provide consent and approval on the FAFSA® form? 1:58  
496 views • 1 day ago

Why do my contributors and I need our own StudentAid.gov accounts? 1:45  
3.7K views • 1 month ago

Who is a contributor on the FAFSA® form? 1:31  
51K views • 1 month ago

What Happens After Submitting Your FAFSA® Form? 2:15  
36K views • 1 month ago



SCAN FOR ACCESS TO THE  
FEDERAL STUDENT AID  
YOUTUBE ACCOUNT!



## EXTERNAL SCHOLARSHIPS

We encourage all students to apply for external scholarships. These processes are managed through individual and private scholarship agencies and may have different deadlines and requirements.

If you encounter a scholarship opportunity that you are unsure about, please contact our office and we can help you determine if it appears legitimate. We can also help you organize your application.

External Scholarship Search Search for tools, help, and more (Alt + Q)

Read-only This workbook was opened in read-only mode

Antonia Scholarship

A	B	C	D	E	F	
Due Date	Scholarship Name	Amount	GPA	Other Requirements	Brief Description	Source
2/15/2024	Land Legal Group Scholarship	\$1,000	3.0+			<a href="#">Land Legal Scholarship</a>
2/15/2024	Sports Task Force sport Journal Scholarship	\$2,000	3.0+			<a href="#">Sports Task Scholarship</a>
2/20/2024	Dan and Vicky Hancock Scholarship	\$2,500		College Student		<a href="#">Dan and Vicky Scholarship</a>
2/20/2024	Vegetarian Resource Group Scholarship	\$10,000		High school	promote vegan	<a href="#">Vegetarian Scholarship</a>
2/23/2024	Virginia Mae Scholarship	\$1,000		high school	application	<a href="#">Virginia Mae Scholarship</a>
2/26/2024	Lifelong Hobby Scholarship	\$1,000	3.0 +	Undergrad & Graduate	Enrolled in college or university	<a href="#">Life Long Scholarship</a>
2/26/2024	Scholars Helping Collars Scholarship	\$1,500	None	Highschool Essay	500-1000 word essay	<a href="#">Scholars Helping Collars Scholarship</a>
2/26/2024	Aluminum Extrusion Design Competition	\$5,000		HS and undergrad	design competition	<a href="#">AEDC</a>
2/26/2024	Make An Impact Scholarship	\$1000-10000	2.5+	Have a minimum of 40 hours volunteer experience in two years.		<a href="#">Make an impact Scholarship</a>
2/28/2024	Optimist International Essay Contest	\$2,500		highschool	essay contest	<a href="#">Optimist Scholarship</a>
2/28/2024	Antonia Scholarship	\$1,000		Highschool	essay contest	<a href="#">Antonio Scholarship</a>
2/29/2024	Dermer Appel Ruder Scholarship	\$1,000	3.0+	Resume and Essay	Three pages Essay	<a href="#">Dermer Appel Scholarship</a>
2/29/2024	TLF Undergraduate Scholarships	\$2,000	3.0+	Undergrad & Graduate	Essay	<a href="#">TLF Scholarship</a>
2/29/2024	Dan and Vicky Hancock Scholarship	\$15,000	3.5+	Highschool and undergrad	Engineer degree	<a href="#">Dan and Vicky Scholarship</a>



SCAN TO ACCESS OUR  
EXTERNAL SCHOLARSHIP  
DATABASE.




## ADDITIONAL FINANCIAL AID ASSISTANCE

We understand that navigating the complexities of financial aid and the Free Application for Federal Student Aid (FAFSA) process can sometimes be daunting. That's why we want to remind you that the Office of Financial Aid is here to support you every step of the way.

Whether you have questions about completing the FAFSA, understanding your financial aid package, exploring scholarship opportunities, or addressing any financial concerns, our dedicated team is ready to assist you. Your peace of mind and your child's academic journey are our priorities.

Please don't hesitate to reach out to us. We're just an email or a phone call away. Your inquiries are always welcomed, and we're here to provide guidance and support tailored to your family's needs.

### NEED HELP COMPLETING YOUR FAFSA?

 Call: 1 (877) 845-9883 to speak with a Financial Aid Coach from our partnership with Trellis

 Email: [finaid@pqc.edu](mailto:finaid@pqc.edu)

### OTHER QUESTIONS?

 Financial Aid General Phone | 214-379-5310

 [Jessika Lara | jlara@pqc.edu](mailto:jlara@pqc.edu)

 [Jessika Lara | 214-379-5494](tel:214-379-5494)

 [Juanita Mendez | finaid@pqc.edu](mailto:finaid@pqc.edu)

 [Barbara Grimm | bgrimm@pqc.edu](mailto:bgrimm@pqc.edu)



SCAN TO ACCESS THE FEDERAL  
STUDENT AID HELP CENTER  
CONTACT PAGE. A LIVE CHAT  
OPTION IS ALSO AVAILABLE!