



## GenTX Way to Pay Key Messages and FAQ

### Intro

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This document provides the key messages of the GenTX Way to Pay promotion. It includes the primary messages and secondary FAQ messages. We encourage you to use the GenTX Way to Pay messages by incorporating the language in promotional pieces or activities that support your local community's financial aid events.

### GenTX Way to Pay Key Messages

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#### **Find Your Way to Pay for College.**

It's hard. It's complicated. It's worth it.

Don't let the cost of college get in the way of your education. Starting with the FAFSA (Free Application for Federal Student Aid), your way to pay will likely be a combination of scholarships, grants, loans, savings and earnings. College is the best investment you'll ever make -- for yourself and your family. No matter who you are, you can find your way to pay. Your future is worth it.

Learn more and find your way to pay at [GenTX.org/FinancialAid](http://GenTX.org/FinancialAid)

### GenTX Way to Pay Secondary Messages FAQ

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#### **1. Why do I have to fill out the FAFSA?**

FAFSA is the starting place. FAFSA is the one application that opens the door to all federal and state financial assistance (grants, loans, work study), college-specific grants, and scholarships. If you and your parents don't fill out the FAFSA, there is no way for you to get any of this money. The FAFSA form can be found at [www.FAFSA.ed.gov](http://www.FAFSA.ed.gov).

#### **2. Why should I submit my FAFSA early?**

FAFSA applications open on January 1 each year, and since most funds available are offered on a first come, first served basis (while supplies last), it's a good idea to get your application in as soon as you can. Even if your parents haven't filed their tax returns yet, you can estimate your family's income and update it when their tax returns are complete. Most colleges begin putting a financial aid package together only *after* you've been accepted for admissions, so try to submit your college application(s) for admissions early as well.

#### **3. What is financial aid?**

Financial aid is funding available to students and families to help pay for education expenses. It may come in the form of free money (grants and scholarships), loans (money you will repay), or work-study (a part-time job usually on campus). The financial aid you are offered each year you are in school will be based on the gap between your family's ability to pay for college (and that means both parent and student) and the total cost of attendance, regardless of whether your family plans to pay any of the cost of your education. You'll pay for college with money from several sources: a combination of free money, money you'll earn, and money you'll borrow.

#### **4. Who decides what financial aid I get?**

When you fill out the FAFSA, you will indicate which schools you are interested in attending, so that your FAFSA information can be shared with each school's financial aid office. Each school that has accepted you and received your FAFSA information will offer you a financial aid package in the form of an award letter. The aid offers you receive may vary among schools because they



are based on the difference between your family's ability to pay for college (and that means both parent and student), the total cost of attendance at each school, and the financial aid resources available at each college. Note that colleges usually count scholarships as a financial resource you bring with you when they put together your financial aid package.

**5. Why do I have to share so much personal information on the FAFSA?**

The FAFSA is a complex form that asks for a lot of personal financial information from you and your family. The information you provide will be used to determine what amount, if any, a family (and that means both parent and student) can contribute to the annual cost of attendance. That number is known as the Expected Family Contribution (EFC). Without this information, a financial aid office cannot figure out which federal, state or college-specific financial assistance you may qualify for to help you pay for college.

**6. Why should I take out loans and go into debt to pay for college?**

Many students and families use loans to help pay for education. The federal government offers need-based government student loan programs. The FAFSA is the main application for these loan programs, as well as other grant and work-study programs offered through government funds. These loans are often "the best loans you can ever get" because they are designed to help students pay for college through lower monthly payments and longer repayment periods than regular bank loans. These government student loans will have to be repaid, over time, once you are out of college even if you do not finish your degree. Graduating from college makes paying back your loans easier because you will have the potential to earn a better salary with your degree. Education is an investment in yourself that no one can ever take away. Invest in yourself, your family, and your future.

**7. Who can help me figure out how to pay for college?**

Financial aid offices, either at the schools you are applying to or even at any nearby college or university, are a great, free resource for you and your family in finding your way to pay. All questions are good questions regardless of where you are in the process, and they genuinely want to help you. You don't have to wait until your senior year to start planning. Texas also offers a free financial aid information hotline, complete with bilingual operators, at 1-888-311-8881.

**8. How do I pay for college if I am an undocumented student?**

Undocumented students meeting certain conditions may be classified as Texas residents for the purpose of in-state tuition and some state (not federal) aid. If you are not eligible to complete the FAFSA due to citizenship status, check with the colleges where you are applying to see if they will accept the Texas Application for State Financial Aid (TASFA). This is an alternative form that can be used to apply for state aid programs. The TASFA form and the details about who should use it can all be found at [www.CollegeForAllTexans.com](http://www.CollegeForAllTexans.com).