

Graduate! Philadelphia urges: time is now to complete financial aid forms for those returning to college in 2009 and 2010 Deadline for the Pennsylvania State Grant is May 1

Graduate! Philadelphia officials urge the time is now to complete financial aid forms for anyone thinking of returning to college in the next year and a half. The deadline for the Pennsylvania State Grant is May 1. Completing the FAFSA (Free Application for Federal Student Aid) is an important first step at determining eligibility for receiving financial aid for college. Qualified students can receive about \$10,000 toward their tuition.

There is more than \$100 billion in federal aid available for college students to access nationwide.

"Graduate! Philadelphia encourages adults to think about their education goals for 2009 and 2010 – getting financial aid requires planning ahead," said Hadass Sheffer, Executive Director of Graduate! Philadelphia. "Any adult who is thinking about enrolling in college or will be taking college courses in 2009 and the first half of 2010, must fill out a FAFSA form NOW to apply for financial aid. You don't have to commit to starting classes right away, but don't miss this opportunity for free money." Federal and State financial aid can provide \$10,000 toward the cost of tuition, fees, room and board, books, childcare and transportation.

The FAFSA can be completed online at www.fafsa.gov or electronically at the

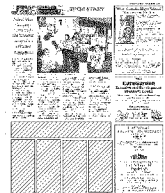
Graduate! Philadelphia College Access Center with the assistance of a professional staff person.

"The cost of college can be a big deterrent to an adult learner who is considering returning to school," said Sallie Glickman, CEO of the Philadelphia Workforce Investment Board. "The FAFSA form is the only tool adult learners in Philadelphia can use to apply for federal and state grant money to assist in tuition costs." The FAFSA is also required to access low-interest federal loans.

"We want to make sure that Philadelphians get their share of free grant money first, and that they also know how to get low-interest federal and State loans," said Kimberly Stephens, Graduate! Philadelphia's Director of Higher Education Partnerships and Services. "A commercial bank loan should be a last resort."

"Many schools and state agencies have differing deadlines to apply for aid that are earlier than the federal deadlines and use FAFSA information as a means to determine need," Sheffer added. Therefore, it is important to apply right away. Students are now filing the 2009-2010 FAFSA application.

Completing the FAFSA is just the beginning of your journey to and through college. Obtaining a college degree has many benefits. Individuals with a college education earn more money during their lifetimes and have a wider selection of career choices.



Graduate! Philadelphia provides FREE and ongoing guidance and support to adults who want to return to college and complete their degree. Financial aid completion workshops are being held at the Graduate! Philadelphia College Access Center, which is located inside the Gallery Mall at 9th and Market Streets, street level, next to the Dollar Store:

March 27, 2009, 10:00 am - 11:30 am

April 17, 2009, 1:00 pm - 2:30 pm

April 21, 2009, 5:30 pm - 7:00 pm

May 1, 2009, 1:00 pm - 2:30 pm (Last chance to be considered for over \$4,000 in PA State grants.)

To reserve your seat at the Financial Aid Completion workshops or to schedule an individual advising session, call 215-574-1341, Extension 107 or email info@graduatephiladelphia.org. To learn more about events and workshops and Graduate! Philadelphia's services, visit www.GraduatePhiladelphia.org.

Financial aid information for college-bound high school students and their parents can be found at PhillyGoes2College.com

Remember: you should never pay anyone or any service for assistance in completing your forms or filing them. FAFSA is a FREE application and the federal government has mandated that no one should charge for assistance in completing or filing the form.

Each FAFSA applicant will need their most recent tax returns, Social Security card, driver's license and alien registration card, if applicable, to fill out the form. A current bank statement, mortgage information, records of untaxed income, records that relate to any unusual family circumstances and records of family assets and investments, not including a primary residence, also will come in handy when completing the FAFSA.

Here are some other FAFSA tips from Graduate! Philadelphia:

An improperly completed form may be returned and/or cause delays in processing a FAFSA. Please be sure to:

Shade in the ovals completely with your responses;

Round amounts to the nearest dollar;

Complete all questions. If a question doesn't apply, fill in a zero (unless otherwise instructed); and

Sign the completed form properly.

Be certain the applicant's Social Security number is correct.

Be certain to list the year of birth accurately. If the applicant indicates the current year (i.e., 2009) instead of the birth year, the application will be rejected.

Be certain to list State of residency clearly.

Do not include the value of your home as an asset anywhere on the application.

The FAFSA form will ask if an applicant is an "independent" or a "dependent." Most graduate and adult students are considered independent.

If you have Internet access, there are many benefits to filing the FAFSA online.

If you use the paper FAFSA, use a ballpoint pen with dark ink or a number 2 pencil, and print neatly using CAPITAL letters.

Remember to sign your application! Applications without signatures will not be processed. If you submit the FAFSA online, be sure to print the confirmation page as proof.

Please visit www.GraduatePhiladelphia.org