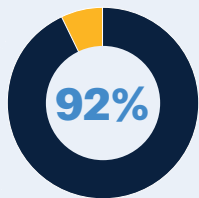


Financing Your College Education

Tips for High School Students and Families



Percentage of students who receive financial aid at QU



Average grant/scholarship aid awarded

Senior Year Financial Aid Checklist

- Go to studentaid.gov to apply for an FSA ID (Federal Student Aid ID). Most students are considered dependents for FAFSA purposes. A parent or guardian (contributor) will also need to apply for their own FSA ID as it is needed to sign the FAFSA, log into federal systems, and complete loan paperwork. Keep track of these login credentials. You will need them frequently!
- Visit studentaid.gov to complete the Free Application for Federal Student Aid (FAFSA).
 - List Quinnipiac's school code (001402), so we can receive the results to create your financial aid offer.
 - Double-check your Social Security Number to make sure it is correct before submitting.
 - Quinnipiac offers virtual sessions to help families complete their FAFSA. Check our website for announcements each fall.
 - Some schools require additional financial aid forms, such as the CSS Profile. QU only requires the FAFSA.
 - FAFSA uses tax information from two years prior to your college entry year (e.g., students entering in 2025 will use 2023 taxes).
- Submit applications for outside scholarships, starting with local and regional options. Check with your parent or guardian(s)' employer, community foundations, high school guidance office and state agencies. We have a list of reputable local, regional and national scholarships on our website at qu.edu/scholarships you can use as a starting point.
- Stay organized. Create a financial aid folder to hold your login details (such as your FSA ID), and maintain a calendar of deadlines and questions you may have.
- Ask questions! Financial aid processes and jargon can be confusing and vary from one school to another. Our financial aid staff can help, even if you don't know where to begin. Contact us at finaid@qu.edu or 203-582-8750 with questions along the way.

- Apply for admission to your selected college(s). Many schools offer merit-based scholarships based on your admission application and high school transcript. No additional forms are required at QU to be considered for merit scholarships.
- Keep your grades up! Your grade point average is an important factor in the amount of merit scholarship you may be offered in college. Your grades in junior and senior year can influence your merit scholarship eligibility.

Tips for High School Juniors

- Research outside scholarships, set up a new email address for scholarship applications and mark deadlines for each on your calendar. Your senior year will be busy with college applications, schoolwork and testing. Preparing now will keep you organized so you don't miss any opportunities for free money! Check out our website at qu.edu/scholarships
- For you and your parent or guardian(s): Be sure federal taxes are filed because this is the year your tax information will be used to complete the Free Application for Federal Student Aid (FAFSA) in your senior year.
- For your parent or guardian(s): Check your credit score. If it isn't where you would like it to be, take action to improve it, if possible. If you plan to co-sign an educational loan for your student to assist with financing their education, your credit score may influence your offered interest rate. Improving your credit score now could mean big savings in interest later.
- Use the Net Price Calculator. Every institution has a calculator to assist you with estimating your financial aid and net cost. qu.edu/npc

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Types of Financial Aid

Our goal in the financial aid office is to ensure that students maximize their eligibility for all student assistance programs. Financial aid is available from federal, state and institutional sources. Here are some common types:

Grants:

- Grants are a form of financial aid that does not need to be repaid. Eligibility for grants is based on financial need as determined by the FAFSA.
 - Federal grants, such as the Pell Grant and SEOG, are funded by the federal government and are typically for students with exceptional financial need. Funds for SEOG are limited and determined by the institution.
 - State grants may be available for Connecticut residents.
 - Institutional grants are offered to students by the college you attend. Quinnipiac determines institutional grant eligibility using information from the FAFSA.

Scholarships:

- Scholarships are another form of financial aid that does not need to be repaid. They can be institutional (such as merit-based or athletic-based scholarships) or outside scholarships (such as those from nonprofit or private organizations). At Quinnipiac, students are automatically considered for merit-based scholarships at the point of admission. Please see qu.edu/scholarships for more information about scholarships.

Work-Study:

- Federal Work-Study is a need-based program allowing eligible students to earn money to pay for educational and personal expenses. Completion of the FAFSA is required. Students will be considered for work-study based on federal and institutional eligibility.

Loans:

- Loans are a form of financial aid in which the student (or parent or guardian) borrows money to assist in financing college. Loans accrue interest and must be repaid.
 - **Federal Direct Student Loans (Subsidized/Unsubsidized)** – Students are eligible for these low-interest loans based on the FAFSA. Fixed interest rates are set annually and an origination fee is assessed at disbursement. Subsidized loans do not accrue interest while the student is in school at least half time and during their six-month grace period. Payment is not required on these loans while in school at least half time. Please refer to studentaid.gov for additional information.
 - **Federal Parent PLUS (for Parents of Dependent Students)** – Parents may borrow this credit-based loan if they meet eligibility requirements, including no adverse credit (e.g., foreclosure, bankruptcy, delinquency over 90 days, etc.) and completion of the FAFSA. Fixed interest rates are set annually and an origination fee is assessed at the time of disbursement. Please refer to studentaid.gov for additional information.
 - **Private Student Loans** – Students may choose to borrow loans through non-federal sources, such as banks, credit unions or other lending organizations. The student is typically the borrower and a co-signer with approved credit is typically required. These credit-based loans have varying criteria based on the lender and may have fixed or variable interest rates. Please refer to elmselect.com for additional information.

Aid for Military Families:

- Eligible veterans of the armed forces may qualify for educational benefits. QU partners with the Department of Defense and the Department of Veterans Affairs to coordinate financial benefits for military families. Quinnipiac University participates in the Yellow Ribbon Program, where we match a portion of the VA contribution through our grant and scholarship programs.

LEARN MORE



Private Student Loans



elmselect.com

Net Price Calculator



qu.edu/npc

Veterans & Military



qu.edu/military

Federal Student Aid



studentaid.gov



Contact Information

fnaid@qu.edu

203-582-8750

Physical location: First floor
of Echlin Center