**Financial Aid 101**

**When are Popular Scholarships Available?**

**October**:

* FAFSA/ORSAA available (10/1)
* Oregon Promise available (10/1)

**November**:

* OSAC available (11/1)

**December:**

* PCC Scholarships available (12/1)

**January**:

* CCC Scholarship application available (1/30)

**February**:

* OSAC Scholarship Program Early Bird deadline (2/15)

**March**:

* OSAC Scholarship Program deadline (3/1)
* Oregon Promise deadline (3/1)
* CCC Scholarship deadline (3/30)

**February-May**: Local Scholarships become available- check Naviance for details

* Rotary Club
* Booster Club
* Lions Club
* Colton Holly Memorial
* Superintendent’s
* MAP
* Express Personnel
* Wilsonville Basketball
* Willamette United Soccer
* Luiten-Goodwin (for a child of immigrants)
* Senestraro Family Orthodontics Scholarship

**To-Do List**

* **4 year:** 
  + Finish and submit your applications (be aware of upcoming deadlines)
  + FAFSA/ORSAA
  + Scholarships
* **2 year:**
  + Apply to community colleges by March 2021
  + FAFSA/ORSAA
  + Scholarships
* **Trade** (culinary, beauty institutes):
  + Apply to trade school
  + FAFSA/ORSAA
  + Scholarships

**What is FAFSA/ORSAA?**

* **FREE** Application for Federal or State Student Aid
* Available on October 1 (<https://fafsa.ed.gov/> or [www.oregonstudentaid.gov/](http://www.oregonstudentaid.gov/)
* Colleges use the FAFSA/ORSAA data to create financial aid packages
* Many scholarships require the completion of FAFSA/ORSAA

**What is a Financial Aid Package?**

* A collection of different types of financial aid from multiple sources.
* **Gift Aid** or money that you do not have to pay back.
  + Scholarships
  + Grants (awarded via FAFSA/ORSAA)
* **Self-Help Aid** or money that you have to work for or have to pay back.
  + Work Study (awarded via FAFSA/ORSAA)
  + Loans (awarded via FAFSA/ORSAA)

**What is Financial Aid?**

* Financial aid helps make up the difference between the cost of college and what a student can afford to pay
* Financial aid is available to all students who are considering a 4-year, 2-year, or trade school after high school

**How to Access Scholarships?**

* **Naviance**
  + Scholarship database including state and local scholarships
  + National Scholarship Search
* **OSAC Scholarship Program**
  + [www.oregonstudentaid.gov/](http://www.oregonstudentaid.gov/)
  + One application for over 500 scholarships for Oregon students only
* **CCC Scholarships** 
  + [www.clackamas.edu/Scholarships/](http://www.clackamas.edu/Scholarships/)
  + Three scholarships for only WHS students and then, application is used for additional scholarships at CCC
* **PCC Scholarships**
  + <https://www.pcc.edu/enroll/paying-for-college/scholarships/apply.html>
* **National Scholarship websites**
  + <http://www.finaid.org/>
  + <http://www.fastweb.com/>