Stay on Track with VSAC



While you're waiting for the presentation to begin... sign up for:

- Reminders, tips, & deadlines
- Free college planning resources
- Info on grants, scholarships, and loans
- Links to online applications, and more

vsac.org/signup

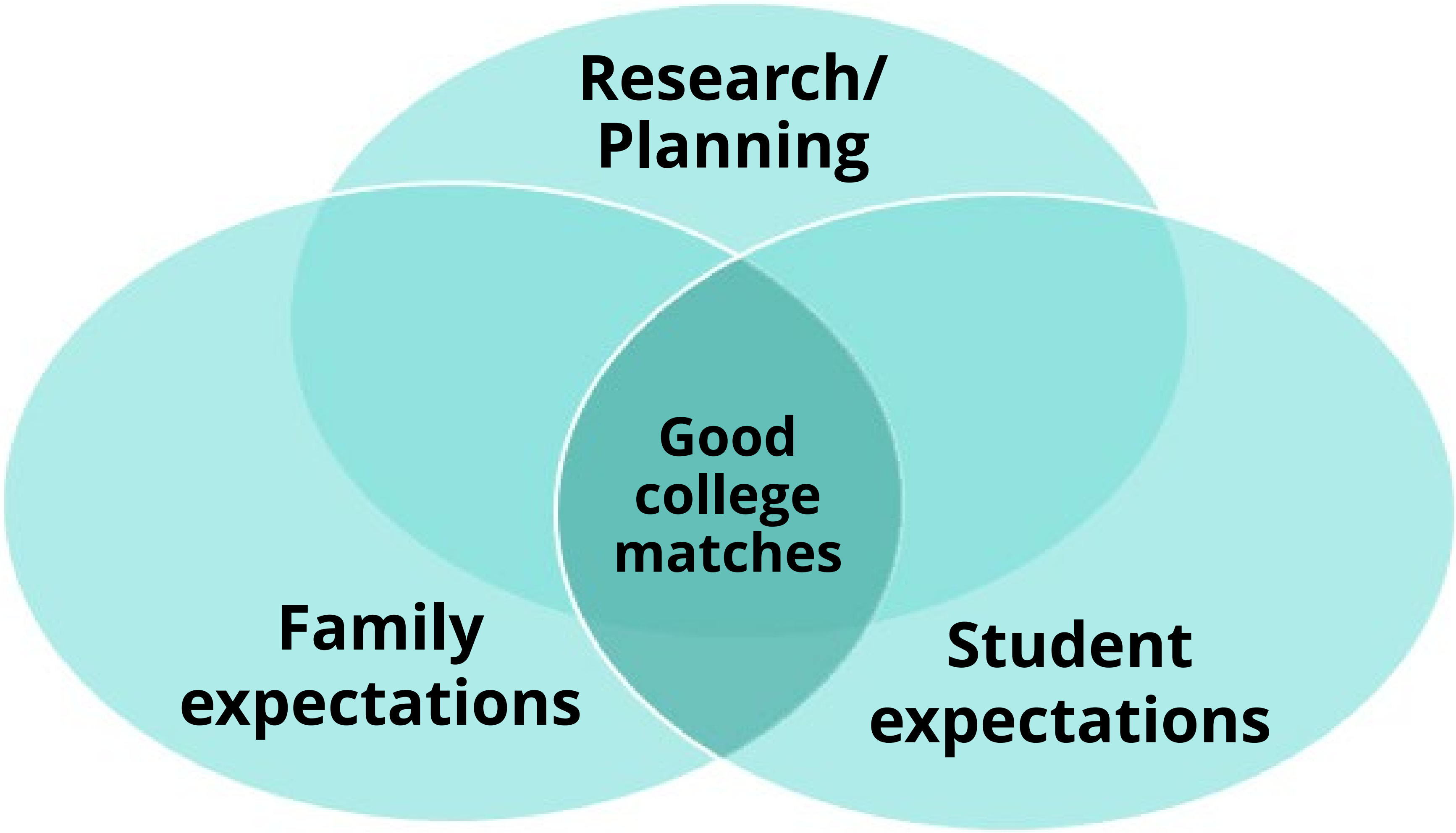


VSAC

Financial Aid & Managing College Costs

Vermont Student Assistance Corporation Fall 2025

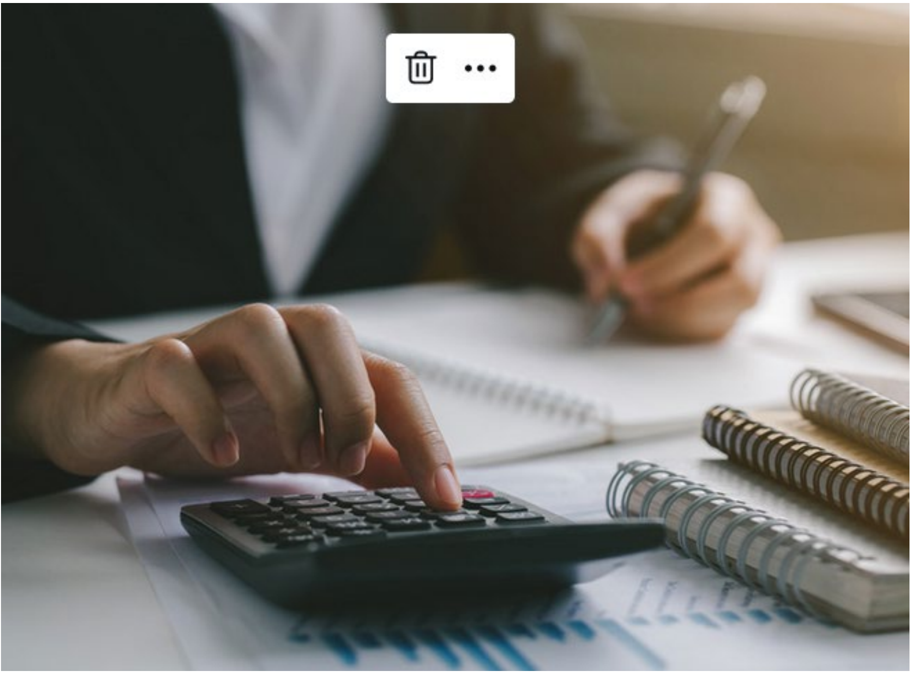
Communication = Success



Advertised college price

	One year	All years
Selective, private college	$89,000	$356,000
University of VT	$37,000	$148,000
Vermont State University	$33,300	$133,200
Community College of VT	$14,200	$28,400 (2 years)
Vermont trade school	$35,000	$35,000 (6 months)

Net price



Cost of attendance

(minus) — **Gift aid you receive**

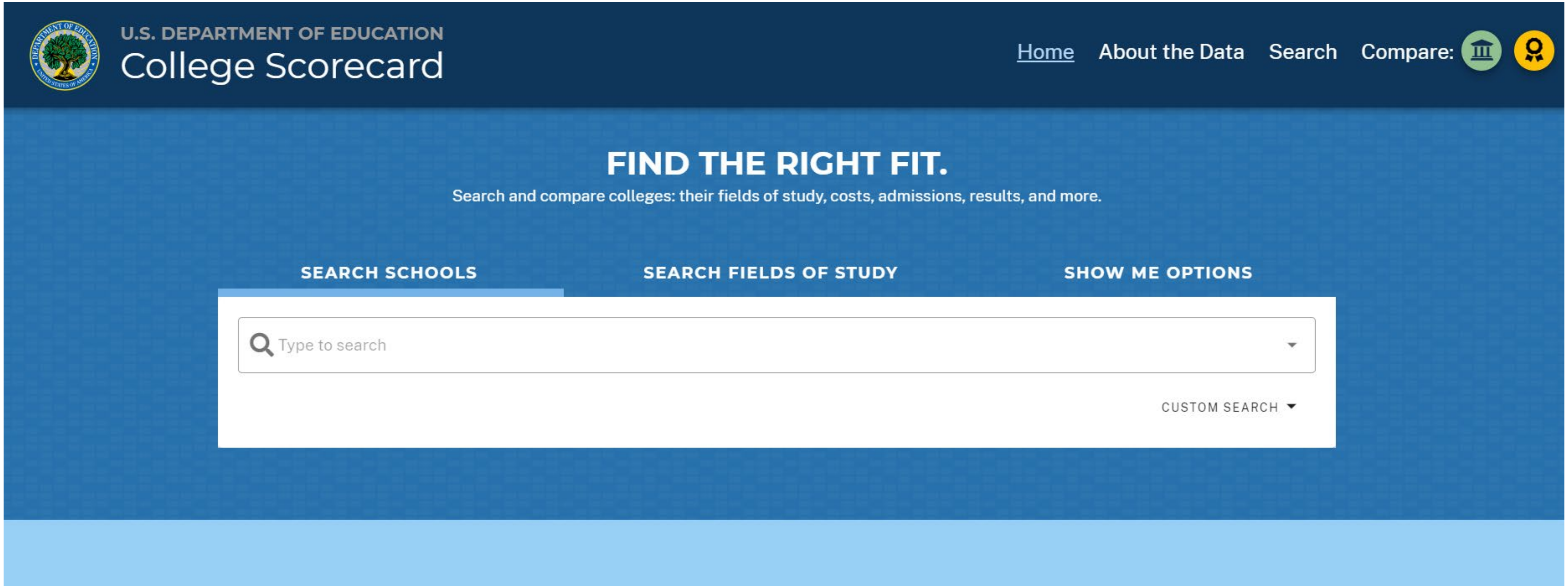
(grants & scholarships)

(equals) = **What you need to pay**

Average net price

	Cost —1 yr full-time	Average Net price
Selective, private college	$89,000	$22,900
University of VT	$37,000	$22,000
Vermont State University	$33,300	$21,300
Community College of VT	$14,200	$10,100
Vermont trade school	$35,000	$24,300

College Scorecard



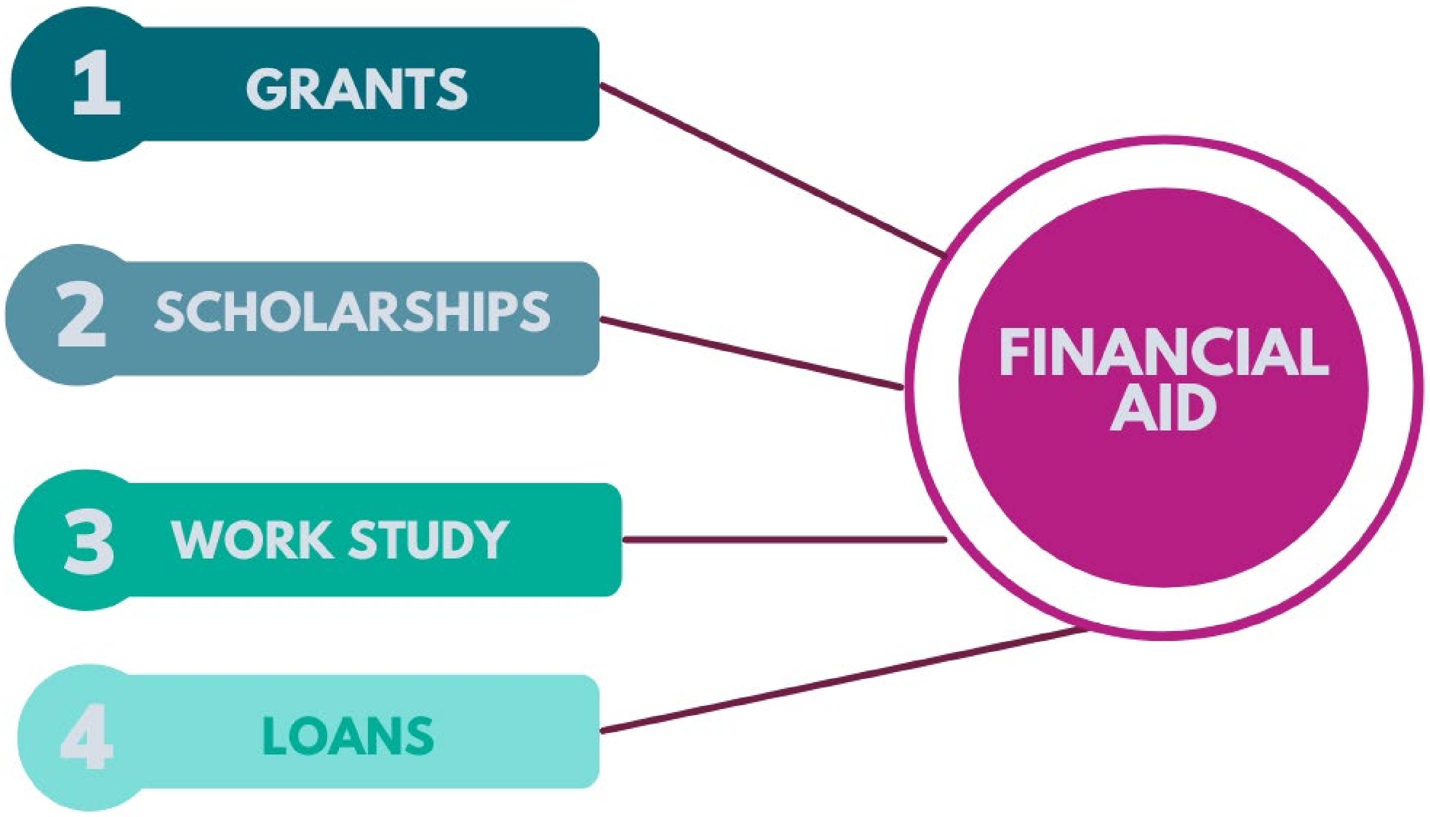
Your role

The family has the primary responsibility to pay for higher education.

Need-based financial aid is meant to *assist* families with paying for college.

- Parents
- Students

Types of financial aid



Financial applications to submit

- Free Application for Federal Student Aid (FAFSA)
- Vermont grant application
- College financial aid forms
  - CSS Profile
- Scholarship applications
  - Career-focused funding application
- Loan applications

How & when to apply — Create Account

FSA ID/StudentAid.gov account

- Every student applying for federal aid must create an FSA ID/StudentAid.gov account. At least one parent of any dependent student must also have their own FSA ID.
- Takes time to set up:
  More security = more questions.
- Will also set up Two-Factor Verification to access Federal Aid account information.
- Use non-school email address.

How & when to apply - FAFSA

File your FREE Application for Federal Student Aid (FAFSA)

- **Required.**
- First available on **October 1, 2025** for the 2026-2027 school year.
- Use 2026–2027 version (the year student will attend college).
- Check college deadlines. Meet the earliest one.
- Up to 20 colleges can be listed to receive FAFSA inform

How & when to apply – CSS Profile

- Only required for some colleges.
- Use 2026–2027 version (the year student will attend college).
- Required for those colleges' institutional aid.
- Earlier deadlines for EA and ED applicants.
- Can fill out form online, upload required documents to IDOC.
- **For help, please refer to CSS Profile FAQ page, or call CSS Customer Service line at 844-202-0524.**

How & when to apply – Vermont Grant

- Open to all Vermont residents in October 2025.
- Use 2026–2027 version (the year student will attend college).
- Required for Vermont grant aid.
- Apply early, check status online, and complete "To Do" list.
- Can fill out forms online, upload documents.
- **Students must create MyVSAC account and set up multi-factor authentication before applying.**

First day to file
10.01.25

Take the Vermont grant with you —
to in-state & out-of-state colleges

How & When to Apply – Advancement Grant

Are You a Vermont Resident Interested in the Trades?

- Opens in late spring of 2026
- Use 2026-2027 version (the year student will attend a training program).
- Intended to help Vermonters enhance job skills and improve employability
- Based on Financial need – determined by student and parent income.
- Can fill out forms online, upload documents.
- **Students must create MyVSAC account before applying.**

Maximizing financial aid

- Do well in school.
- Challenge yourself.
- Increase school and community involvement.
- Communicate special circumstances to financial aid offices and VSAC.
- Research scholarships.
- Apply/Compete for scholarships.

Ways to reduce costs

- Look farther (in state, other states, Canada).
- Dual enrollment/Fast Forward
- Early college
- Advanced Placement – AP classes
- Start at a school that costs less, then transfer.
- Consider attending local and commuting.
- Consider service.
- Check out Vermont Transfer Guarantee.

Ways to pay

Past income	Present income	Future income
• Savings • College savings plan	• Payment plans • Tax credits • Scholarships	• Parent PLUS loan • Additional student loans • Private loans • Other borrowing options • Workforce Development/Career-focused funding

Ways to pay

Federal loans for Dependent students

	Annual eligibility	Cumulative borrowed
Freshman year	$5,500	$5,500
By sophomore year	$6,500	$12,000
By junior year	$7,500	$19,500
By senior year	$7,500	$27,000

Student loan options

Federal or non-federal	Available from	Loan type	Interest rate 2025–2026	Accept or compare?
Federal	Your college	Direct loans for students	**6.39%***	Accept these first.
Non-federal	VSAC	VT Advantage Student—fixed rate	**5.26%–9.07%** APR	Compare these loans.
Non-federal	Nonprofit organizations, banks, credit unions, other private lenders	Alternate loans (often called private loans)	Varies by lender (variable and fixed).	Compare these loans.

** Each year on July 1, the U.S. Department of Education sets a new rate.*

Parent loan options

Federal or non-federal	Available from	Loan type	Interest rate 2025-2026	Accept or compare?
Federal	Your college	PLUS loan for parents	**8.94%***	Compare these loans.
Non-federal	VSAC	VT Advantage Parent — fixed rate	**5.26%–9.48%** APR	Compare these loans.
Non-federal	Nonprofit organizations, banks, credit unions, other private lenders	Alternate loans (often called private loans)	Varies by lender (variable and fixed).	Compare these loans.

**Each year on July 1, the U.S. Department of Education sets a new rate.*

Beginning with the 2026-2027 school year, there are maximum limits on Federal PLUS borrowing by parents

Non-Federal loans

Things to consider

Student borrowers will almost always be required to have a co-signer.

A co-signer:

- Is equally liable for the debt
- Is expected to make payments if the student borrower does not pay
- Is billed monthly, along with the borrower
- Is reported to the national credit bureaus monthly, along with the borrower
- Must sign all paperwork, along with the borrower

Resources/calculators

Federal Student Aid Estimator

- SAI Calculator
- Federal Aid estimates

FAFSA Parent Wizard

- Which parent information on the FAFSA

Mappingyourfuture.org

- Student loan debt/salary wizard

COMING SOON

Compare financial aid awards with the Award Advisor™ App

Financial aid forms help – for when you are ready

Phone:

- FAFSA: 800-4FEDAID (800-433-3243) – evening hours available
- FAFSA and VT grant: 833-802-8722 - 8:30 am - 4:00 pm

Online:

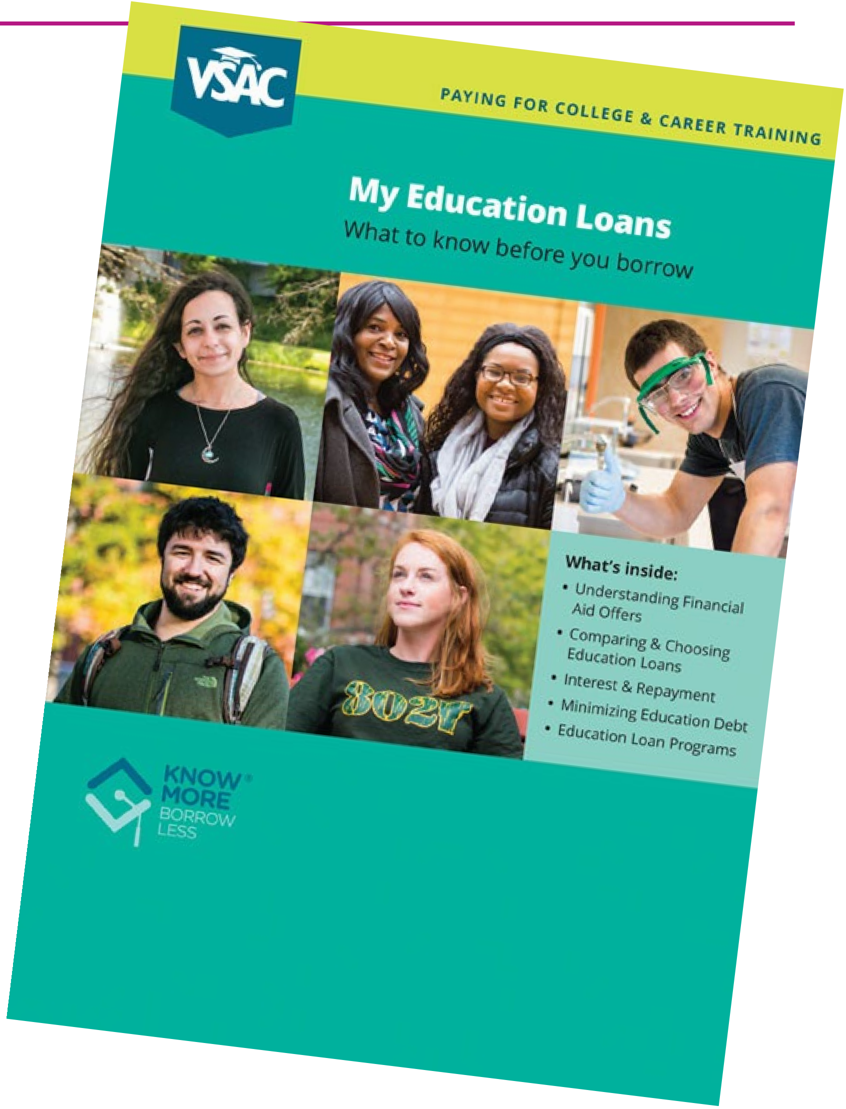
- FAFSA — chat/chatbot assistance while filling out application
- VSAC –
  - Resource Center offering Virtual and In-Person FAFSA Help – check vsac.org/events for details beginning in late September.
  - And/or email ResourceCenter@vsac.org to request an appointment.

VSAC's education loan guide

With expanded section on ways to minimize education debt

Available at
vsac.org/pay-resources

or order a printed copy by e-mailing
publications@vsac.org



Follow VSAC for more great info, events, resources, and information.

THANK YOU!