

# The Ins and Outs of Financial Aid

**KAITLIN HENNESSEY:** Good evening, everyone, and welcome to "The Ins and Outs of Financial Aid." My name is Kaitlin Hennessey, I'm the program coordinator at Global Connections. And tonight presenting is Maja Gillespie and Andy Lehr.

And throughout the evening, as maybe you are already doing, please use that chat box to comment on the content. You can ask questions to the presenters, or you'll also see Heather in the room. And Heather is also from student financial aid services and can answer your questions as well in the chat.

And if you have any technical difficulties, please let us know and we'll do our best to help you. I, as well as Kristin, will be your event moderators this evening. And I'm going to go ahead and turn it over to Maia and Andy now. Thank you.

**MAJA GILLESPIE:** All right. I am Maja Gillespie.

**ANDY LEHR:** I'm Andy Lehr.

**MAJA GILLESPIE:** And as Kaitlin said, we are senior advisors for student financial services. And you may recognize us from a few webinars in the past or some of our infamous videos with Global Connections and Global Campus. So we'll talk about financial aid. And we love working with Global Campus. And you guys as students are awesome. So we just want to take some time tonight to talk about the ins and outs of financial aid.

**ANDY LEHR:** And also we have Heather Morgan online, as Kaitlin mentioned. So if you have any questions, type them in and she will respond to you. And we will go ahead and get started for you.

**MAJA GILLESPIE:** All right, so the first thing all students are going to want to do in order to be eligible or make themselves eligible for financial aid would be to fill out what's called the FAFSA. And FAFSA is the free application for Federal Student Aid.

**ANDY LEHR:** And we're sure a lot of people have already filled it out or are in the process of filling it out, know what it is. Can't really raise your hand, but we're going to assume that you already are familiar with the FAFSA. But if not, we'll talk about it.

**MAJA GILLESPIE:** Yeah. One of the common questions we have regarding FAFSA and how to get financial aid is, do I have to complete it every year? Andy, what's the answer to that?

**ANDY LEHR:** Absolutely. Every year you have to do it because the information changes every single year. So every year.

**MAJA GILLESPIE:** And then another common question that we had this last year-- which we also had a big change this last year, which I guess is last year, meaning this current year-- was using the prior year's tax information. So when you're completing your FAFSA for the '18, '19 academic year, you're going to want to use 2016 taxes.

This is something that the Obama administration had created this rule where it's making this process easier for families and individuals. Where instead of using tax information for taxes you haven't filed, you're using tax information for taxes that are already filed, making it easier so you don't have to go back in and edit that FAFSA and redo everything. Because it's a lot of stuff going on anyway and there's a lot of moving parts, so it just makes it a little bit easier on you guys.

Some of the different types of money you can get from FAFSA are going to be grants, so they're going to be different, federal and state grants, and loans.

**ANDY LEHR:** Yep, federal loans.

**MAJA GILLESPIE:** And we'll talk about those a little bit more in depth a little later, too. One of the other big questions regarding FAFSA, especially now since we're using tax information from two years prior, is going to be what if something changes? So what if in 2016 you were married and now you're not married? Or maybe you were a dependent then and you're an independent now. We do have certain processes in place through our office to update this information.

**ANDY LEHR:** It's something that's available on our website. And when we're done, we'll show you our website live where some of those forms are where you would put this information. But for the beginning when you're filing the FAFSA, you're still going to put down what they're asking for, that 2016 information. And then later on with these special circumstances, you would do them at a later date.

**MAJA GILLESPIE:** All right, moving on. The sister application two FAFSA is going to be called the WASFA. Common misconception is that some people just haven't heard of the WASFA and they think they need to file both. That is false. If you file FAFSA, don't even worry about the WASFA. WASFA is a Washington application for state financial aid. And this is an application for students who are HB-1079 or undocumented. Anything you want to add to that?

**ANDY LEHR:** No, that's perfect.

**MAJA GILLESPIE:** The website's there. So if you think, I can't fill out FAFSA because I don't have a social security number or you know you fall into of those categories I just talked about, then you're going to want to click on that link there. And then you'd want to fill out the WASFA.

Yeah. I think that's pretty much it on that. If you have further questions about that, we can talk more in depth. I think a large majority of the Global Campus population will be doing the FAFSA application. Want to touch on this?

**ANDY LEHR:** So verification/document submission. So once you've got your FAFSA filled out-- and we will go over the deadlines and that sort of thing in a little bit here, so don't worry. But as far as verification and document submission, sometimes we're going to ask for information that supports the stuff that you put on the FAFSA. Sometimes we need to verify that you did indeed make this much money or you have this many people in your household, things of that nature. So it exists so that we can get you the most accurate financial aid possible that fits your situation.

So this does happen from time to time with a decent amount of population of our student body. So if we do ask for these things from you, we just ask that you get them to us before the deadline passes so that you can, if you're qualified for specific grant funding or things like that, you don't miss those deadlines and then miss out on that funding. So those deadlines are important.

So just make sure that you get that in in time. You want to add anything to that?

**MAJA GILLESPIE:** No, but [INAUDIBLE]

**ANDY LEHR:** Everything you submit is through your My WSU, your student center. It will be 2018, '19 financial aid box on the right-hand side there, that you will click more. And then there will be outstanding items out there that you may need to fill out and things of that nature.

**MAJA GILLESPIE:** It'll link you right to our website where you can upload those items. If you neglect to make that deadline or if you just don't turn anything in, it's definitely going to impact your financial aid package. If you don't turn anything in ever, we can't award a financial aid package.

So this is a process that's mandated by the federal Department of Education. So it's not just W2 bullies getting even more information from you guys, it's something that we are just enforcers of these rules and regulations.

**ANDY LEHR:** So that we can stay up to code in filing regulations of the federal aid so that we can still get the funding that our students need.

**MAJA GILLESPIE:** So the bottom line in this, with verification documents mentioned, is to check your My WSU and your email frequently. And then also if you have any notifications from us regarding this process, make sure to address it. If you have any questions, we are happy to help. I mean, obviously you guys can contact us via email and via phone. We'd be happy to discuss the items that we're requesting of you and provide some more clarification.

Some of the dates and deadlines. FAFSA is currently open. It opened on October 1st and it will be open until--

**ANDY LEHR:** Well, it's open indefinitely.

**MAJA GILLESPIE:** Doesn't matter. But it is open now. And if you are a current student-- which the difference between a current student and a new student is going to be if you are current student, that would mean you were enrolled on the 10th day of classes in Fall 2017. If you are not, then you would be considered a new student. So then you would look at that second set of deadlines that we have on this slide.

So for current students who are currently enrolled, let's say you're in two classes right now, you'd be a current student. Your priority deadline in order to make yourself eligible for that grant funding would be November 30th, which is this Thursday. And then the verification document submission deadline would be January 31st.

**ANDY LEHR:** So any other documents that we're asking for.

**MAJA GILLESPIE:** That's right.

**ANDY LEHR:** So if you are a current student and you haven't done your FAFSA yet, no better time like the present one. When you're done watching this, just click over to FAFSA and get that thing submitted. And then we will receive the notification, then we'll send you something that says we have received your FAFSA. So shouldn't take you that long. So get it done before Thursday.

And that's always Thursday. That's the 30th, that's midnight Eastern Standard Time, because we are talking about the Department of Education and everything. So they're talking about the federal government, that's East Coast time. So make sure you're submitting it by 9:00 PM, Pacific Time if you are a Pacific Standard. Or if you're mountain, you get it done Central Time. It's Eastern Standard time then.

**MAJA GILLESPIE:** Yeah. And then just that bottom, I guess, the other fun one is the WSU general scholarship application. We'll talk a little bit more about scholarships later on, but the deadline for that is going to be January 31st. And this a hard deadline. This application has been open since late August and it will close-- and again, I think we are looking at the same time frame.

I would recommend getting it done before the 31st. Don't think about doing it on the 31st and stressing about whether if it's Eastern or Pacific time zone. Get it done before the 31st just in case there's any technical glitches on your computer or what have you. But by doing that, it'll put you in the pool to be eligible for different scholarships, so for 700 different types of scholarships with WSU.

**ANDY LEHR:** And if you are a new student, you'll be starting next fall, then you want your FAFSA deadline, even though it's open right now, your priority deadline for FAFSA is January 31st. So you have two extra months to do that. And then your verification or document submission deadline would then be March 15th. So you have a month and a half extra to get that done. So just keep those dates in mind.

Cost of attendance. So I'm just going to briefly run through what the cost of attendance is and how we come up with these numbers. So what we do with the cost of attendance, you can see the one on the left-hand side, it's for undergraduate students. And the other one is for non-residents in the state of Washington.

They're mostly very similar except in the amount of the tuition. What those are is basically, we award financial aid based on these budgets. We take what FAFSA gives us as far as expected family contribution number. Then that determines what type of aid you're eligible for. And then what we do is we use this cost of attendance to award.

So obviously we know that there are tuition expenses that all students have to pay. If you want an example, I think of tuition as-- think of your admission ticket into the amusement park or something like that, where it's a certain amount of money that you have to pay, there's no negotiation, anything like that.

Everything below that though, books, room and board, miscellaneous expenses, and transportation are all the extras that you might buy once you get into the amusement park. Cotton candy, t-shirts, games, things like that. Everything else is going to be very specific as far as your expenses to what your personal lifestyle is and what your rent is and how much you're paying for books and things like that.

So it's going to vary and it's going to be different from every single student. What we do as an office is we will award everybody a general budget and award off of that general budget. So this is what you're looking at on the screen is the general budget. Again, these figures are based on 2017 and '18. But it gives you an idea. You Everybody's room and board is different, but we have a general one that we do. So just keep that in mind.

**MAJA GILLESPIE:** Then we have the different types of financial aid. So going back to the FAFSA, by completing that, again, you're going to make yourself eligible for different types of aid. And there's going to be different forms, different types. There's going to be grant funding, which are going to consist of Pell Grant, the SEOG Grant, Washington State Need Grant for Washington state residents. and something called institutional grant.

So it could be a few of these, it could be one or two of these, but it could be just a combination. And then there's going to be loans you're eligible for. As an undergraduate dependent student, you're going to be offered subsidized, unsubsidized, and a parent loan. Independent, obviously you're independent, you don't have parental contribution, you wouldn't have that parent loan.

Difference between grants and loans, big difference.

**ANDY LEHR:** [CHUCKLES]

**MAJA GILLESPIE:** Grants are free money. You're going to want that free money. So make sure to familiarize yourself with our website, follow us on social media. We're going to promote

those deadlines and we have them on our website as well. So make sure you meet those and make sure you have the best financial aid package available.

The Pell Grant is going to be what's called an entitlement grant. So no matter when you fill out that FAFSA, if you don't meet that deadline, if you're eligible for Pell Grant, you are going to get it. SEOG Grant is going to be for in-state students. The max is \$100. For non-resident students, it's going to be on \$1,250. So it's a thousand dollars, \$1,250.

**ANDY LEHR:** But that is based on the deadline.

**MAJA GILLESPIE:** But that money is based on the deadline. So Pell Grant is the only one that's not dependent on that deadline, the other three are. I think we have some more information on our website, which we can show you where to find this information too.

But again, there are going to be free monies. The amount you're going to get is going to be dependent on some of the information presented on the FAFSA. So a lot of things are going to be dependent on the income information, as these are need-based types of aid. Anything else you want to add to that? Grants?

**ANDY LEHR:** I think that's great, Maja.

**MAJA GILLESPIE:** And then the loans, again, we have the subsidized, unsubsidized loans as they're going to be offered to you as a student. The difference between those two is going to be that unsubsidized is going to start occurring interest after it disburses. The subsidized does not. Neither one of these are going to require you to make payments while you're in school. You have them deferred automatically until six months after you graduate.

And the parent loan, if any of you are undergraduate dependent students, the parent loan is going to be offered to your parents. So they would apply for that loan. And then those payments actually do start while you are attending school. Anything else on loans?

**ANDY LEHR:** No, I like it.

**MAJA GILLESPIE:** All right, scholarships. Who doesn't love scholarships? I always say that. Scholarships are great. It's free money. I work with scholarships and I think they're great and I wish I could award everyone scholarships because I think it would just make the world a better place.

**ANDY LEHR:** [CHUCKLES]

**MAJA GILLESPIE:** WSU does have the general scholarship application. And with that, we have over 700 different types of scholarships. And one of my favorite parts of my job is being able to read those scholarship applications and award scholarships to students based off that.

So definitely take time when you fill out this application. Think about things that set you apart from different students or other students. Think about maybe some experiences you've had or what really makes you you, and what makes you unique, or some experience that might be unique to you. Those are going to be things that really make you stand apart from other students.

The general scholarship application deadline is going to be January 31st. And we will start reviewing these in spring. And so there are a lot of students. I don't even know the total amount of students at WSU. I mean, it's going to be in the, what? 20,000. And we had, I think, last year about 13 or 14,000 scholarship applications submitted.

So it's a lot of stuff for us to review, so it does take some time. But we do start the process in spring and try to get as many awarded as possible before fall semester. So if you do get a scholarship based on the application, we will notify you via email. So again, we can't stress enough, make sure to be checking your WSU email for important messages from us, but then also other departments on campus.

**ANDY LEHR:** WSU email, very important.

**MAJA GILLESPIE:** WSU email, yeah. Unless you have--

**ANDY LEHR:** Forwarded it.

**MAJA GILLESPIE:** Forwarded to your personal email. Global Campus also has two scholarships through Global Campus, specific to Global Campus students. One is going to be, I think, it's just the ASWSU Global Campus scholarship. And then the other one is Global Campus internship scholarships. So for that one, you do have to have an internship or be enrolled in internship credits. Both of those can be found on the Global Campus current students website under the finance section, I believe.

**ANDY LEHR:** And Kaitlin just said she was in [INAUDIBLE].

**MAJA GILLESPIE:** Perfect. I was going to say, Kaitlin's puttin' it up there already. Man, she's one step ahead of us. But all the information on how to apply is on-- I think you apply directly through that website.

We do have some other scholarship resources on our website. I saw that Heather made a plug earlier for our web page. We do have a really cool scholarship search engine lately. We have a scholarship search engine. It's on our new scholarship web page.

We have a lot of outside donors that have contacted us that want us to promote their scholarships. So we've done a lot of research to make sure these are legit. And it's just going to work on your part to go and find them and use that scholarship search engine to narrow down your search and apply for them.

So again, scholarships are going to be like grants, free money. You don't have to pay them back. So the more free money you can get, the less amount of loans you have to take out. All right, enrollment and your aid.

**ANDY LEHR:** Enrollment and your aid. So when we award you, whether it's grants, scholarships, loans, we are awarding you based on full-time enrollment. In order to even qualify for federal loans, you have to enroll at least half time. But what we're doing is we award all of our students based on full-time enrollment. Full-time enrollment is 12 credits for an undergraduate. And so if you're not going to be a full-time student, just keep in mind that if you are getting Pell Grant or institutional grant or Washington State Need Grant, that number will go down a little bit based on your enrollment, whether you're half time or 3/4 time or things like that.

Now what we do is we have something that's called census date, and that is the 10th day of classes. So that second Friday after the semester starts, we basically take a snapshot of every student's enrollment. And because we know that a lot of times you're wait listed into a class or this class doesn't work for you, so you sign up for another one, and you're adding and dropping a lot, we understand that. So what we do is we figure by the 10th day of classes, you should have everything pretty much figured out as far as what classes you're taking. We'll take the snapshot of your enrollment and then we will base your financial aid on that.

Now if you are enrolled full time, when financial aid is dispersed to you, then we will disperse your aid at full time. But then say you drop a class or two and it takes you down below full time, when census date happens, you will owe some of that money back. Or just the opposite, if you are not enrolled full time, and say you're enrolled in 3/4 time at nine credits or something like that, your grants will be held up and you won't get them until census date passes. And then we will adjust it down to the 3/4 amount and then disperse it to you.

So that happens a lot. If you're getting a scholarship, sometimes it just depends on the stipulations of the scholarship, how many credits you need to be in and that sort of thing. Like I mentioned with loans, loans only require half-time enrollment. So if you're at least six credits, those loans are going to disperse before the semester starts to you.

So you can see the question on there, what happens if you drop a class after this date? Normally what happens then is we're not going to pull that money after census date and you've gotten your grant money. We're not going to be pulling money back at that point. But then you might be running into SAP issues, satisfactory academic progress, where you're not completing the amount of credits that you said you were going to when census date hit and things like that.

So that is something that could come up if you do drop a class or two after you've received your funding. So just keep that in mind.

**MAJA GILLESPIE:** And if you are curious about, just I guess if you're going to drop a class, you can always contact us and we'd be happy to take a look at your account and just see what's going on, to see if it was going to affect your SAP in any way or to see if it would affect aid. Or

even if you're thinking about for the future semesters, like if I went 3/4 time, what would my aid look like? We'd be happy to look at with you and give you a better idea of what you can expect.

**ANDY LEHR:** I just wanted to reiterate that when you see your award come to you, it is going to be based on full-time enrollment. So just keep in mind.

**MAJA GILLESPIE:** Something that we would strongly recommend for all students, especially Global Campus, is just to familiarize yourself with student financial services. So with our office, if you can't contact us or if you can't get a hold of us for some reason, most of the answers you can probably find on our website. We will go over that just in a minute and show you some cool things on our website.

But familiarize yourself with us, look at different types of aid that might be available to you. We do break down the different types of aid on our website and give a little bit more information on how they work and how they might be affected by enrollment and other things like SAP and whatnot.

You can find out about more scholarship opportunities on our website. If you can also, I'll do a plug for scholarship Fridays. If you follow us on social media, we do a scholarship series on Fridays and do promote new scholarships each Friday. So it's kind of cool.

We do also have a really cool private education loan search tool. Let's say you are at your max limit on loan funding or grant money, you have [INAUDIBLE] or private education loan. We do have a great resource that would allow you to search different lenders and find out some more details and even apply linking through that tool on our website.

On our website we also have our submit SFS Docs portal. So when Andy was talking about the verification of document submission, all those documents can be submitted through our website. If you're in My WSU, it will link you to our website. Or you can go straight to our website, whatever works for you. But we'll show you a little bit more about that in just a minute as well.

Just, I guess, stay connected with us. Like I said, we're on social media. We do post some helpful things. We're not going to just fill up your news feed and your Twitter feed, whatnot, with just stuff. We're going to promote things that are beneficial to you as students like scholarship opportunities, deadlines, new things regarding FAFSA, financial aid, what have you. We want to be a good resource for you and provide stuff that's actually going to benefit you as students.

**ANDY LEHR:** And we do have some how-to videos also on our website. So if you have questions about filling certain things out, we have some videos that are out there already that you can take a look at if you have questions on, oh, how do I apply for this or how do I do that? How do I fill this out?

**MAJA GILLESPIE:** And then lastly, how we communicate with you. We do do everything through email. You can view your email and the emails that we send in two different areas. You can see it in your My Communications center, which I think we will show you in just a minute, also in your regular WSU email.

You may have this set up to forward to a personal email. If you don't check your My WSU email, you might want to have that set up to your personal email just so you don't miss any important information or heaven forbid, miss a deadline because you didn't see an email from our office.

With that, I think we have just some screenshots here. So this is like I just said, the My Communication Center. You will be able to see different emails from our office. If you had something from a different office that's set up through the My WSU system, it would be there as well.

And then here going to be the links for the different items that we are requesting of you. So those different verification items are going to be in the little financial aid box for the academic year that we're asking for. And then you can click on the details section or the little details link, and it would bring you to the links where you can click on each one of these items and find out exactly what we're asking for.

So for the student income, what do you need from us, or what do we need from you for the student income. That would all be in that section.

**ANDY LEHR:** You're just looking at an example, we're not going to ask for all of those things from you. Usually it's just a couple of things. So don't go, oh my god.

**MAJA GILLESPIE:** This is just a screenshot of mine. I'm actually helping test out a bunch of the forms for next year. So that's why there's so many on there. I think tops it would be like five or something. I mean, I haven't seen many more than that. So don't be alarmed with all the checklists.

And now we're going to try to go to our website. And I think we have that up. So here is our website. And as you can see, we have a lot going on. Go in here. All right, so we have right here our Submit SFS Docs portal. So if you click on this, it will bring you to a login screen. So this is where you would log in and then it would bring you to the section where you complete all those forms or submit documents.

Let's see if it will allow me to do this. Maybe it's thinking.

**ANDY LEHR:** [CHUCKLES]

**MAJA GILLESPIE:** And it did, OK. So then you would log in and have your information here. And if you click on the little link that says click here, you would be able to view the form. And then it

would tell you what you need to submit or what you need to download and that kind of thing. And then you can do it right then and there and get that done.

So let's back out of that. One of the other main things on our website that you guys might utilize are going to be our form section. So as we said earlier, if something has changed on the FAFSA, so if something changed from 2016 to this new academic year, you might want to complete what's called the special circumstance appeal.

There's going to be different forms on here for different processes or different things that might affect you as a student. They're all going to have a little description next to it. So I'd read over those. If you have a question, you might want to check our forms section first to see if there's something that might apply to you and your situation. If you don't see anything, contact our office. We'd be happy to see what we could do for you. But this is going to be a frequently used section for students.

The scholarship section is also a section that might benefit you as a student. The find and apply for scholarships is going to bring you to our scholarship search engine. If you click on the green Go button, it will bring you to this next screen where we have different fields where you can filter scholarship opportunities.

So you can say, I'm going to be a college junior, my GPA is 3.5. Let's just hit Go. Anything that has that in there, if it doesn't have any requirements, it might put it in there. But if it says 3.5 or higher GPA, that kind of stuff is going to be in there. You can say, I'm a non-resident, I'm not a US citizen. Or you can do some of these other filter options.

So I think it's an either/or. But these will just narrow down the scholarship opportunities. So we've done our part and filtered out the not legit, I guess, scholarship opportunities and only put the best ones in there for students.

So I'd highly recommend just checking this out when you have a minute. We have deadlines that are going to vary. I mean, we have some that are currently going on for this academic year. So just take a look at that. And like Heather had mentioned, in the little chat box, if you have some scholarship essay answers that you've done for previous scholarship applications, save those. A lot of times you can recycle those and use those for different applications.

What else do we want to show one here?

**ANDY LEHR:** Go down a little bit.

**MAJA GILLESPIE:** Yeah. Oh, the helpful video. So this is also a really awesome section where maybe you want to set up direct deposit. Hey, there's an awesome video that walks you through. And a lot of these are going to show you screenshots of the best screens that you'll see as a student setting these things up.

I'm a very visual learner, so something like this is very helpful for me. But for you it might be as well. So especially since we can walk you through things, but sometimes if you see it too, it might help you navigate or get something set up on your end. So you can look at those.

There's a video of Andy and I from a previous Global Campus event. And there's going to be some with FSA for the FAFSA login information. And here's going to be some from different universities and then also from the FAFSA office. But these are going to be just general ones that apply to all students and different processes.

What else do we want to look at here? Something that you may want to look at closer to next year would be our cost of attendance section. And this is going to be estimated cost of the attendance. So again, like Andy said, depending on your lifestyle, your cost may be a lot lower than this. Because we do figure in a lot of different costs. Maybe you only need financial aid to pay for tuition and books and stuff.

But you would select Global Campus, you're an undergrad, then you have a screenshot and an idea of what it's going to cost for you. It's broken down per semester, double everything there, you get the year total there of what we account for and the cost of attendance.

**ANDY LEHR:** So if you're not full time, you can see per credits one through 10. Tuition's applied, tuition rate, anywhere from 10 credits to 18. And then you go over 18, there's an additional charge and things like that too.

**MAJA GILLESPIE:** Yeah. We do have-- and I'll show you a slide too-- but we have all of our contact information here. If you have questions about, let's say scholarships, or if you are in SAPs qualification working on a SAP appeal, we have contact information for different teams within our office.

So you have something about scholarships, if you want to email the scholarships team directly, you might get an answer a lot quicker about that. We're the experts on that. So you have a question about your SAP appeal, you might want to email our SAP team directly through that SAP appeal email, that kind of thing.

So here is also our mailing address. So if you do have documents that you need to submit, you can always do that via mail as well as fax. Our number's and stuff is going to be on here. Or again, it's going to link you back to that Submit SFS Docs portal.

There's some other great sections on our website. So we encourage you to familiarize yourself with that and just kind of browse around when you have some time.

**ANDY LEHR:** Just poke around and see what you find. There's tons of information on every single link there.

**MAJA GILLESPIE:** And I think we'll just go back to our presentation here. I think we're--

**ANDY LEHR:** Almost done?

**MAJA GILLESPIE:** Almost done. Bear with me. [INAUDIBLE] screen. Our final screen is just going to be our social media channels and our contact information. So yeah, again, we said we're going to post some really cool things that are going to help you and be beneficial to you as a student. So feel free to follow us. Or if you have any follow-up questions or need clarification, there's our contact information and we'd be happy to help you whenever you have questions.

**ANDY LEHR:** Absolutely.

**MAJA GILLESPIE:** OK, well thank you guys so much for joining us.

**ANDY LEHR:** Have a good night. Fill out your FAFSA.