

Financial Ratings Series

WeissRatings
& Grey House Publishing

**Financial Literacy Basics:
Calculating the Cost of College
& Understanding Student Loans**

2025



GREY HOUSE PUBLISHING

Financial Literacy Basics: Calculating the Cost of College & Understanding Student Loans



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2025 Edition



GREY HOUSE PUBLISHING



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2025 Edition
ISBN: 979-8-89179-048-3

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Welcome!

Grey House Publishing and Weiss Ratings are proud to announce the seventh edition of *Financial Literacy Basics*. Each volume in this series provides readers with easy-to-understand guidance on how to manage their finances. Designed for those who are just starting out, as well as those who may need help handling their finances, the volumes in this series outline, step-by-step, how to make the most of your money, which pitfalls to avoid, what to watch out for, and the necessary tools to make sure you are fully equipped to manage your finances.

Each of these eight volumes focus on specific ways to take the guesswork out of financial planning—how to stick to a budget, how to manage debt, how to buy a car or rent an apartment, how to calculate the cost of college, and how to start saving for retirement—all information necessary to get started on your financial future. Each volume is devoted to a specific topic. Combined, they provide you with a full range of helpful information on how to best manage your money.

Individual volumes are:

- How to **Make and Stick to a Budget**
- How to **Manage Debt**
- Starting a **401(k)**
- Understanding **Health Insurance** Plans
- **Renting an Apartment & Understanding Renters Insurance**
- Calculating the **Cost of College & Understanding Student Loans**
- **Buying a Car & Understanding Auto Insurance**
- What to Know About **Checking Accounts**

Filled with valuable information that includes helpful, hands-on worksheets and planners, these volumes are designed to point you toward a solid financial future with clear suggestions, supportive guidance, and easy-to-follow dos and don'ts.

Financial Literacy Basics: Calculating the Cost of College & Understanding Student Loans

Part 1: Calculating the Cost of a College Education



Investing in Your Future

Student loans can be important to your future. They help you get an education, which can help you start a career and earn more money. Young adults with a bachelor's degree are more likely to find full-time work and generally earn more than those without a bachelor's degree, according to the U.S. Department of Education.

But taking on education debt means you are committed to repaying the loans. Various student loans may have very different terms. Before you sign for a loan, be sure you understand what kind of loan you are getting and when and how you must repay it.

Also be sure you are borrowing only what you need, because you will have to pay interest on the loan.



Explore Your Career Options

Keep in mind that students who want to further their education have many more options than a traditional four-year degree. For some, a two-year Associate's degree is the right way to go, or maybe a trade or vocational school will be the right path to a rewarding and well-paying career.

To get an idea of what you might earn in various occupations, you can look at employment prospects at the U.S. Department of Labor's *Occupation Outlook Handbook* at [bls.gov/ooh](https://www.bls.gov/ooh).

If you're still in high school, you can talk to your school's guidance counselor to find out what recent graduates in your planned program of study are earning.

You can also use the *Occupational Outlook Handbook* to find jobs based on entry-level education, or jobs that



have a high number of projected openings.

You can search for jobs that offer apprenticeships, on-the-job training, or non-degree certificate programs like trade schools and vocational schools. For those who want to minimize student debt, or want to start working right out of high school, there are several options to choose from.

Below are examples of career options and the 2023 median annual salary, based on the entry-level education required.

High School Diploma & On-the-Job Apprenticeship*

- Elevator Installers & Repairers: \$102,420
- Electricians: \$61,590
- Plumbers, Pipefitters & Steamfitters: \$61,550

*If an apprenticeship is not available in your area, these careers can also be pursued through a vocational or trade school program.

Vocational School & Trade School Programs

- Aircraft Mechanics: \$75,400
- Licensed Practical Nurse (LPN): \$59,730

- HVAC Technicians: \$57,300
- Firefighters: \$57,120
- Automotive Mechanics: \$47,770
- Emergency Medical Technicians: \$44,780

Two-Year Associate's Degree

- Air Traffic Controllers: \$137,380
- Dental Hygienists: \$87,530
- Physical Therapy Assistants: \$58,740
- Architectural & Civil Drafters: \$62,530

Four-Year Bachelor's Degree

- Financial Manager: \$156,100
- Web Developer: \$92,750
- Registered Nurse (RN): \$86,070
- Special Education Teacher: \$65,910

Use the Occupational Statistics table in the Appendix to view data on more potential career paths.

Knowing what you will be earning when you graduate, and how many years it will take you to graduate, will help you budget for potential student



loans and make sure you still have enough to live on.



How Much Does a College Education Cost?

The cost of a college education can vary greatly depending on the institution you attend, how much financial aid you receive, and how many years you attend college.

Here are the average annual costs for tuition and fees for the 2023/2024 school year¹:

- Private Nonprofit 4-Year Colleges & Universities: **\$41,540**
- Public 4-Year Colleges & Universities (Out-of-State): **\$29,150**
- Public 4-Year Colleges & Universities (In-State): **\$11,260**
- Public 2-Year Colleges & Universities (In-District): **\$3,990**
- Private For-Profit: **\$15,740**

There are many other expenses that college students should plan for, on top of tuition and fees.

- **Room & Board** ranges from \$9,970 to \$14,650 per year

Once you add up the tuition, fees, and room & board, the breakdown of total yearly costs by type of institution is:

- Private 4-Year Not-for-Profit Colleges & Universities: **\$56,190**
- Public 4-Year Colleges & Universities (Out-of-State): **\$41,920**
- Public 4-Year Colleges & Universities (In-State): **\$24,030**
- Public 2-Year Colleges & Universities (In-District): **\$13,960**

But, that's not all. You'll have to budget for additional costs:

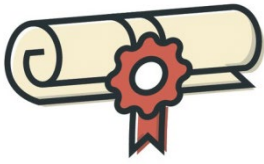
- **Books & Supplies** range from \$1,250 to \$1,470 per year
- **Transportation** ranges from \$1,100 to \$1,470 per year
- **Other Expenses** range from \$1,880 to \$2,500 per year

Since the costs can vary so greatly, you'll want to weigh your options

¹Source: Trends in College Pricing, <https://trends.collegeboard.org/college-pricing>



carefully when choosing your career path and your school.

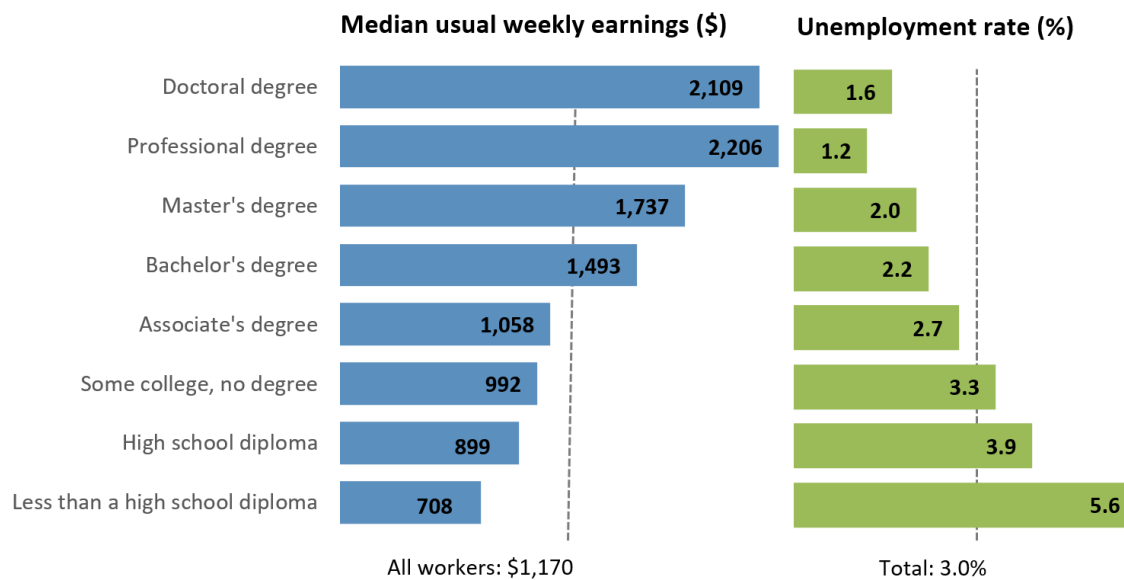


More Education Usually Means Higher Earnings

On average, higher degrees of education result in higher earnings. Considering a 40-year career, these are the lifetime earnings by level of education:

- Doctoral Degree: **\$4,386,720**
- Professional Degree: **\$4,588,480**
- Master's Degree: **\$3,612,960**
- Bachelor's Degree: **\$3,105,440**
- Associate's Degree: **\$2,200,640**
- Some College, No Degree: **\$2,063,360**
- High School Diploma: **\$1,869,920**
- Less than a High School Diploma: **\$1,472,640**

Earnings and unemployment rates by educational attainment, 2023

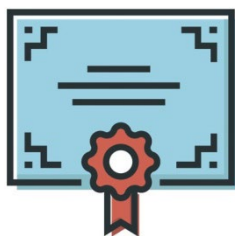


Note: Data are for persons age 25 and over. Earnings are for full-time wage and salary workers.
Source: U.S. Bureau of Labor Statistics, Current Population Survey.
<https://www.bls.gov/emp/chart-unemployment-earnings-education.htm>



That means that someone with a Bachelor's degree, on average, will earn more than \$1,200,000 more in their lifetime than someone with a high school diploma.

Your lifetime earning potential should be factored in when considering whether or not to go on to higher education after high school.



Choosing a School

There is a wide variety of schools available for higher education.

Options include:

Public Universities: are four-year schools that are funded by their state government. These are usually large institutions with a wide variety of degree programs. The cost of tuition for a public university is usually less than a private university.

Private Universities: are four-year schools that are funded by the cost of their tuition, donations, and other sources. Private universities can be small schools or very large institutions. The cost of a private university is usually higher than a public university, but private universities may offer more financial aid opportunities for

students who demonstrate financial need or academic excellence.

Community Colleges: these schools usually offer two-year degree programs. The tuition at community colleges is usually low, so many students choose to do their first two years at a community college before transferring to a four-year school.

Technical & Vocational

Colleges/Career Schools: these schools offer courses in a specific trade or career. They usually cost less than a community college and are designed for people who want to work in a specific career or skilled trade. These programs usually offer Associate's degrees or certificates of completion.

For-Profit Colleges: there are pros and cons of for-profit colleges. These schools usually offer degree programs and certificates in certain trades. They offer flexible schedules, mostly online courses, and less-selective admissions. The downside is that they can be much more expensive than other types of schools. Many of these schools are not accredited, so your degree or certificate might not be accepted by your employer. In addition, credits earned at a for-profit school may not be eligible for transfer to another school.

Financial assistance programs and requirements can vary from school to



school. Plus, not all colleges and career schools participate in federal student aid programs. Always check with your school to find out which financial aid programs will be available to you if you go there.

Understanding your career goals and options (and their earning potential) will help you find a college or career school that meets your needs.

The U.S. Department of Education's college search tool, **College Navigator**, can be found here: <https://nces.ed.gov/collegenavigator>. This site helps you find colleges and career schools that fit your needs. You can search for schools by location, degrees offered, programs/majors, tuition and fees, setting, size, and much more.

The U.S. Department of Education also provides a **Net Price Calculator**. The net price is the amount that a student pays to attend an institution in a single academic year after subtracting scholarships and grants the student receives. Scholarships and grants are forms of financial aid that a student does not have to pay back. Visit <https://collegecost.ed.gov/net-price> to get started. You can enter in the schools that you are interested in and get a real sense of what the cost will be for each school.

Choosing the right school involves a variety of factors including your

interests, career goals, and financial situation, as well as the school's cost, size and location, and admissions requirements.

Your education is a major investment, so find out as much information as you can—before you enroll. And because each school will most likely offer different financial aid packages, you should consider applying to more than one school in order to compare costs.



Estimate Your Financial Aid Availability and the Cost of Attending Your School

The U.S. Department of Education's Office of Federal Student Aid makes a free tool available so you can estimate your eligibility for federal financial aid.

Visit <https://studentaid.gov/aid-estimator/> to start your federal student aid estimate.

This estimator is recommended for high school juniors, but even parents of younger students can use the estimator to receive early estimates, create scenarios based on future earnings, and then establish college funding strategies.



Adult students can also use the student aid estimator to get an idea of what aid they might receive.

The estimator asks financial and other questions that are used to estimate your federal student aid eligibility. You may be able to answer most of the questions easily, but some of the questions will ask you to reference your personal records (for instance, your federal tax information or your bank statements).

Be sure to answer all the questions on the federal student aid estimator, even if you have to estimate or guess.

When you complete the federal student aid estimator, the screen displays a worksheet to help you determine the net cost of attending your chosen school.

Here's what to expect on the worksheet:

- At the top of the page, enter the school's cost of attendance.
- Next, sources of college funding are listed, including your estimated Federal Pell Grant amount (if any), Federal Work-Study amount (based on the average nationally), and maximum Direct Subsidized Loan and Direct Unsubsidized Loan eligibility.
- You will be asked to fill in the amounts of state and college aid and private scholarships you expect (or hope) to get.
- Once you select "Calculate," the federal student aid estimator summarizes the cost, the total aid entered, and the difference (the net cost of attending college).
- Your estimated Expected Family Contribution (EFC) also appears.
- You can compare schools by changing the variables: the cost of attendance; state aid options; the amount of aid available from the school, etc.
- The School Costs Comparison Worksheet on the next page is another way to estimate the cost of attending your school.

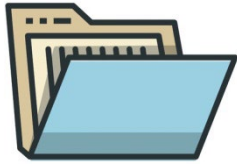


SCHOOL COSTS COMPARISON WORKSHEET

	School #1	School #2	School #3
School name			
Federal school code			
FAFSA deadline			
A. COSTS			
Tuition and fees			
Room and board			
Books and supplies			
Transportation			
Miscellaneous/personal			
Additional costs			
Total cost of attendance (add up this section, write in the total)			
B. NEED			
Total cost of attendance (write in the total from section A)			
Expected family contribution (EFC)			
Total financial need (subtract family contribution from total cost of attendance)			
C. LOANS & GRANTS			
Federal Pell Grant			
Federal SEOG Grant			
Federal TEACH Grant			
Institutional aid			
State aid			
Private scholarships			
Veterans' educational benefits			
Employment			
Federal Work Study			
Loans			
Federal Perkins Loan			
Federal Direct Subsidized Loan			
Federal Direct Unsubsidized Loan			
Federal Direct PLUS Loan			
Institutional Loan			
Private Loan			
Other			
Total financial aid (add up this section, write in the total)			
D. SUMMARY			
Total financial need (write in the total from section B)			
Total financial aid (write in the total from Section C)			
Additional Out-of-Pocket Costs (subtract total financial aid from total financial need)			



Part 2: Applying for Student Loans, Grants & Scholarships



Applying for Student Loans

Once you have compared the costs

and made your decision on which school to attend, first and foremost, visit your school's financial aid office. The staff at the financial aid office will help you apply for and receive student loans, grants, scholarships, and other types of financial aid.

If you decide to take out a loan, make sure you understand who is making the loan and the terms and conditions of the loan. Student loans can come from the federal government or from private sources such as a bank or financial institution.

Before you take out a loan, it's important to understand that a loan is a legal obligation that you will be responsible for repaying with interest. You may not have to begin repaying your student loans right away, but you shouldn't wait to understand your responsibilities as a borrower.



Types of Student Loans

Student loans may be federal or private.

Federal Student Loans

Federal student loans come from the federal government and have many advantages. Repayment terms are often more flexible, and interest rates are usually lower than loans from private sources (financial institutions such as banks). As long as you remain a full-time student, you will not have to begin repaying federal student loans while still attending college, but in some cases you may have to make payments on private loans before you graduate.

Federal student loans have fixed interest rates and are usually subsidized, which means the government pays the interest while you are a student. You usually do not need a cosigner, and in most cases will not need a credit check. Your interest may be tax deductible, and you may be able to consolidate federal loans or choose from several repayment plans. You may also be able to temporarily postpone payment if you are having financial difficulties, and in certain professions



some of your federal student loans may be forgiven.

There are four kinds of **Direct Federal Loans**:

- **Direct subsidized loans**, which are for students with financial need enrolled in undergraduate or career school programs;
- **Direct unsubsidized loans**, which are for students in undergraduate, graduate, and professional programs who do not demonstrate financial need;
- **Direct PLUS Loans**, which may cover educational expenses that other loans do not. These loans are made to the student and parents and require a credit check for parents; and
- **Direct Consolidation Loans**, which may enable students to combine federal student loans into one loan, eliminating the need to make multiple payments.

You may also qualify for **State Loans**, either in the state where you live or in the state where you go to school. Contact your school's financial aid office or visit your state's Department of Education website for more information.

Private Student Loans

Private loans are similar to personal loans. The financial institution to which you apply will look at your credit history to decide if you are eligible for an education loan and to set the interest rate. The terms of federal student loans—including interest rates—are generally better than private education loans. You will probably benefit most if you turn to private sources only if federal loans will not cover all of your education costs. Some lenders may charge fees, which could offset low interest rates and actually cost you more.



Apply for Federal Student Loans First

Loans made by the federal government, called federal student loans, usually offer borrowers lower interest rates and have more flexible repayment options than loans from banks or other private sources.

Federal student loans offer many benefits compared to other options you may consider when paying for college:

- The interest rate on federal student loans is almost always lower than that on private



loans—and much, much lower than that on a credit card.

- You don't need a credit check or a cosigner to get most federal student loans.
- You don't have to begin repaying your federal student loans until after you leave college or drop below half-time.
- If you demonstrate financial need, you can qualify to have the government pay your interest while you are in school.
- Federal student loans offer flexible repayment plans and options to postpone your loan payments if you're having trouble making payments.
- If you work in certain jobs, you may be eligible to have a portion of your federal student loans forgiven if you meet certain conditions.

Given the advantages of federal student loans, apply for federal loans first. If your federal loan does not cover all of your educational expenses, you can apply for state loans and private loans to cover the balance.



How Much Money Can I Borrow in Federal Student Loans?

If you are an undergraduate student:

- \$5,500 to \$12,500 per year in Direct Subsidized Loans and Direct Unsubsidized Loans² depending on certain factors, including your year in college.

If you are a graduate student:

- Up to \$20,500 each year in Direct Unsubsidized Loans.
- The remainder of your college costs not covered by other financial aid in Direct PLUS Loans. Note: A credit check is required for a PLUS loan.

If you are a parent of a dependent undergraduate student:

- You can borrow the remainder of your child's college costs that are not covered by other financial aid with a Direct PLUS Loan.

² <https://studentaid.gov/understand-aid/types/loans/subsidized-unsubsidized>





The Application for Federal Student Aid: FAFSA

To apply for a federal student loan, you must complete and submit a Free Application for Federal Student Aid (FAFSA). The FAFSA application can be found here: <https://studentaid.gov/h/apply-for-aid/fafsa>

The Department of Education³ provides this guidance on what documents you'll need to complete your FAFSA.

- Your Social Security number (it's important that you enter it correctly on the FAFSA form!)
- Your parents' Social Security numbers, if you are a dependent student
- Your driver's license number, if you have one
- Your Alien Registration number, if you are not a U.S. citizen
- Federal tax information, tax documents, or tax returns, including IRS W-2 information, for you (and your spouse, if you are married), and for your

parents, if you are a dependent student:

- IRS Form 1040
- Foreign tax return or IRS Form 1040-NR
- Records of your untaxed income, such as child support received, interest income, and veterans non-education benefits, for you, and for your parents if you are a dependent student
- Information on cash; savings and checking account balances; investments, including stocks and bonds and real estate (but not including the home in which you live); and business and farm assets for you and for your parents if you are a dependent student

Based on the results of your FAFSA, your college or career school will send you a financial aid offer, which may include federal student loans. The financial aid office at your school will tell you how to accept all or a part of the loan.

Before you receive your loan funds, you will be required to:

- Complete entrance counseling, to ensure you understand your obligation to repay the loan; and

³ <https://studentaid.gov/apply-for-aid/fafsa/filing-out>



- Sign a Master Promissory Note (MPN), agreeing to the terms of the loan.

Contact the financial aid office at the school you are planning to attend for details regarding the process at your school.

In addition, many states and colleges use your FAFSA information to determine your eligibility for state and school aid, and some private financial aid providers may use your FAFSA information to determine whether you qualify for their aid.

If you don't fill out the FAFSA form, you could be missing out on financial aid. Even if you think your parents make too much money to qualify for financial aid, or that you are too old for financial aid, it is a good idea to apply anyway.

Everyone who's getting ready to go to college or career school should fill out the FAFSA form.

You can estimate what you will receive in federal student aid on the Federal Office of Student Aid's website using the following link:
<https://studentaid.gov/aid-estimator/>

★ You have to fill out the FAFSA form every year you're in school in order to stay eligible for federal student aid.



Independent Students

A student's dependency status determines whose information they must report on the FAFSA form.

You are an independent student if you are: at least 24 years old; married; a graduate or professional student; a veteran; a member of the armed forces; an orphan; a ward of the court; someone with legal dependents other than a spouse; an emancipated minor; or someone who is homeless or at risk of becoming homeless.

If any of the above is true, then for federal student aid purposes, you will not provide information about your parents on the FAFSA form. If none of the above is true, you are considered dependent and must report your parents' information on the FAFSA form.

If a parent does not contribute to a student's education, refuses to file the FAFSA form, or does not claim the student as a dependent on their federal income tax returns, the student is still considered dependent, even if the student is totally self-sufficient.





Processing Your FAFSA Application

Your FAFSA information is shared with the colleges and/or career schools that you list on your application. The financial aid office at your school uses your information to figure out how much federal student aid you may receive at that school.

If the school has its own funds to use for financial aid, it might use your FAFSA information to determine your eligibility for that aid as well. Your school might also have other forms for you to fill out to get school aid, so check with the financial aid office to be sure.

Your information also goes to your state's higher education agency, as well as to agencies of the states where your chosen schools are located. Many states have financial aid funds that they give out based on FAFSA information.

That means that completing your FAFSA form helps you apply for federal, state, and school financial aid, all in one.

When your application is processed you will receive a Student Aid Report from the office of Federal Student Aid at the U.S. Department of Education,

which is a summary of the FAFSA data you submitted.

If you applied for admission to a college or career school and have been accepted, and you listed that school on your FAFSA form, the school will calculate your aid and will send you an electronic or paper aid offer, sometimes called an award letter, telling you how much aid you're eligible for at the school.

The timing of the aid offer varies from school to school and could be as early as winter (awarding for the following fall) or as late as immediately before you start school. It depends on when you apply and how the school prefers to schedule awarding of aid.



FAFSA Deadlines

In order to be considered for federal financial aid, you have to apply by the appropriate deadline.

Federal Student Aid

- For the 2024-2025 year, you must submit your FAFSA form by June 30, 2025.
- The FAFSA form is available each year on October 1 for the upcoming school year.



- Some federal student aid programs have limited funds that are awarded on a first-come first-serve basis, so be sure to apply as soon as you can once the FAFSA form is available for the year you'll be attending school.

State Student Aid

- You can find state deadlines at <https://studentaid.gov/apply-for-aid/fafsa/fafsa-deadlines>. Note that several states have financial aid programs with limited funds and therefore have a deadline of "as soon as possible [after the FAFSA form becomes available]."

College or Career School Aid

- Check the school's website or contact its financial aid office. School deadlines are usually early in the year (often in February or March, although some are even earlier now that the FAFSA form is available in October).

Other Financial Aid

- Some programs other than government or school aid also require that you fill out and submit the FAFSA form. For instance, you can't get certain private scholarships unless you're eligible for a Federal Pell

Grant—and you can't find out whether you're eligible for a Pell Grant unless you fill out and submit the FAFSA form. If the private scholarship's application deadline is in early to mid-January, you'll need to submit your FAFSA form before that deadline.



Borrow Only What You Need

You should borrow only what you need since you'll be paying interest on the amount that you borrow.

If your living expenses are not going to be as high as the amount estimated by your school, you have the right to turn down the loan or to request a lower loan amount. Your school will let you know how to do this in their aid offer.



Your Financial Aid Offer

When your school financial aid office sends you a financial aid offer, or an award letter, they will ask you to indicate which financial aid you want. Look carefully at your options and make an informed decision.



The rule is: accept free money first (scholarships and grants), then earned money (work-study), and then borrowed money (federal student loans).

Order in Which to Accept Aid

1. Scholarships and grants

Make sure you understand the conditions you must meet. For instance, you might have to maintain a certain grade-point average in order to continue receiving a scholarship, or your TEACH Grant might turn into a loan if you don't teach for a certain number of years under specific circumstances.

2. Work-study

You don't have to pay this money back, but you do have to work for it, which means less time for studying. However, research has shown that students who work part-time jobs while they're studying manage their time better than those who don't.

3. Federal student loans

You'll have to repay the money with interest. Subsidized loans don't start accruing (accumulating) interest until you leave school, so accept a subsidized loan before an unsubsidized loan.

4. Loans from your state government or your college

You'll have to repay the money with interest, and the terms of the loan might not be as good as those of a federal student loan. Be sure to read all the fine print before you borrow.

5. Private loans

You'll have to repay the money with interest, and the terms and conditions of the loan almost certainly will not be as good as those of a federal student loan.



How to Apply for Grants & Scholarships

Grants and scholarships are often called "gift aid" because they are free money—financial aid that doesn't have to be repaid. Grants are often need-based, which is based on a student's financial need, while scholarships are usually merit-based, which is based on a student's skill or ability.

Grants and scholarships can come from the federal government, your state government, your college or career school, or a private or nonprofit organization.



★ Do your research! Apply for all grants or scholarships that you might be eligible for, and be sure to meet application deadlines.

The U.S. Department of Education offers a variety of federal grants to students attending four-year colleges or universities, community colleges, and career schools.

Visit these websites for more information about these grants and scholarships.

- **Federal Pell Grants:**
<https://studentaid.gov/understand-aid/types/grants/pell>
- **Federal Supplemental Educational Opportunity Grants (FSEOG):**
<https://studentaid.gov/understand-aid/types/grants/fseog>
- **Teacher Education Assistance for College and Higher Education (TEACH) Grants:**
<https://studentaid.gov/understand-aid/types/grants/teach>
- **Iraq and Afghanistan Service Grants:**
<https://studentaid.gov/understand-aid/types/grants/iraq-afghanistan-service>

Program details and annual award figures for the grants listed above can be found here:

<https://studentaid.gov/sites/default/files/federal-grant-programs.pdf>

To apply for federal grants, you'll need to fill out the FAFSA form to get started.

A helpful list of Where to Find Financial Aid, Grants & Scholarships State by State is included in the appendix of this volume.



More Information About Scholarships

Scholarships are gifts. They don't need to be repaid. There are thousands of them, offered by schools, employers, individuals, private companies, nonprofits, communities, religious groups, and professional and social organizations.

Some scholarships for college are merit-based. You earn them by meeting or exceeding certain standards set by the scholarship-giver. Merit scholarships might be awarded based on academic achievement or on a combination of academics and a special talent, trait, or interest. Other scholarships are based on financial need.



You can learn about scholarships in several ways, including contacting the financial aid office at the school you plan to attend.

In addition, these free sources offer information about scholarships:

- A high school or TRIO (Upward Bound, Talent Search, or Student Support Service) guidance counselor
- U.S. Department of Labor's FREE scholarship search tool available at <https://www.careeronestop.org/toolkit/training/find-scholarships.aspx>
- State grant agency website at <https://www2.ed.gov/about/contacts/state/index.html>
- Your library's reference section
- Foundations, religious or community organizations, local businesses, or civic groups
- Organizations (including professional associations) related to your field of interest
- Ethnicity-based organizations
- Your employer or your parents' employers

Each scholarship has its own requirements. The scholarship's website will indicate qualifications and how to apply. Make sure you read the application carefully, fill it out completely, and meet the application deadline.

A scholarship will affect your other student aid because all your student aid together can't be more than your cost of attendance at your college or career school.

Let your school know if you've been awarded a scholarship so that the financial aid office can subtract that amount from your cost of attendance (and from certain other aid, such as loans, that you might have been offered). Then, any amount left can be covered by other financial aid for which you're eligible.



Work-Study Programs

Federal work-study programs provide part-time jobs for undergraduate and graduate students with financial need, allowing them to earn money to help pay education expenses. The program encourages community service work and work related to the student's course of study.



These work-study programs:

- Provide part-time employment while you are enrolled in school;
- Are available to undergraduate, graduate, and professional students with financial need;
- Are available to full-time or part-time students; and
- Are administered by schools participating in the Federal Work-Study Program. Check with your school's financial aid office to find out if your school participates.

Jobs are available on campus and off campus. If you work on campus, you'll usually work for your school. If you work off campus, your employer will most likely be a private nonprofit organization or a public agency, and the work performed must be in the public interest, like

- city government,
- public schools,
- community hospitals,
- public libraries,
- community centers,
- day care centers,

- halfway houses,
- crisis centers, and
- summer camps.

Some schools have agreements with private for-profit employers for work-study jobs. These jobs usually must be relevant to your course of study. If you attend a for-profit school, there may be further restrictions on the types of jobs you can be assigned.

If you're interested in getting a Federal Work-Study job while you're enrolled in college or career school, make sure you apply for aid early. Funds are limited.

Your total work-study award depends on when you apply; your level of financial need; and your school's funding level.

A Federal Work-Study job will earn you at least the current federal minimum wage. However, you may earn more depending on the type of work you do and the skills required for the position.

How you're paid depends partly on whether you're an undergraduate or graduate student. If you are an undergraduate student, you're paid by the hour. If you are a graduate or professional student, you may be paid by salary, which is a fixed amount based on the length of your employment.



Your school must pay you at least once a month. Your school must pay you directly unless you request that it deposit your pay directly into your bank account, or that it use the money to pay for your education-related costs.

The amount you earn can't exceed your total Federal Work-Study award. When assigning work hours, your employer or your school's financial aid office will consider your class schedule and your academic progress.



Accepting Your Aid Offer

Once you receive your aid offer or award letter, read it carefully and follow its directions to accept the terms of your offer.

You might have to enter the amounts you're accepting in an online form and then submit the form. If you receive a paper aid offer, you might have to sign it and send it back to the school.

Accepting a loan listed in your aid offer involves some additional steps, which vary depending on the type of loan you're receiving. Saying yes may be as simple as signing a promissory note—a contract between you and the lender that specifies terms and conditions of the loan.

If you take out a loan from the Direct Loan Program, the U.S. Department of Education will be your lender. By signing the promissory note, you are promising to repay your student loan. The financial aid office will guide you through the paperwork or direct you to [StudentLoans.gov](https://studentloans.gov) to sign the online Master Promissory Note.



When Will I Receive my Financial Aid?

Generally, your grant or loan will cover a full academic year and your school will pay out your money in at least two payments called disbursements.

For most grants and student loans, your school will receive your money and apply it to your tuition, fees, and room and board. If there is money left over, they will give it to you to pay for additional educational expenses.

In most cases, your school must disperse your money at least once per term (semester, trimester, or quarter). Schools that don't use traditional terms such as semesters or quarters usually must disperse your money at least twice per academic year—for instance, at the beginning and midpoint of your academic year.



- If you're a parent taking out a Direct PLUS Loan to help pay for your child's education expenses, your loan funds will be disbursed according to the same type of schedule (usually, at least twice per academic year).
- If you're a first-year undergraduate student and a first-time borrower, you may have to wait 30 days after the first day of your enrollment period (semester, trimester, etc.) for your first disbursement. Check with your school to see whether this rule applies to you.
- If you're a first-time borrower of a Direct Subsidized Loan or a Direct Unsubsidized Loan, you must complete entrance counseling before you receive your first loan disbursement. Entrance counseling means that the financial aid office makes sure you are aware of the terms of your loan, your rights, and your responsibilities to repay the loan.
- If you are a graduate or professional student taking out a Direct PLUS Loan for the first time, you must complete entrance counseling before receiving your first disbursement.
- If you are a parent taking out a Direct PLUS Loan to help pay for your child's education, you will not be required to participate in entrance counseling.



How Will I Receive my Financial Aid?

Grants and Student Loans

Typically, your school first applies your grant or loan money toward your tuition, fees, and (if you live on campus) room and board. Any money left over is paid to you for other expenses. You might be able to choose whether the leftover money comes to you by check, cash, a deposit into your bank account, or another method.

If your loan is disbursed but then you realize that you don't need the money after all, you may cancel your loan within 120 days of the disbursement, and no interest or fees will be charged.



Work-Study

Your school must pay you directly (for instance, by cash or check) unless you request that the school:

- send your payments directly to your bank account; or
- use the money to pay for education-related charges (such as tuition, fees, and room and board) on your student account.

Direct PLUS Loan/Parent (PLUS) Loans

In most cases, a child's school will disburse a parent's loan money by crediting it to the school to pay tuition, fees, room and board, and other authorized charges. If there is money left over, the school will return it to the parent or disburse the leftover money to the child.

If you take out a (student or parent) loan, the school will notify you in writing each time they disburse part of your loan money. At the same time, they will provide information about how to cancel all or part of your disbursement if you find you no longer need the full amount. You also will receive a notice from your loan servicer confirming the disbursement.



Entrance Counseling

An entrance counseling session is designed to help you understand what it means to take out a federal student loan.

During entrance counseling, you will learn about the following:

- What a Direct Loan is and how the loan process works;
- Managing your education expenses;
- Other financial resources to consider to help pay for your education; and
- Your rights and responsibilities as a borrower.



How to Avoid Scholarship and Other Financial Aid Scams

Be careful. Make sure scholarship information and offers you receive are legitimate.

Remember that you don't have to pay to find scholarships or other financial aid.



The U.S. Department of Education⁴ recommends these steps to help steer clear of financial aid and scholarship scams.

- Commercial financial aid advice services can cost well over \$1,000. Charging for help or information that's available for free elsewhere is not fraudulent. However, if a company doesn't deliver what it promises, it's scamming you.
- If you're unsure whether to pay a company for help finding financial aid, stop and think for a minute: What's being offered? Is the service going to be worth your money? Do the claims seem too good to be true?

You might have heard or seen these claims at seminars, over the phone from telemarketers, or online:

- **Buy now or miss this opportunity.** Don't give in to pressure tactics. Remember, the "opportunity" is a chance to pay for information you could find yourself for free. Instead, visit the U.S. Department of Education's website studentaid.gov to find financial aid information.

- **We guarantee you'll get aid.** A company could claim it fulfilled its promise if you were offered student loans or a \$200 scholarship. Is that worth a fee of \$1,000 or more?
- **I've got aid for you; give me your credit card or bank account number.** Never give out a credit card or bank account number unless you know the organization you are giving it to is legitimate. You could be putting yourself at risk for identity theft.

You Don't Have to Pay for the FAFSA Form

Several websites offer help filing the Free Application for Federal Student Aid (FAFSA) form for a fee.

These sites are not affiliated with or endorsed by the U.S. Department of Education. The DOE urges you not to pay these sites for assistance that you can get for free elsewhere. The official FAFSA form is at fafsa.gov, and you can get free help from:

- the financial aid office at your college or the college(s) you're thinking about attending;
- the FAFSA form's online help at fafsa.gov; and

⁴ <https://studentaid.gov/resources/scams>



- the Federal Student Aid Information Center at 1-800-4FED-AID.

If you are asked for your credit card information while filling out the FAFSA form online, you are not at the official government site. Remember, the FAFSA site address has **.gov** at the end of the URL.

You Don't Have to Pay for Help with Your Student Loans

Many student loan debt relief companies charge a fee to provide services that you can take care of yourself for free by contacting your loan servicer.

You can do any of the following for free:

- Lower or cap your monthly loan payment;
- Consolidate multiple federal student loans;
- Postpone monthly payments while you're furthering your education or are unemployed;
- Change your repayment plan; or
- See if you qualify for loan forgiveness.

Protect Your Personal Data

Criminals access personal data such as names, Social Security numbers, and bank and credit card information. Using the stolen data, the criminal can illegally obtain credit cards, set up cellphone accounts, and more.

How to Reduce Your Risk When Applying for Aid

- Apply for federal student aid by filling out the FAFSA form only at fafsa.gov.
- After completing the FAFSA form online, exit the application and close the browser; any cookies created during your session will be deleted automatically.
- Don't tell anyone your FSA ID, even if that person is helping you fill out the FAFSA form.
- Review your financial aid award documents and keep track of the amounts you applied for and received.
- Never give personal information over the phone or internet unless you initiated the contact. If you have questions about an offer of aid or about your student loan account, ask your college or contact the Federal Student Aid



Information Center at 1-800-4FED-AID.

- When you complete a FAFSA application, your information is securely stored within the National Student Loan Data System (NSLDS) database and you can access it by visiting <https://studentaid.gov/fsa-id/sign-in/landing> However, if you complete or even request a student loan application from a lender, you may be granting the lender permission to access your file. Before providing personal information to an organization, review its privacy policy.
- Keep receipts and documents (for example, credit applications or offers, checks and bank statements) with personal information in a safe place, and shred them when you are finished with them.

- Keep your purse or wallet safe at all times; store it and other items containing personal information in a secure place at home, especially if you have roommates.
- Immediately report all lost or stolen identification to the issuer (e.g., the credit card company or your state's Department of Motor Vehicles) and to the police, if appropriate.

The information you share with the Office of Federal Student Aid is kept safe via their secure websites (such as fafsa.gov and studentaid.gov). Data goes through a process called encryption. Encryption uses a mathematical formula to scramble your data into a format that is unreadable to a hacker.



Part 3: Paying Back Student Loans



Payment Details

Your lender or loan servicer must

provide you with information about paying back your loans. This includes your payment schedule, when you must begin paying, how many payments you must make to pay off the debt, and the amount of your payments.

The lender or servicer must also inform you about your **grace period**. This is the time between when you graduate, leave school, or change your status to part-time, and when you must begin repaying your loan.

Some situations, such as a return to school or a call to active military duty, may affect your grace period.

Direct subsidized loans and direct unsubsidized loans have a six-month grace period.

You must begin repaying PLUS loans when they are fully disbursed.

Be sure you know who your lenders are. Your loans may be transferred to a new loan servicer, for example. You should be notified of any changes, but if not, contact the original provider.

You can visit studentaid.gov to check the status of your financial aid and studentaid.gov/h/manage-loans for federal student loan payment information and to identify your loan servicer.

Federal student loans are assigned to loan servicers. These servicers provide assistance to clients for free. Some companies may offer to help you for a fee, but you should not need to pay anyone for help with federal student loans.

You can find contact information for your servicer through the Department of Education at <https://studentaid.gov/manage-loans/repayment/servicers>, additional contact information is provided on the next page.

★ If you sign up for automatic monthly payments of federal student loans, you may get an interest rate reduction upon enrollment.





Loan Servicers

If you are still a student, contact your school's financial aid office for information about your loans.

Let your loan service provider know about any changes in your status, such as:

- Change of address
- Graduation
- Change to part-time enrollment

LOAN SERVICERS

The following are loan servicers for loans that the U.S. Department of Education owns.

Aidvantage

1-800-722-1300

aidvantage.com

CRI

1-833-355-4311

<https://cri.studentaid.gov/>

Default Resolution Group

1-800-621-3115

<https://myeddebt.ed.gov>

ECSI

1-866-313-3797

<https://efpls.ed.gov>

Edfinancial

1-855-337-6884

www.edfinancial.com

MOHELA

1-888-866-4352

www.mohela.com

Nelnet

1-888-486-4722

www.nelnet.com





Student Loan Assistance from Employers

Some companies help employees pay off student loans; it's called a Student Loan Repayment Benefit. The Society for Human Resource Management⁵ reports that the number of companies surveyed who offer this benefit was 17% in 2022. Only 4% of employers offered this benefit just four years prior.

For the most part, companies that recruit and seek to retain young workers are more likely to offer this benefit. And, given the tight labor market post-pandemic, employers are looking for new ways to recruit young candidates. Be sure to ask about student loan repayment benefits when you are applying for a new job.

Part of the CARES Act that was passed in 2020 states that, through 2025, employers can make tax-exempt payments of \$5,250 per year directly to each employee's federal student loans.

Since this legislation will expire next year, Congress has introduced a bill to permanently extend the ability for employers to provide up to \$5,250 of student loan repayment assistance

⁵<https://www.shrm.org/hr-today/news/hr-magazine/summer2022/pages/is-it-fair-for-employers-to-offer-student-loan-repayment-as-a-benefit.aspx>

per year. As of publication of this volume, however, this legislation has not been passed.

In any case, you should be able to get information about any student loan aid from your employer's human resources office.

Some companies offer a set annual reimbursement amount, while others reimburse employees for some student loan payments for a specific term. Some offer this benefit for only certain types of loans.

Be aware that student loan assistance is treated as taxable income. Be sure to understand any tax obligations you might have if you are offered this option.



Loan Consolidation

Loan consolidation means that you can bundle your existing loans into a new loan with a new lender.

Federal Education Loans

Your Federal Education Loans can be consolidated at no cost to you with a Direct Consolidation Loan. Your Federal loans will be consolidated with a fixed interest rate based on the average of the loans being consolidated. Instead of paying multiple federal loans each month,



you can consolidate your loans to make one combined payment each month.

You can apply to consolidate your Federal education loans here: <https://studentaid.gov/app/launchConsolidation.action>

Private Student Loans

Some private lenders will let you consolidate your loans. You agree to pay the new lender the principal, which is the sum of your existing loans, plus interest, which is subject to a new interest rate. Your new lender will pay off your old student loans, so you only have to pay your new loan.

This may offer a number of advantages if you have private student loans. You may be able to get a new loan with a lower interest rate, and you can eliminate the chore of making monthly payments to several different lenders.



Be cautious about refinancing federal student loans with a private lender.

If you refinance federal student loans with a private lender, you are likely to lose many of the benefits that make federal education loans so valuable, such as deferment, forbearance, and forgiveness for working in public service.

A private lender may also charge you fees for consolidating loans. A lender could charge you a prepayment penalty—meaning you would pay a penalty for paying off your loans early—while federal student loans have no prepayment penalty.

Federal student loans usually have the lowest interest rates, although if you have a great credit score you might be offered a lower rate through a private lender.

You may also choose another type of loan, such as a personal loan or home equity loan, in some situations.

Be sure you understand the terms and limitations of any consolidation. Calculate the cost and risk of any changes you make.



Repayment Plans

If you have student loan debt, and you want to pay it off, you have options on how much you will pay and how long you will have that debt. You can also make changes to your repayment plan if your life situation changes.

One option that holds appeal for many people early in their working life is an **income-driven repayment plan**. This means that your payments are based on how much you are earning now. If you consolidate your loans



into a Direct Consolidation Loan, you may apply for the Revised Pay as You Earn Repayment Plan (REPAYE), Pay as You Earn Repayment Plan (PAYE), or Income-Contingent Repayment Plan (ICR).

You will need to complete the Income-Driven Repayment Plan Request, available from your loan servicer or through studentaid.gov. You may compare your payments using the Repayment Estimator at: <https://studentaid.gov/loan-simulator/>.

Under income-driven repayment plans, monthly payment amounts are determined by the plan you choose. Generally, these are:

- **REPAYE Plan:** 10% of your discretionary income.
- **PAYE Plan:** 10% of your discretionary income, but no more than the amount you would pay under the ten-year Standard Repayment Plan.
- **IBR Plan:** 10% of your discretionary income for new borrowers on or after July 1, 2014. If you are not a new borrower on or after July 1, 2014, usually 15% of your discretionary income. In either

case, no more than the amount you would pay under the ten-year Standard Repayment Plan.

- **ICR Plan:** Whichever is less: 20% of your discretionary income, or the amount you would pay over twelve years on a fixed-income repayment plan (adjusted for income).

Other repayment options include **standard and graduated plans**. Both types are for ten-year terms. A person earning \$25,000 a year initially, enrolled in the standard repayment plan with initial debt of \$30,000 in direct unsubsidized loans, would pay \$333 monthly for a total of \$39,967 after ten years. With a graduated repayment plan, payment might start at \$190 a month, but gradually increase to as high as \$571, for a total of \$42,636.

Take a look at the chart on the next page to compare what you would pay under each of the repayment plans.

If you choose a standard plan, your monthly payments will be the same for ten years. The higher payments may be difficult for people just beginning their careers, but under the standard and graduated plans, the debt will be paid off in half the time of the income-based payment plans.



REPAYING A \$30,000 LOAN

The longer you take to pay off the loan, the more you will end up paying in interest. This chart compares how much you will pay under each of these repayment plans if you have undergraduate loan debt of \$30,000 in direct unsubsidized loans, with a starting income \$25,000

Plan	Initial Payment	Final Payment	Time in Repayment	Total Paid
Standard	\$333	\$333	10 years	\$39,967
Graduated	\$190	\$571	10 years	\$42,636
REPAYE	\$60	\$296	20 years	\$32,358
PAYE & IBR (new borrower)	\$60	\$296	20 years	\$39,517
IBR (not new borrower)	\$90	\$333	21 years, 10 months	\$61,006
ICR	\$195	\$253	19 years, 6 months	\$52,233

If you enroll in an income-based repayment plan, you do not have to stay in it for the full term. You can change your plan to increase payments and reduce the amount of interest you will pay. You can also pay more than the amount due each month, to pay your loan off more quickly as you earn more money.

Some private lenders also offer a variety of payment plans, including

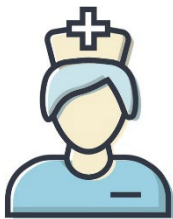
income-based plans. Discuss your situation with your lender and find out if you can change your payment plan to best suit your needs, and what your options are if your financial situation changes.

You may also be able to find options to pay loans off over very long time periods. The idea of making smaller payments can be appealing, but the



long-term consequences can be expensive.

Your debt will continue to grow as the interest adds up. Usually, the best idea is to pay off debt as quickly as you can. If you start off with a long-term loan, try to switch to a plan that will allow you to pay off the loans more quickly if your situation changes and you can afford larger payments. If you get a raise, a better job, or reduce your expenses, reevaluate your monthly student loan payments and see if you can pay the debt down.



Repayment of Medical Student Loan Debt

The Health Resources & Services Administration, in partnership with the National Health Service Corps, offers a loan repayment assistance program to medical professionals.

They will repay up to 85% of your school loan debt if you work for two years at a Critical Shortage Facility or in a Health Professional Shortage Area.

Individuals can qualify if they are:

- A United States citizen (U.S. born or naturalized) or the United States national;

- A provider (or eligible to participate as a provider) in the Medicare, Medicaid, and the State Children's Health Insurance Program, as appropriate;
- Fully trained and licensed to practice in the NHSC-eligible primary care medical, dental, or mental/behavioral health discipline and state in which you are applying to serve
- A health professional in an eligible discipline with qualified student loan debt for education that led to your degree; and
- Working at an NHSC-approved site.

Visit <https://nhsc.hrsa.gov/loan-repayment/nhsc-loan-repayment-program> for eligibility requirements and application details.

If you are working as a nurse, you can apply for loan assistance with the Nurse Corps Loan Repayment Program.

They pay up to 85% of your nursing school debt if you work for two years at Critical Shortage Facility or in an eligible nursing school or at a nursing facility.



You are eligible to apply to the Nurse Corps Loan Repayment Program if:

You are a:

- Licensed registered nurse;
- Advanced practice registered nurse, such as a nurse practitioner; or
- Nurse faculty member with qualifying nursing debt.
- You received your nursing education from an accredited school of nursing located in a U.S. state or territory.

You work full-time in:

- An eligible CSF in a high need area (RNs, APRNs)
- An accredited school of nursing

Visit

<https://bhw.hrsa.gov/funding/apply-loan-repayment/nurse-corps> for application materials and additional requirements.



Loan Forgiveness, Cancellation, or Discharge

If you work in certain professions, some or all of your federal student loans may be forgiven. These include public service careers, including education, government, nonprofits, medicine, and volunteer organizations such as the Peace Corps.

The financial aid staff at your school will tell you about any loan forgiveness programs related to your field of study.

Federal student loans may be forgiven, cancelled, or discharged under certain circumstances. Discuss your situation with your loan servicers to determine if you are eligible and how much you qualify for. A number of programs are available, but with different requirements.

Closed School Discharge

If the school you are attending closes, or it closes within 120 days after you withdraw, you may be eligible to have your loans discharged. That means you may no longer be obligated to pay them.

You must apply for the discharge through your loan servicer, and you must continue to make payments



during the discharge process. If you have completed your program of study, you are not eligible for discharge, even if the school then closes. If your application is approved, you may also be eligible for a refund of payments you have made. The discharge should also be reported to credit agencies, and any negative events related to the loan should be deleted. If your discharge is denied, you may be able to apply to recover some of the tuition through your state education licensing agency. If the school filed for bankruptcy, you can file a claim in the court system. You may need a lawyer to assist you.

Public Service Loan Forgiveness (PSLF)

This program forgives your remaining balance on direct loans once you have made 120 qualifying monthly payments under a qualifying repayment plan while a full-time employee of a qualifying employer.

Qualifying employers are government organizations, tax-exempt 501(c)(3) not-for profit organizations, and some other not-for-profit organizations that provide some public services. Full-time AmeriCorps or Peace Corps work also counts.

Time spent in religious instruction, worship services, and similar activities may not count as work hours. If you simultaneously hold more than one

qualifying part-time job for a combined average of thirty hours a week or more, this counts as full-time.

Loans from federal student loan programs other than the William D. Ford Federal Direct Loan Program may be eligible if you consolidate them. If you do so, your previous payments do not count toward the 120 qualifying payments.

You cannot get credit for making extra payments or larger payments than required. Qualifying payments include income-driven repayment plans and the ten-year standard repayment plan; with the latter, however, your loan should be paid off after 120 payments, so you should contact your loan servicer to change to an income-driven repayment plan if you wish to pursue loan forgiveness.

While working to meet PSLF requirements, complete the Employment Certification for Public Service Loan Forgiveness form (<https://studentaid.gov/manage-loans/forgiveness-cancellation/public-service/public-service-loan-forgiveness-application>) annually or when you change jobs, and submit it to be sure you are meeting the requirements. When you have made your 120 qualifying payments, you may apply for loan forgiveness. Contact your loan servicer for information.



If you wish to apply for public service loan forgiveness for federal loans, visit <https://studentaid.gov/manage-loans/forgiveness-cancellation/public-service>

Income-Driven Repayment (IDR) Plan Forgiveness

If you have been paying off your student loans using an income-driven repayment plan, you may be eligible for student loan forgiveness after you have been paying your loan for 20 or 25 years.

Legislation about this type of loan forgiveness has been in flux over the several months, so check with the Federal Student Aid Office for more specific information about the status of IDR loan forgiveness and whether or not you are eligible.

Teacher Loan Forgiveness

If you work for five full, consecutive academic years in some qualifying schools and agencies (since 2004), you may be eligible for forgiveness of up to \$17,500 on direct subsidized and unsubsidized loans. You must not be in default at any time, and teaching through AmeriCorps will not count.

Qualifying schools in this program are generally low-income schools—you can search the list of schools at: <https://studentaid.gov/tcli/directory-search> Also included are elementary

and secondary schools operated by or under contract with the Bureau of Indian Education (BIE).

Highly-qualified elementary and secondary school teachers may receive up to \$5,000 loan forgiveness, while highly-qualified secondary school full-time mathematics and science teachers and highly qualified special education teachers who primarily offered special education to children with disabilities may receive up to \$17,500 in loan forgiveness.

You will need to complete the Teacher Loan Forgiveness Application at: (<https://studentaid.gov/manage-loans/forgiveness-cancellation/teacher>) and submit it to your loan holder or servicer. If you have loans with different loan holders or servicers, you must submit forms to each.

Perkins Loan Cancellation and Discharge

Under federal law, the authority for schools to make new Perkins Loans ended on Sept. 30, 2017, and final disbursements were permitted through June 30, 2018. As a result, students can no longer receive Perkins Loans.

If you had a Federal Perkins Loan, you may be eligible for loan cancellation if you have served in an area of hostilities with the U.S. armed forces, volunteered in the Peace Corps or



ACTION program, or worked as a nurse or medical technician, in law enforcement/corrections, Head Start, child or family services, are a professional in early intervention services, or worked as a teacher.

Contact the school that made the loan for information about deferment and cancellation. Teachers must be employed full-time for a full academic year (or two consecutive half-years) in a qualifying position at a qualifying low-income school or BIE-owned or – operated school.

You may be eligible if you teach part-time in two or more schools. You may also qualify if you provide special education services such as recreational therapy and speech and language pathology, or teach a subject for which teachers are in short supply in your state. You may also qualify if you teach languages, math, and sciences.

You may be eligible for cancellation of 15% of your Perkins loan for the first and second years of service, 20% for the third and fourth years, and 30% for the fifth year (including the accrued interest that year).

Total and Permanent Disability Discharge

If you become totally and permanently disabled, you may qualify for discharge of direct loans, Federal Family Education Loans, and

Federal Perkins Loans. You may also discharge your Teacher Education Assistance for College and Higher Education (TEACH) Grant service obligations.

You must complete a discharge application, including appropriate documentation of your claim of disability.

Depending on your circumstances, you could be entitled to have loan payments you made after the date of disability returned. For more information and an application, visit: disabilitydischarge.com.

Discharge Due to Death

Federal student loans may be discharged following the death of the borrower or of the student for whom a PLUS loan was taken. A family member or representative must provide qualifying proof of death, such as a death certificate, to the loan servicer.

Discharge in Bankruptcy (in rare cases)

If you wish to have your federal student loan discharged in bankruptcy, you must ask the bankruptcy court to decide that making the loan payments presents an undue hardship on you and your dependents. This action is called an adversary proceeding. Discharge is possible under Chapter 7 or Chapter



13 bankruptcy. The bankruptcy court could decide to fully discharge your loan (you owe nothing more), partially discharge it (leaving you with a portion to repay), or set new terms for full repayment (such as a lower interest rate). Parents may also seek discharge of PLUS loans in bankruptcy.

False Certification of Student Eligibility or Unauthorized Payment Discharge

You may be able to have a Direct Loan discharged due to false certification⁶:

- The school falsely certified your eligibility to receive the loan based on your ability to benefit from its training, and you didn't meet the ability-to-benefit student eligibility requirements.
- The school certified your eligibility to receive the loan, but at the time of the certification, you had a status (physical or mental condition, age, criminal record, or other circumstance) that disqualified you from meeting the legal requirements for employment in your state of residence in the occupation for which the program of study was preparing you.

- The school signed your name on the loan application or promissory note without your authorization or the school endorsed your loan check or signed your authorization for electronic funds transfer without your knowledge, and the loan money wasn't given to you or applied to charges you owed to the school.

Visit <https://studentaid.gov/manage-loans/forgiveness-cancellation/false-certification> for specific information about discharge eligibility.

Unpaid Refund Discharge

You may be eligible for discharge of the unpaid refund of a Direct Loan or FFEL Program loan if you withdrew from school but the school issued a refund to the lender or U.S. Department of Education. Contact the school and the loan servicer for information.

Borrower Defense Discharge

If the school misled you or violated some laws, you may be eligible for forgiveness of student loans. You must complete an application, available at: <https://studentaid.gov/manage-loans/forgiveness-cancellation/borrower-defense>. You may be required to include transcripts to prove enrollment, correspondence with school officials, and materials

⁶ <https://studentaid.gov/manage-loans/forgiveness-cancellation/false-certification>



such as course catalogues from the school.

If you are eligible, you may have all or part of your federal student loans forgiven, and may be entitled to repayment of the amount you have already paid on loans.

While your application is being considered, you may have all federal student loans on which you are paying placed into forbearance. Although you are temporarily not required to make payments, the loan will continue to accrue interest, and you may make payments if you wish.

You may also achieve stopped-collections status, which means debt collection companies will not try to collect on the loan during this time, and your wages and income tax refunds will not be withheld to pay creditors.

If your application is accepted, some or all of your federal student loans will be discharged. Forbearance and/or stopped-collections periods end when the application is accepted or denied.



Ways to Avoid Student Debt in the First Place

Keeping your student loan debt down to a minimum is an important step to paying down your student loans. The less you have to pay back means more money in your pocket after graduation.

Grants

Apply for grants! Most grants do not need to be paid back and can go a long way in reducing your total student loan debt. Each year, billions of dollars in grants go unused, so make sure you take the time to apply.

Scholarships & Awards

Take the time to research and apply for scholarships, which do not need to be repaid. There may be scholarships or awards available from local community organizations, within your specific areas of interest, or for a specific career path.

Employer Tuition Reimbursement

Many employers offer tuition reimbursement for both undergraduate and master's degrees.

Explore Schools with Lower Tuition Costs

You could potentially save thousands over the course of your degree by



attending a college in-state, choosing a school that has lower tuition costs, or pursuing a career path that has extra scholarships or awards.

Get College Credit in High School

You can reduce the number of classes you need to take in college by enrolling in Advanced Placement (AP) or International Baccalaureate (IB) courses. These courses can be used for college credit.

Make Each Semester Count

Most colleges charge the same amount if you take three or six courses per semester. You may be able to save the cost of a full semester, just by taking the maximum number of courses each semester. Check with your institution about their requirements.



Education Benefits for the Military

Active military members can take advantage of tuition assistance and education benefits.

An application to apply for GI Bill Education Benefits can be downloaded here:

<https://www.vba.va.gov/pubs/forms/VA-BA-22-1990-ARE.pdf>

Montgomery GI Bill (Active Duty)

The Montgomery GI Bill (MGIB) is an educational assistance program that provides up to 36 months of education benefits to those who have served on active duty.

Assistance may be used for college degree and certificate programs, technical or vocational courses, flight training, apprenticeships or on-the-job training, high-tech training, licensing and certification tests, entrepreneurship training, certain entrance examinations, and correspondence courses.

Military members may be eligible if they have an honorable discharge; AND have a high school diploma or GED or in some cases 12 hours of college credit; AND meet additional requirements listed on the VA's website:

<https://www.va.gov/education/about-gi-bill-benefits/montgomery-active-duty/>

Montgomery GI Bill (Selected Reserve)

The MGIB-Selected Reserve program provides up to 36 months of education benefits to eligible members of the Selected Reserve. To be eligible, candidates must: incur a six-year obligation to serve in the Selected Reserve after June 30, 1985; complete their Initial Active Duty for Training (IADT); remain in good



standing while serving in an active Selected Reserve unit; and complete high school or have a high school equivalency certificate.

Post 9/11 GI Bill

The Post 9/11 GI Bill is an educational assistance program enacted by Congress for individuals with active duty service after September 11, 2001. The Post-9/11 GI Bill provides up to 36 months of education benefits.

To qualify, service members must have served: 90 days of active duty service on or after September 11, 2001; OR 30 continuous days on or after September 11, 2001, and be discharged due to a service-connected disability.

If you are a military service member and have questions about education assistance, visit <https://www.va.gov/resources/gi-bill-and-other-va-education-benefit-payments-faqs/> to search Frequently Asked Questions or call (888) 442-4551.



Tactics for Paying Off Loan Debt

Put together a budget that shows how much you earn and how much you owe each month. Start by tracking every penny for a month. This will show you exactly how much you spend and what you have left over after paying the necessary bills.

You may find areas that you can cut back on, such as unnecessary clothing purchases, and use this money to pay off student loans and other debt.

You can use the Budget Worksheet in the Appendix to get started, or you can search online for a budget calculator, use or budgeting app, or another money management tool.

You may be able to make student loan payments even while you are in school. Ask your loan servicer if you can pay interest or principal (your loan amount) before you graduate.

Put extra money toward paying loans when you can. This reduces the interest you will pay, and in the end the total amount you pay will be lower. If you do this, make sure you tell your loan servicer that extra payments are not to be used for future payments, but should be applied immediately.



Pay toward the loan with the highest interest rate first. This strategy of tackling the debt with the highest interest rate first is called debt stacking or a debt avalanche. It saves you the most money on interest. You can even set up automatic monthly payments to include extra money toward your loan debt. This makes it more difficult to change your mind if you're tempted to spend that money somewhere else. If you reduce expenses or earn more money, increase your monthly payments toward debt.

The opposite of a debt avalanche is a debt snowball. With this strategy, you work hardest to pay off the smallest debt, then move up the line. This is not the best strategy for paying off debt, because it does not tackle interest, but it may motivate you to keep working by eliminating bills.

Make an extra payment every year, painlessly; instead of making your monthly payment every four weeks, split it in half and pay every two weeks. At the end of the year (fifty-two weeks), you will have made thirteen monthly payments. Set up automatic payment through your bank to make it more convenient. This is an especially good method if you are paid every two weeks, because it affects all paychecks equally.

Consolidate some or all of your federal student loans, if possible, to

get a lower interest rate. Evaluate your potential to pay off loans early, however, because if you consolidate all of your loans, you will not be able to pay off high-interest loans first. A loan consolidation and debt payoff calculator can help you see how much you can accomplish through these actions, and offer some incentive. Consolidated loan repayment plans may range from seven to thirty years. You can use FinAid's debt consolidation calculator here, to see if you can save:

<https://finaid.org/calculators/loanconsolidation/>

Use extra funds to pay off debt. These may include part or all of any gifts, bonuses, raises, or tax refunds you receive. The long-term benefit is more useful to your financial well-being than a short-term splurge. See accelerated debt payoff calculator at: <https://finaid.org/calculators/prepayment/> to calculate how much you can save and how quickly you can pay off the debt.

Interest paid on student loans is usually tax deductible. Your annual deduction is limited and is only for loans used for school expenses, including tuition and room and board.

You may also earn a tax credit for having student loans. The American Opportunity credit is available to students making tuition payments, including funds from student loans.



The Lifetime Learning credit is for students who have completed four years of education. It covers tuition and fees, including those paid using student loans. Tax law may change, so consult a tax preparer or use tax software that helps you make the most of these tax credits.



Emergency Measures

Contact your loan servicer immediately if you are having financial difficulties. Do not wait until you have missed one or more payments. Missing or late payments will affect your credit score. In many cases, even bankruptcy will not erase student loan debt.

Consider loan deferment or forbearance only after you have exhausted other options, such as switching to an income-driven repayment plan. For example, a single person making less than \$1,486 a month on an income-driven repayment plan may have a monthly payment of \$0. This alleviates the pressure and puts a payment plan into place. Deferment and forbearance, on the other hand, will usually increase your debt because interest will continue to accrue.

Deferment allows you to temporarily delay making payments on the

principal and interest. In some cases, the federal government will pay the interest on subsidized loans or Perkins loans during this time. Interest will still add up, and increase your overall debt.

You may qualify for deferment if you:

- are unemployed or unable to find full-time employment;
- are called to active military service;
- attend school part-time;
- are enrolled in an approved graduate fellowship program or rehabilitation training program;
- are experiencing economic hardship; or
- performing some services (or in some cases for up to thirteen months) following active-duty military service.

Contact your loan servicer to discuss your situation and determine your eligibility.

Forbearance may allow you to stop making payments, or reduce payments, for up to a year. Your lender decides if you qualify for discretionary forbearance due to financial hardship or illness.



You may ask for mandatory forbearance if:

- your monthly student loan payment is 20% or more of your total monthly gross income;
- you are seeking teacher loan forgiveness or repayment under the U.S. Department of Defense Student Loan Repayment Program;
- you are serving in a dental or medical residency program;
- are serving in a national service position for which you have received a national service award; or
- you have been activated by a governor in your role with the National Guard.

Your loans will continue to accrue interest, which you may choose to pay during forbearance. Contact your servicer to request forbearance and discuss terms.



Financial Strategies

You can find ways to reduce your expenses and pay debt more quickly. This does not mean you must live without streaming services or fine dining forever. By increasing your student loan payments for a few years, you can pay off a lot of debt. Even a few months of frugal living can make a dent in your debt.

Take it one month at a time—buy only essentials for four weeks, and see how much you can save. If you do this even a few times a year, and use that money to pay off some debt, you will see a difference.

To explore ways to evaluate and potentially reduce your living expenses take a look at, *How to Manage Debt*, another guide in this series.





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Budget Worksheet

Month/Year: _____

Monthly Income

Wages _____
 Tips _____
 Other Income _____
TOTAL MONTHLY INCOME _____

Monthly Expenses

HOUSING

Mortgage/Rent _____
 Utilities (Electricity/Water) _____
 Internet _____
 Insurance (Homeowners, Renters, etc.) _____
 Loan Payments _____
 Other Housing Expenses (Cable, Streaming, etc.) _____

FOOD

Groceries/Household Supplies _____
 Restaurant and Other Food _____

TRANSPORTATION

Public Transportation _____
 Vehicle Loan _____
 Gas for Personal Vehicle _____
 Parking, Tolls, etc. _____
 Maintenance & Supplies (oil, etc.) _____
 Vehicle Insurance _____

HEALTH

Health Insurance _____
 Medicine/Prescriptions _____

PERSONAL

Other (Dental, Vision, Copays) _____
 Childcare or Support _____
 Other Family Support _____
 Laundry _____
 Clothing, Shoes, etc. _____
 Charitable Gifts, Donations, etc. _____
 Entertainment (Movies, etc.) _____
 Other (Haircuts, etc.) _____

DEBT & FINANCE

Debt (Credit Cards, etc.) _____
 Student Loans or Other Debts _____
 Fees (Bank, Credit Card, Debit) _____
 Prepaid Cards, Phone Cards, etc. _____

FINANCIAL GOALS

Add to Emergency Fund _____
 Payments to Reduce Debt _____
 Other Financial Goals _____

TOTAL MONTHLY EXPENSES _____

TOTAL MONTHLY INCOME _____

subtract your **TOTAL MONTHLY EXPENSES** _____

= _____



Where to Find Financial Aid, Grants & Scholarships

Federal

US Department of Education, Federal Student Aid
<https://studentaid.gov>

Alabama

Alabama Commission on Higher Education
<https://ache.edu/>

Alaska

Alaska Commission on Postsecondary Education
<https://acpsecure.alaska.gov/>

Arizona

Arizona Board of Regents
<https://azgrants.az.gov/available-grants>

Arkansas

Arkansas Department of Higher Education
<https://sams.adhe.edu/>

California

California Student Aid Commission
<https://www.csac.ca.gov/financial-aid-programs>

Colorado

Colorado Department of Higher Education
<https://higher.ed.colorado.gov/students/preparing-for-college/financial-aid-for-students>

Connecticut

Connecticut Office of Higher Education
<https://www.ohe.ct.gov/SFA/default.shtml>



Delaware

Delaware Department of Education

<https://delawarestudentsuccess.org/resources/fund-your-education/>

District of Columbia

DC Office of the State Superintendent of Education

<https://osse.dc.gov/dctag>

Florida

Florida Department of Education, Office of Student Financial Assistance

<https://www.floridastudentfinancialaidsg.org/SAPHome/SAPHome?url=home>

Georgia

Georgia Student Finance Commission

<https://www.gafutures.org/hope-state-aid-programs/>

Hawaii

Hawaii State Department of Education

<https://www.hawaiipublicschools.org/lists/scholarships/allitems.aspx>

Idaho

Idaho State Board of Education

<https://boardofed.idaho.gov/scholarships/>

Illinois

Illinois Student Assistance Commission

<https://www.isac.org/>

Indiana

Indiana Commission for Higher Education

<https://www.in.gov/che/>

Iowa

Iowa College Student Aid Commission

<https://www.iowacollegeaid.gov/ScholarshipsAndGrants>



Kansas

Kansas Board of Regents

https://www.kansasregents.org/scholarships_and_grants

Kentucky

Kentucky Higher Education Assistance Authority

<https://www.kheaa.com/website/kheaa/kheaaprograms?main=1>

Louisiana

Louisiana Office of Student Financial Assistance

<https://mylosfa.la.gov/students-parents/scholarships-grants/>

Maine

Finance Authority of Maine

<https://www.famemaine.com/affording-education/pay-for-school/maine-grant-tuition-programs/>

Maryland

Maryland Higher Education Commission

<https://mhec.maryland.gov/preparing/Pages/FinancialAid/index.aspx>

Massachusetts

Massachusetts Department of Higher Education

<https://www.mass.edu/osfa/home/home.asp>

Michigan

Michigan Student Financial Services Bureau

<https://www.michigan.gov/mistudentaid>

Minnesota

Minnesota Office of Higher Education

<https://www.ohe.state.mn.us/>

Mississippi

MS Institutions of Higher Learning

<https://www.msfinancialaid.org/>



Missouri

Missouri Department of Higher Education
<https://dhewd.mo.gov/ppc/grants/>

Montana

Montana Higher Education Student Assistance Program
<https://www.reachhighermontana.org/>

Nebraska

Coordinating Commission for Postsecondary Education
<https://ccpe.nebraska.gov/nebraska-opportunity-grant-nog>

Nevada

Nevada State Treasurer
https://www.nevadatreasurer.gov/GGMS/GGMS_Home/

New Hampshire

New Hampshire Department of Education
<https://www.nhheaf.org/>

New Jersey

New Jersey Higher Education Student Assistance Authority
<https://www.hesaa.org/Pages/NJGrantsHome.aspx>

New Mexico

New Mexico Higher Education Department
<https://hed.state.nm.us/students-parents>

New York

New York Higher Education Services Corporation
<https://www.hesc.ny.gov/pay-for-college/apply-for-financial-aid/apply-for-aid-start-here.html>

North Carolina

College Foundation of North Carolina
<https://www.cfnc.org/pay-for-college/apply-for-financial-aid/nc-community-college-grant/>



North Dakota

North Dakota University System
<https://ndus.edu/paying-for-college/>

Ohio

Ohio Department of Higher Education
<https://highered.ohio.gov/>

Oklahoma

Oklahoma College Assistance Program
https://secure.okcollegestart.org/Financial_Aid_Planning/Scholarships/_default.aspx

Oregon

Oregon Higher Education Coordinating Commission
<https://oregonstudentaid.gov/>

Pennsylvania

Pennsylvania Higher Education Assistance Agency
<https://www.pheaa.org/>

Rhode Island

Rhode Island Student Loan Authority
<https://www.rischolarships.org/>

South Carolina

South Carolina Commission on Higher Education
<https://www.che.sc.gov/InstitutionsEducators.aspx#ScholarshipGrantInfo>

South Dakota

South Dakota Board of Regents
<https://www.sdbor.edu/student-information/Pages/Paying-for-College.aspx>

Tennessee

Tennessee Student Assistance Corporation
<https://www.tn.gov/collegepays/financial-aid.html>



Texas

Texas Higher Education Coordinating Board
<https://www.highered.texas.gov/>

Utah

Utah System of Higher Education
<https://ushe.edu/initiatives/state-aid-programs/>

Vermont

Vermont Student Assistance Corporation
<https://www.vsac.org/>

Virginia

State Council of Higher Education for Virginia
<https://www.schev.edu/>

Washington

Washington Student Achievement Council
<https://wsac.wa.gov/financial-aid>

West Virginia

College Foundation of West Virginia
https://secure.cfwv.com/Financial_Aid_Planning/Scholarships/Scholarships.aspx

Wisconsin

State of Wisconsin Higher Educational Aids Board
<https://heab.state.wi.us/programs.html>

Wyoming

Wyoming Department of Education
<https://edu.wyoming.gov/for-parents-students/hathaway-scholarship-information/>



Income-Driven Repayment Plans & Direct Consolidation Loans

Apply for an Income Driven Repayment Plan

<https://studentaid.gov/idr/>

This application can be used for Pay As You Earn (PAYE), Revised Pay As You Earn (REPAYE), Income-Based (IBR), or Income-Contingent (ICR) repayment.

Apply for a Complete Direct Consolidation Loan

<https://studentaid.gov/app/lcHtml.action>

A Direct Consolidation Loan allows you to consolidate (combine) multiple federal education loans into one loan at no cost to you.



Use this form to apply free for federal and state student grants, work-study, and loans. Or apply free online at fafsa.gov.

Apply by the Deadlines

For federal aid, submit your application as early as possible, but no earlier than **December 2023**. We must receive your application no later than **June 30, 2025**. Your college must have your correct, complete information by your last day of enrollment in the 2024–25 school year.

For state or college aid, the deadline may be as early as December 2023, and you may need to complete additional forms. Check with your high school counselor or a financial aid administrator at your college. See the state deadlines on page 2. If you are applying close to a deadline, we recommend you submit your FAFSA form online at fafsa.gov. It's the fastest and easiest way to apply for aid.

Fill Out the FAFSA[®] Form

The FAFSA form has five sections: Student, Student Spouse, Parent, Parent Spouse or Partner, and Preparer. To determine who needs to provide their information, consult “Who must provide information on the FAFSA form?”, on page 3.

You may fill the answer fields electronically and then print the form, or print the form first and complete it by hand. If you complete the form by hand, use dark ink and write clearly, as shown below. A computer will process this form; therefore:

- Fill in both circle and square answer fields completely:

Correct ● ■ Incorrect ⊗ ⊖ ⊗ ⊗

- For circle answer fields, choose only one response; for square answer fields, choose all that apply:

○ ● ○ ■ □ ■

- Print in BLOCK CAPITAL letters and skip a box between words; for multi-line responses, wrap any incomplete words onto next line:

1	4	1	6		P	L	U	M	S	
T		A	P	T		4				

Continue on next line.

- Report dollar amounts such as \$12,356.41 without cents; if negative, completely fill the circle (⊖) before the answer box:

⊖ \$

				1	2	3	5	6
--	--	--	--	---	---	---	---	---

Refer to the notes on pages 21–22 as instructed.

For help in filling out the FAFSA form, go to StudentAid.gov/fafsa/help or call 1-800-4-FED-AID (1-800-433-3243). If you need assistance in another language, visit StudentAid.gov/apply-for-aid/fafsa/filling-out/request-interpreter.

Special Circumstances

If you or your family experienced significant changes to your financial situation (such as loss of employment or pay cuts), or other special circumstances (such as tuition expenses at an elementary or secondary school or high unreimbursed medical or dental expenses), complete and submit this form as instructed. Once you submit the form, discuss your special circumstances with the financial aid office at the college(s) you applied to or plan to attend.

Mail Your FAFSA[®] Form

After you complete this application, make a copy of pages 7 through 20 for your records. Then mail the original of pages 7 through 20 to:

Federal Student Aid Programs, P.O. Box 70204, London, KY 40742-0204

Extra postage will be required. After your application is processed, you will receive a summary of your information in your FAFSA Submission Summary. If you provide an email address, your summary will be sent by email within three to five days. If you do not provide an email address, your summary will be mailed to you within three weeks. If you would like to check the status of your application, go to StudentAid.gov or call 1-800-433-3243.

2024–25 FAFSA® Deadlines

For federal aid, submit your FAFSA form as early as possible, but no earlier than December 2023. For state or college aid, you may need to submit your FAFSA form as early as December 2023, and you may need to fill out separate forms. See the list below. If you are filing close to a deadline, we recommend you file online at fafsa.gov. It's the fastest and easiest way to apply for aid.

► Unless otherwise noted, the dates below refer to when the form must be received.

Alabama (AL) Check with your financial aid office.	Montana (MT) For priority consideration, submit as soon as possible after December 2023. Check with your financial aid office. More forms may be required.
Alaska (AK) Alaska Education Grant: As soon as possible after December 2023. Awards made while funds exist. Alaska Performance Scholarship: For priority consideration, submit by June 30, 2024. Awards made while funds exist.	N. Mariana Islands (MP) For priority consideration, submit by April 30, 2024. More forms may be required.
American Samoa (AS) Check with your financial aid office. More forms may be required.	Nebraska (NE) Check with your financial aid office.
Arizona (AZ) Check with your financial aid office.	Nevada (NV) Silver State Opportunity Grant: As soon as possible after December 2023. Awards made while funds exist. Nevada Promise Scholarship: March 1, 2024. More forms may be required. Awards made while funds exist. All other aid, check with your financial aid office. More forms may be required.
Arkansas (AR) Academic Challenge: July 1, 2024. ArFuture Grant: fall term, July 1, 2024; spring term, Jan. 10, 2025.	New Hampshire (NH) Check with your financial aid office. More forms may be required.
California (CA) For many state financial aid programs: April 2, 2024 (<i>date postmarked</i>). Cal Grant also requires submission of a school-certified GPA by April 2, 2024. For additional community college Cal Grants: Sept. 2, 2024 (<i>date postmarked</i>). For noncitizens without a Social Security card or with one issued through the federal Deferred Action for Childhood Arrivals (DACA) program, fill out the California Dream Act Application. Contact the California Student Aid Commission or your financial aid office for more information.	New Jersey (NJ) Renewal applicants (2023–24 Tuition Aid Grant recipients): April 15, 2024. All other applicants: fall and spring terms, Sept. 15, 2024; spring term only, Feb. 15, 2025.
Colorado (CO) Check with your financial aid office.	New Mexico (NM) Check with your financial aid office.
Connecticut (CT) For priority consideration, submit by Feb. 15, 2024. Check with your financial aid office. More forms may be required.	New York (NY) June 30, 2025. More forms may be required.
Delaware (DE) April 15, 2024	North Carolina (NC) For priority consideration, submit by June 1, 2024, if attending a UNC System institution, or by Aug. 15, 2024, if attending a community college. Awards made while funds exist.
District of Columbia (DC) For priority consideration, submit by July 1, 2024. DC Tuition Assistance Grant: For priority consideration, submit the DC OneApp and supporting documents by Aug. 1, 2024.	North Dakota (ND) As soon as possible after December 2023. Awards made while funds exist.
Federated States of Micronesia (FM) Check with your financial aid office. More forms may be required.	Ohio (OH) Oct. 1, 2024
Florida (FL) May 15, 2024 (<i>date processed</i>)	Oklahoma (OK) Check with your financial aid office.
Georgia (GA) Refer to Georgia Student Finance Commission's website for more information. As soon as possible after December 2023. Check with your financial aid office. More forms may be required.	Oregon (OR) Oregon Opportunity Grant: As soon as possible after December 2023. Awards made while funds exist. OSAC Private Scholarships: March 1, 2024. More forms may be required. Oregon Promise Grant: Contact state agency. More forms may be required.
Guam (GU) Check with your financial aid office. More forms may be required.	Palau (PW) Check with your financial aid office. More forms may be required.
Hawaii (HI) Check with your financial aid office. More forms may be required.	Pennsylvania (PA) All first-time applicants enrolled in a community college; business/trade/technical school; hospital school of nursing; designated Pennsylvania open-admission institution; or nontransferable two-year program: Aug. 1, 2024. All other applicants: May 1, 2024. More forms may be required.
Idaho (ID) Opportunity Scholarship: For priority consideration, submit by March 1, 2024. Check with your financial aid office. More forms may be required.	Puerto Rico (PR) Check with your financial aid office.
Illinois (IL) Refer to the Illinois Student Assistance Commission's website for the current Monetary Award Program (MAP) deadline dates. As soon as possible after December 2023. Awards made while funds exist.	Rhode Island (RI) Check with your financial aid office. More forms may be required.
Indiana (IN) Adult Student Grant: As soon as possible after December 2023. Awards made while funds exist. New applicants must submit additional form. Workforce Ready Grant: As soon as possible after December 2023. Frank O'Bannon Grant: April 15, 2024. 21st Century Scholarship: April 15, 2024	South Carolina (SC) SC Commission on Higher Education Need-based Grants: As soon as possible after December 2023. Awards made while funds exist. Tuition Grants: June 30, 2024
Iowa (IA) July 1, 2024; earlier priority deadlines may exist for certain programs. More forms may be required.	South Dakota (SD) Check with your financial aid office. More forms may be required.
Kansas (KS) For priority consideration, submit by April 1, 2024. Check with your financial aid office. More forms may be required.	Tennessee (TN) State Grant: Prior-year recipients receive award if eligible and apply by April 15, 2024; all other awards made to neediest applicants. Awards made while funds exist. Tennessee Promise: April 15, 2024. State Lottery: fall term, Sept. 1, 2024; spring and summer terms, Feb. 1, 2025.
Kentucky (KY) As soon as possible after December 2023. Awards made while funds exist.	Texas (TX) For priority consideration, submit by March 15, 2024. More forms may be required. Private and two-year institutions may have different deadlines; check with your financial aid office.
Louisiana (LA) July 1, 2025 (Feb. 1, 2024, recommended)	U.S. Virgin Islands (VI) Check with your financial aid office. More forms may be required.
Maine (ME) May 1, 2024	Utah (UT) Check with your financial aid office. Awards made while funds exist. More forms may be required.
Marshall Islands (MH) Check with your financial aid office. More forms may be required.	Vermont (VT) As soon as possible after December 2023. Awards made while funds exist. More forms may be required.
Maryland (MD) March 1, 2024	Virginia (VA) Check with your financial aid office. More forms may be required.
Massachusetts (MA) For priority consideration, submit by May 1, 2024.	Washington (WA) As soon as possible after December 2023. Check with your financial aid office.
Michigan (MI) May 1, 2024	West Virginia (WV) Promise Scholarship: March 1, 2024. New applicants must submit additional form. Contact your financial aid office or state agency. WV Higher Education Grant: April 15, 2024. WV Invests Grant: For priority consideration, submit by April 15, 2024.
Minnesota (MN) June 30, 2025	Wisconsin (WI) Check with your financial aid office.
Mississippi (MS) MTAG and MESH Grants: Oct. 15, 2024. HELP Grant: April 30, 2024	Wyoming (WY) Check with your financial aid office. More forms may be required.
Missouri (MO) For priority consideration, submit by Feb. 1, 2024. Applications accepted through April 1, 2024.	

What is the FAFSA® Form?

Why fill out a FAFSA form?

The *Free Application for Federal Student Aid* (FAFSA) is the first step in the financial aid process. You use the FAFSA form to apply for federal student aid, such as grants, work-study, and loans. In addition, most states and colleges use information from the FAFSA form to award nonfederal aid.

Why all the questions?

Most of the questions on the FAFSA form are required to calculate your Student Aid Index (SAI). The SAI measures your family's financial strength and is used to determine your eligibility for federal student aid. The state and the colleges you list may also use some of your responses to determine if you may be eligible for state or school aid, in addition to federal aid.

How do I find out my Student Aid Index (SAI)?

Your SAI will be listed on your FAFSA Submission Summary. This summary shows the information you submitted on your FAFSA form. It is important to review the summary to make sure all of your information is correct and complete. Make corrections or provide additional information, as necessary.

How much student financial aid will I receive?

Using the information on your FAFSA form and your SAI, the financial aid office at your college will determine the amount of aid you will receive. The college will use your SAI to prepare a financial aid package to help you meet your financial need. Financial need is the difference between the cost of attendance (which can include living expenses), as determined by your college, and your SAI. If you are eligible for a Federal Pell Grant, you may receive it from only one college for the same period of enrollment.

When will I receive the student financial aid?

Any financial aid you are eligible to receive will be paid to you through your college. Typically, your college will first use the aid to pay tuition, fees, and housing and food (if provided by the college). Any remaining aid is paid to you for your other educational expenses.

How can I have more colleges get my FAFSA information?

If you are completing a paper FAFSA form, you can list ten colleges in question 23. You may add more colleges by doing one of the following:

- After your FAFSA form has been processed, go to [StudentAid.gov](https://studentaid.gov), log in to the site, and follow the instructions for adding or changing schools.
- Use the FAFSA Submission Summary, which you will receive after your FAFSA form is processed. Your Data Release Number (DRN) verifies your identity and will be listed on the first page of the summary. You can call 1-800-433-3243 and provide your DRN to a customer service representative, who will add more school codes for you.
- Provide your DRN to the financial aid administrator at the college you want added, and they can add their school code to your FAFSA form.

Note: If there are twenty school codes on your record, each new code will need to replace one of the original school codes listed.

Where can I get more information on student financial aid?

The best place for information about student aid is the financial aid office at the college you plan to attend. The financial aid administrator can tell you about student aid available from your state, the college itself, and other sources.

- You can also visit our website [StudentAid.gov](https://studentaid.gov).
- For information by phone, you can call our Federal Student Aid Information Center at 1-800-433-3243.
- You can also check with your high school counselor, your state aid agency, or your local library's reference section.

Information about other nonfederal assistance may be available from foundations, faith-based organizations, community organizations, and civic groups, as well as organizations related to your field of interest, such as the American Medical Association or American Bar Association. Check with your parents' employers or unions to see if they award scholarships or have tuition assistance plans.

Completing the FAFSA® Form

Who must provide information on the FAFSA form?

The FAFSA form has five sections: Student, Student Spouse, Parent, Parent Spouse or Partner, and Preparer.

Student

The student must always complete the Student section.

Student Spouse

If the student's current marital status, as indicated in question 3, is married or remarried, the student's spouse must complete questions 25 and 26 of the Student Spouse section. The spouse must also complete questions 27–29 if the student answered "No" to "Did or will the student file a 2022 joint tax return with their current spouse?", in question 19.

Parent

The student's parent must complete the Parent section if **all** of the following statements are true:

- The student was born after the year 2000.
- The student's current marital status, as indicated in question 3, is single (never married), divorced, separated, or widowed.
- The student's college grade level, as indicated in question 4, will be first-year, second-year, or other undergraduate.
- The student selected "None of these apply" in question 5, and answered "No" in questions 6 and 7.

If all the above statements are true, the student is considered to be *dependent*, and the student's parent must complete the Parent section,

even if the student does not live with a parent (see "Who is considered a legal parent on the FAFSA form?" and "Which parent should include information?", on page 4).

If any of the above statements are *not* true, the student is considered to be *independent*, and parent information should not be provided.

If all the above statements are true, but the student answered "Yes" **and** selected "None of these apply" in question 6, or else answered "Yes" in question 7, the student is considered to be *provisionally independent*. In this case, the student should submit the FAFSA form with the Parent and Parent Spouse or Partner sections left blank and then contact the college's financial aid administrator for further guidance.

Parent Spouse or Partner

If the student's parent is required to provide information in the Parent section, and that parent's current marital status, as indicated in question 32, is married, remarried, or unmarried and both legal parents living together, the parent's spouse or partner must complete questions 42 and 43 of the Parent Spouse or Partner section. The parent's spouse or partner must also complete questions 44–46 if the parent answered "No" to "Did or will the parent file a 2022 joint tax return with their current spouse?", in question 37.

Preparer

If someone other than the student, student spouse, parent, or parent spouse or partner completed this form on the applicant's behalf, that person must complete the Preparer section. *Paid preparers are prohibited.*

Completing the FAFSA® Form [continued]

Who is considered a legal parent on the FAFSA form?

Legal parents are biological or adoptive (regardless of gender), or as determined by the state (for example, if the parent is listed on the birth certificate). Grandparents, foster parents, legal guardians, widowed stepparents, aunts, uncles, and siblings are not considered parents on this form unless they have legally adopted the student.

Which parent should include information?

- If the student's parent was never married and does not live with the student's other legal parent, or if the parent is widowed and not remarried, that parent should only provide their own information in the Parent section, and the Parent Spouse or Partner section should be skipped.
- If the parents are divorced or separated, answer the questions about the parent who provides the greater portion of the student's financial support, even if the student does not live with them. If both parents provided an exactly equal amount of financial support during the past 12 months, or if they don't support the student financially, answer the questions about the parent with the greater income and assets. If this parent is remarried as of today, answer the questions about that parent and the stepparent.
- If the student's widowed parent is remarried as of today, answer the questions about that parent and the stepparent.
- Contact 1-800-433-3243 for assistance completing questions 30–46 or visit StudentAid.gov/fafsa-parent.

Can I skip any questions?

Some questions can be skipped in certain circumstances:

Student

Skip questions 7 and 8 if **any** of the following are true:

- The student was born prior to the year 2001.
- The student's current marital status is married (not separated) or remarried, as indicated by question 3.

- The student's college grade level in 2024–25 will be “Master's, doctorate, or graduate certificate program,” as indicated in question 4.
- The student selected something other than “None of these apply” in question 5.

- The student answered “Yes” in question 6.

Skip questions 9, 10, 18, and 21 if **all** of the following are true:

- The student was born after the year 2000.
- The student's current marital status is single (never married), divorced, separated, or widowed.
- The student's college grade level, as indicated in question 4, will be first-year, second-year, or other undergraduate.
- The student selected “None of these apply” in question 5, and answered “No” in questions 6 and 7.

*For students whose FAFSA form does **not** require parent information:*

Skip questions 21 and 22 if the student answered anything other than “None of these apply” on question 18.

*For students whose FAFSA form **does** require parent information:*

Skip questions 21 and 22 if the parent answered anything other than “None of these apply” on question 36.

Student Spouse

If student spouse information must be provided, skip questions 27–29 if the student answered “Yes” to “Did or will the student file a 2022 joint tax return with their current spouse?”, in question 19.

Parent

If parent information must be provided, then all questions in the Parent section must be answered.

Parent Spouse or Partner

If the information of the parent's spouse or partner must be provided, skip questions 44–46 if the parent answered “Yes” to “Did or will the parent file a 2022 joint tax return with their current spouse?”, in question 37.

FAFSA® Privacy Act Statement

Authority: *Title IV of the Higher Education Act of 1965*, as amended (*HEA*) (20 U.S.C. 1070 et seq.), authorizes the Department of Education (Department) to ask the questions set forth in this *Free Application for Federal Student Aid* (FAFSA®) form, including those collecting Social Security numbers (SSNs) from the aid applicant, the spouse of a married applicant, and the parent(s) of a dependent applicant. The collection of the SSNs is also authorized by Executive Order 9397, as amended by Executive Order 13478 (November 18, 2008).

Purpose: We use the information provided on the FAFSA form to determine eligibility for, and benefits under, federal student financial assistance programs authorized by *Title IV* of the *HEA*. We use the SSNs of an aid applicant, the spouse of a married applicant, and the parent(s) of a dependent applicant to verify their identity and to retrieve their records from the Social Security Administration (SSA) for determining the applicant's eligibility for federal student aid. With the authorization of the applicant and, where applicable, a participating parent(s) or spouse, state higher education agencies and institutions of higher education (IHEs) may also use FAFSA information to determine whether the applicant is eligible to receive state and institutional financial aid. Pursuant to section 483 of the *HEA* (20 U.S.C. 1090), state higher education agencies and IHEs that participate in *HEA Title IV* programs have entered into agreements with the Department to receive information about the applicant, and, where applicable, a participating parent(s) or

spouse, to determine need for financial aid programs provided by the state and IHEs. We also use FAFSA information to promote the application for *HEA Title IV* program assistance (including FAFSA form completion efforts), state assistance, and aid awarded by eligible IHEs or by other entities that the Secretary of Education has designated pursuant to section 483(a)(3)(E) of the *HEA* ([20 U.S.C. 1090\(a\)\(3\)\(E\)](https://www2.ed.gov/privacy/2010/04/20-1090-a-3-e)) prior to July 1, 2024. We also may verify the accuracy of the information provided to the Department.

Routine Uses: The information provided on the FAFSA form will only be disclosed outside of the Department with prior written consent or as otherwise allowed by the *Privacy Act of 1974*, as amended (*Privacy Act*) (5 U.S.C. 552a). The *Privacy Act's* requirement for prior written consent has an exception for the “routine uses” that the Department publishes in our System of Records Notices (SORNs). The Department may, without consent, disclose FAFSA information pursuant to the routine uses identified in the “Aid Awareness and Application Processing” (18-11-21) SORN, which is available on the Department's “Privacy Act System of Record Notice Issuances (SORN)” webpage located at <https://www2.ed.gov/notices/ed-pia.html>.

These routine uses include the following:

- To verify the identity of the applicant, the spouse of a married applicant, and the parent(s) of a dependent applicant; determine the accuracy of the information contained in the record; support compliance with *HEA Title IV* statutory and regulatory requirements;

FAFSA® Privacy Act Statement *[continued]*

- and assist with the determination, correction, processing, tracking, and reporting of program eligibility and benefits, the Department may disclose FAFSA information to guaranty agencies, lenders and loan holders participating in the Federal Family Education Loan (FFEL) Program, IHEs, third-party servicers, and federal, state, local, or tribal agencies;
- Through June 30, 2024, disclosures may be made to state higher education agencies, eligible IHEs, and other designated entities that award and administer aid to students, to determine an applicant's eligibility for aid awarded by those parties. Effective July 1, 2024, under amendments to the *HEA* made by the *FAFSA Simplification Act* (Public Law 116-260) and the *FAFSA Simplification Technical Corrections Act* (Public Law 117-103), and pursuant to section 483(a)(2)(D)(i) of the *HEA* (20 U.S.C. 1090(a)(2)(D)(i)), and with the authorization of the applicant and, if necessary, the parents or spouse of the applicant, disclosures may be made to state higher education agencies, eligible IHEs, and scholarship organizations designated by the Secretary of Education prior to December 19, 2019 (the enactment date of the *FUTURE Act* [Public Law 116-91]), as specified by the applicant and in accordance with section 494 of the *HEA* (20 U.S.C. 1098h), to determine an applicant's eligibility for federal, state, and institutional financial aid programs, as well as for scholarship programs at designated organizations. Effective July 1, 2024, under amendments to the *HEA* made by the *FAFSA Simplification Act* and the *FAFSA Simplification Technical Corrections Act*, and pursuant to section 483(a)(3)(B) (state higher education agency) and 483(a)(3)(C) (IHE) of the *HEA* (20 U.S.C. 1090(a)(3)(B) and 1090(a)(3)(C)), disclosures may be made to state higher education agencies and eligible IHEs for the administration of federal, state, or institutional financial or scholarship aid awards;
 - To encourage an applicant to complete a FAFSA form or to assist an applicant with doing so, the Department may disclose an applicant's FAFSA filing status to a local educational agency; a secondary school where the applicant is or was enrolled; a state, local, or tribal agency; or an entity that awards aid to students and that the Secretary of Education has designated prior to the amendments of the *HEA* made by the *FAFSA Simplification Act* and the *FAFSA Simplification Technical Corrections Act*, which are effective July 1, 2024;
 - If the Department determines that the disclosure of FAFSA information is relevant and necessary to judicial or administrative litigation or alternative dispute resolution (ADR), the Department may, in certain circumstances and provided certain conditions are satisfied, disclose such information to the U.S. Department of Justice (DOJ); certain adjudicative bodies, persons, or entities; and parties, counsel, representatives, or witnesses;
 - In the event the FAFSA information indicates, either on its face or in connection with other information, a violation or potential violation of any applicable statute, regulations, or order of a competent authority, the Department may disclose the relevant information to the appropriate agency, whether federal, state, tribal, or local, charged with the responsibility of investigating or prosecuting that violation or charged with enforcing or implementing the statute, Executive Order, rule, regulation, or order issued pursuant thereto;
 - The Department may disclose FAFSA information to the Office of Management and Budget (OMB) or the Congressional Budget Office as necessary to fulfill *Federal Credit Reform Act* requirements in accordance with 2 U.S.C. 661b;
 - The Department may disclose FAFSA information to appropriate agencies, entities, and persons when (a) the Department suspects or has confirmed that there has been a breach of the "Aid Awareness and Application Processing" (18-11-21) system of records; (b) the Department has determined that, as a result of the suspected or confirmed breach, there is a risk of harm to individuals, the Department (including its information systems, programs, and operations), the federal government, or national security; and (c) the disclosure made to such agencies, entities, and persons is reasonably necessary to assist the Department's efforts to respond to the suspected or confirmed breach or to prevent, minimize, or remedy such harm;
 - The Department may disclose FAFSA information to another federal agency or entity when the Department determines that information from the "Aid Awareness and Application Processing" (18-11-21) system of records is reasonably necessary to assist the recipient agency or entity in (a) responding to a suspected or confirmed breach or (b) preventing, minimizing, or remedying the risk of harm to individuals, the recipient agency or entity (including its information systems, programs, and operations), the federal government, or national security, resulting from a suspected or confirmed breach; and
 - If the Department contracts with an entity to perform any function that requires disclosing FAFSA information to the contractor's employees, the Department may disclose the information to those employees. As part of such a contract, the Department shall require the contractor to agree to establish and maintain safeguards to protect the security and confidentiality of the disclosed information.
- Effects of Not Providing Information:** Providing information on the FAFSA form, including an applicant's SSN, is voluntary; however, if not enough information is provided to process an applicant's FAFSA form, aid may be delayed or denied.
- Opportunity to Access or Contest Tax Information:** If you have questions about or need to access your federal tax information used on this application, contact a financial aid administrator at your postsecondary institution. If your postsecondary institution does not provide you access to your federal tax information, contact the Ombudsman Office at ombudsman@ed.gov.
- The Paperwork Reduction Act of 1995:** According to the *Paperwork Reduction Act of 1995*, no persons are required to respond to a collection of information unless such collection displays a valid OMB control number. The valid OMB control number for this information collection is 1845-0001. Public reporting burden for this collection of information is estimated to average one and a half hours per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. The obligation to respond to this collection is voluntary. For comments or concerns regarding the status of an individual's submission of this form, write directly to the Federal Student Aid Information Center, P.O. Box 84, Washington, D.C. 20044. (Note: Do not return the completed form to this address.)

Federal Tax Information (FTI) Consent and Approval

I consent to the disclosure of information about me, as described below, and further affirmatively approve of the receipt and use of my Federal tax information (FTI) and to the U.S. Department of Education's redisclosure of my FTI, as described below. By accepting within the FAFSA form, I consent to and affirmatively approve of, as applicable, the following:

- The U.S. Department of Education may disclose my Social Security number (SSN)/Taxpayer Identification Number (TIN), last name, date of birth, unique identifier, the tax year for which FTI is required, and the date and timestamp of my approval for the use of my FTI in determining eligibility by ED for which approval is provided to the U.S. Department of the Treasury, Internal Revenue Service (IRS). I understand that in response to such a request from the U.S. Department of Education, the IRS shall then disclose my FTI to "authorized persons" (i.e., specifically designated officers and employees of the U.S. Department of Education and its contractors (as defined in 26 U.S.C. § 6103(l)(13)(E)) for the purpose of determining eligibility for, and the amount of, Federal student aid under a program authorized under subpart 1 of part A, part C, or part D of *title IV* of the *Higher Education Act of 1965*, as amended, for myself or an applicant for Federal student aid who has requested that I share my FTI on their *Free Application for Federal Student Aid* (FAFSA®) form.
- Authorized persons at the U.S. Department of Education and its contractors (as defined in 26 U.S.C. § 6103(l)(13)(E)) may use my FTI for the purpose of determining the eligibility for, and amount of, Federal student aid under a program authorized under subpart 1 of part A, part C, or part D of *title IV* of the *Higher Education Act of 1965*, as amended, for myself or a FAFSA applicant who has requested that I share my FTI on the FAFSA form.
- The U.S. Department of Education may redisclose my FTI received from the IRS pursuant to 26 U.S.C. § 6103(l)(13)(D)(iii) to the following entities solely for the use in the application, award, and administration of financial aid:
 - Institutions of higher education participating in the Federal student aid programs authorized under subpart 1 of part A, part C, or part D of *title IV* of the *Higher Education Act of 1965*, as amended;
 - State higher education agencies;
 - Scholarship organizations designated prior to December 19, 2019, by the Secretary of Education; and
 - Contractors of institutions of higher education and State higher education agencies to administer aspects of the institution's or State agency's activities for the application, award, and administration of such financial aid.
- The U.S. Department of Education may redisclose my FTI to another FAFSA applicant's FAFSA form(s) for which I elect to participate. By accepting an invitation and affirmation to participate in another individual's FAFSA form, my FTI will be redisclosed to the additional application. I understand that I may decline an invitation to participate, which will prevent the transfer of my FTI to that FAFSA form.

By consenting and providing my affirmative approval, I further understand that:

- My consent and affirmative approval are required, as a condition of my eligibility or the eligibility of a FAFSA applicant who has requested that I share my FTI on their FAFSA form, for Federal student aid under a program authorized under subpart 1 of part A, part C, or part D of *title IV* of the *Higher Education Act of 1965*, as amended, even if I did not file a U.S. Federal tax return.
- I am providing my written consent for the redisclosure of my FTI by the U.S. Department of Education to include, but not limited to, institutions of higher education, State higher education agencies, designated scholarship organizations, their respective contractors and auditors, other family members participating in the FAFSA form, Office of Inspector General, under 26 U.S.C. § 6103(l)(13)(D), and with my further express written consent obtained by an institution of higher education, the redisclosure of FAFSA information pursuant to the terms and conditions of 20 U.S.C. § 1098h(c).
- Any FTI received from the IRS at a later date shall supersede any manually entered financial or income information on the FAFSA form.
- The U.S. Department of Education may request updated FTI from the IRS once my consent is provided. If FTI has changed (e.g., amended tax return filed with revised information), then eligibility for, and amounts of, Federal, State, and institutional financial aid may change.
- If I do not consent to the redisclosure of my FTI to institutions of higher education, State higher education agencies, designated scholarship organizations, and their respective contractors, the U.S. Department of Education will be unable to calculate my eligibility for Federal student aid or the eligibility of a FAFSA applicant who has requested that I share my FTI on their FAFSA form.

Signatures

I consent and certify under penalty of perjury under the laws of the United States of America, that the information I provide on the FAFSA form is true and correct. I understand that any falsification of this statement is punishable under the provisions of 18 U.S.C. § 1001 by a fine, imprisonment of not more than five years, or both, and that the knowing and willful request for or acquisition of records pertaining to an individual under false pretenses is a criminal offense under the *Privacy Act of 1974*, subject to a fine of not more than \$5,000 fine (5 U.S.C. § 552(a)(i)(3)). By accepting and submitting my part of the FAFSA, my execution date of consent and approval will be logged in the U.S. Department of Education's Person Authentication Service (PAS) System of Record (18-11-12).

If you sign this application, you certify that you are the person identified. If you purposefully give false or misleading information, including applying as an independent student without meeting the unusual circumstances required to qualify for such a status, you may be subject to criminal penalties under 20 U.S.C. 1097, which may include a fine up to \$20,000, imprisonment, or both.

Student

By signing this application, YOU, THE STUDENT, certify that you:

- will use federal and/or state student financial aid only to pay the cost of attending an institution of higher education,
- are not in default on a federal student loan or have made satisfactory arrangements to repay it,
- do not owe money back on a federal student grant or have made satisfactory arrangements to repay it,
- will notify your school if you default on a federal student loan, and
- will not receive a Federal Pell Grant from more than one school for the same period of time.

Student, Student Spouse, Parent, Parent Spouse or Partner, Preparer

By signing this application, you certify that all of the information you provided is true and complete to the best of your knowledge and you agree, if asked, to provide:

- information that will verify the accuracy of your completed form, and
- U.S. or foreign income tax forms that you filed or are required to file.

You also certify that you understand that the Secretary of Education has the authority to verify information reported on your application with the Internal Revenue Service and other federal agencies.

July 1, 2024 – June 30, 2025

Federal Student Aid

An OFFICE of the U.S. DEPARTMENT of EDUCATION

FAFSA® Form

Free Application for Federal Student Aid

OMB No. 1845-0001

For help in filling out the FAFSA form, go to StudentAid.gov/fafsa/help or call 1-800-4-FED-AID (1-800-433-3243).

Student

► **The student must complete this section.**

Questions 1–24 apply to the **student**. Leave blank any questions that don't apply to the student.

1 Student Identity Information

[See Notes page 21.]

The student's full legal name, for example, as it appears on their Social Security card.

First name

Middle name

Last name

Suffix (e.g., Jr. or III)

Date of birth

MM / DD / YYYY

Social Security number (SSN)

Individual Taxpayer Identification Number (ITIN)

If the student does not have an ITIN, leave this field blank.

2 Student Contact Information

[See Notes page 21.]

Mobile phone number

Email address

Continue on next line.

Permanent mailing address

Continue on next line.

Include apt. number.

City

State

ZIP code

Country

3 Student Current Marital Status

[See Notes page 21.]

- Single (never married)
- Married (not separated)
- Remarried
- Separated
- Divorced
- Widowed

4 Student College or Career School Plans

When the student begins the 2024–25 school year, what will their college grade level be?

- First year undergraduate (freshman)
 Second year undergraduate (sophomore)
 Other undergraduate (junior year and beyond)
 Master's, doctorate, or graduate certificate program (MA, MBA, MD, JD, PhD, EdD, etc.)

When the student begins the 2024–25 school year, will they already have their first bachelor's degree? Yes No

Will the student be pursuing an initial teaching certification at the elementary or secondary level? Yes No

5 Student Personal Circumstances

[See Notes page 21.]

Select all that apply.

- The student is currently serving on active duty in the U.S. armed forces for purposes other than training.
 At any time since the student turned 13, they were a ward of the court.
- The student is a veteran of the U.S. armed forces.
 At any time since the student turned 13, they were in foster care.
- The student has children or other people (excluding their spouse) who live with the student and receive more than half of their support from the student now and between July 1, 2024, and June 30, 2025.
 The student is or was a legally emancipated minor, as determined by a court in their state of residence.
- At any time since the student turned 13, they were an orphan (no living biological or adoptive parent).
 The student is or was in a legal guardianship with someone other than their parent or stepparent, as determined by a court in their state of residence.
- None of these apply.

6 Student Other Circumstances

[See Notes page 21.]

At any time on or after July 1, 2023, was the student unaccompanied and either (1) homeless or (2) self-supporting and at risk of being homeless? Yes No

If the answer is "Yes," did any of the following determine the student was homeless or at risk of becoming homeless?

Select all that apply.

- Director or designee of an emergency or transitional shelter, street outreach program, homeless youth drop-in center, or other program serving those experiencing homelessness
 The student's high school or school district homeless liaison or designee
 Director or designee of a project supported by a federal TRIO or GEAR UP program grant
 Financial aid administrator (FAA)
 None of these apply.

7 Student Unusual Circumstances

► See "Can I skip any questions?", on page 4.

Do unusual circumstances prevent the student from contacting their parents or would contacting their parents pose a risk to the student? *This information will help us evaluate the student's ability to pay for school.* Yes No

A student may be experiencing unusual circumstances if they:

- Left home due to an abusive or threatening environment;
- Are abandoned by or estranged from their parents;
- Have refugee or asylee status and are separated from their parents, or their parents are displaced in a foreign country;
- Are a victim of human trafficking;
- Are incarcerated, or their parents are incarcerated, and contact with the parents would pose a risk to the student; or
- Are otherwise unable to contact or locate their parents.

If the student's circumstances resulted in their not having a safe, stable place to live, they may be considered a homeless youth and should review the answer to question 6 about being unaccompanied and homeless.

8 Apply for a Direct Unsubsidized Loan Only

► See "Can I skip any questions?", on page 4.

Are the student's parents unwilling to provide their information, but the student doesn't have an unusual circumstance, such as those listed in question 7, that prevents them from contacting the parents or obtaining their information? Yes No

If the answer is "Yes," a financial aid administrator at the student's school will determine their eligibility for a Direct Unsubsidized Loan **only**. If the student is approved for this option, they will not qualify to receive other types of federal student loans (including Direct Subsidized Loans), federal grants, or Federal Work-Study programs.

20 Student 2022 Tax Return Information [continued]

► **Convert all currency to U.S. dollars. If the answer is zero or the question does not apply, enter 0. If the answer is negative, completely fill the circle (⊖) before the answer box.**

Income earned from work

\$

IRS Form 1040 (or 1040-NR): line 1z +
Schedule 1: lines 3 + 6

Tax exempt interest income

\$

IRS Form 1040: line 2a

Untaxed portions of IRA distributions

\$

IRS Form 1040: line 4a minus 4b

IRA rollover into another IRA or qualified plan

\$

Untaxed portions of pensions

\$

IRS Form 1040: line 5a minus 5b

Pension rollover into an IRA or other qualified plan

\$

Adjusted gross income

⊖ \$

IRS Form 1040 (or 1040-NR): line 11

Income tax paid

\$

IRS Form 1040: line 22 minus Schedule 2: line 2. If negative, enter a zero.

Did the student receive the earned income credit (EIC)?

IRS Form 1040: line 27

Yes No Don't know

IRA deductions and payments to self-employed
SEP, SIMPLE, and qualified plans

\$

IRS Form 1040 Schedule 1: total of lines 16 + 20

Education credits

(American Opportunity and Lifetime Learning credits)

\$

IRS Form 1040 Schedule 3: line 3

Did the student file a Schedule A, B, D, E, F, or H
with their 2022 IRS Form 1040?

Yes No Don't know

[See Notes page 22.]

Net profit or loss from IRS Form 1040
Schedule C

⊖ \$

IRS Form 1040 Schedule C: line 31

Amount of college grants, scholarships, or AmeriCorps
benefits reported as income to the IRS

\$

The student paid taxes on these grants, scholarships, or benefits. These usually apply to those renewing their FAFSA form, not to first-time applicants. If the student is married, include the amount their spouse reported.

Foreign earned income exclusion

⊖ \$

IRS Form 1040 Schedule 1: line 8d

21 Annual Child Support Received

► See "Can I skip any questions?", on page 4.

Enter total amount the student received in child support for the last complete calendar year. If the answer to question 3 was "Married" or "Remarried," enter the combined amount the student and their spouse received. If the answer is zero or the question does not apply, enter 0.

\$

22 Student Assets

[See Notes page 22.]

If the answer to question 3 was "Married" or "Remarried," enter the combined amounts held by the student and their spouse. If the answer is zero or the question does not apply, enter 0.

Current total of cash, savings,
and checking accounts

\$

Don't include student financial aid.

Current net worth of investments,
including real estate

\$

Don't include the home the student lives in.
Net worth is the value of the investments
minus any debts owed against them.

Current net worth of businesses
and investment farms

\$

Enter the net worth of the student's businesses or for-profit agricultural operations. Net worth is the value of the businesses or farms minus any debts owed against them.



23 Colleges

[See Notes page 22.]

Enter the schools that should receive the student's FAFSA information.

College 1

Federal School Code

OR

College 1 name

State

Address and city

College 2

Federal School Code

OR

College 2 name

State

Address and city

College 3

Federal School Code

OR

College 3 name

State

Address and city

College 4

Federal School Code

OR

College 4 name

State

Address and city

College 5

Federal School Code

OR

College 5 name

State

Address and city

College 6

Federal School Code

OR

College 6 name

State

Address and city

College 7

Federal School Code

OR

College 7 name

State

Address and city

College 8

Federal School Code

OR

College 8 name

State

Address and city

College 9

Federal School Code

OR

College 9 name

State

Address and city

College 10

Federal School Code

OR

College 10 name

State

Address and city

24 Student Consent, Approval, and Signature

[See page 6.]

Refer to the terms on page 6. By filling in the answer circle below and signing this form, you (the student) agree to the terms set forth on page 6. If you do not provide approval by filling in the circle below and providing your signature, you will not be eligible for federal student aid.

Approval to transfer federal tax information from the Internal Revenue Service (IRS)

Student signature

Date signed

MM / DD / YYYY

Student Spouse +

► See “Who must provide information on the FAFSA form?”, on page 3, to determine if a spouse must complete this section.

Questions 25–29 apply to the **student’s spouse**. Leave blank any questions that don’t apply to the student’s spouse.

— 25 Student Spouse Identity Information

The student spouse’s full legal name, for example, as it appears on their Social Security card.

First name

Middle name

Last name

Suffix (e.g., Jr. or III)

Date of birth

 / /
MM / DD / YYYY

Social Security number (SSN)

 - -

If the student spouse does not have an SSN, enter all zeros.

Individual Taxpayer Identification Number (ITIN)

 - -

If the student spouse does not have an ITIN, leave this field blank.

— 26 Student Spouse Contact Information

[See Notes page 21.]

Mobile phone number

 - -

Email address

▶ Continue on next line.

Permanent mailing address

▶ Continue on next line.

Include apt. number.

City

State

ZIP code

 -

Country

— 27 Student Spouse Tax Filing Status

[See Notes page 22.]

► See “Can I skip any questions?”, on page 4.

Did or will the student spouse file a 2022 IRS Form 1040 or 1040-NR? Yes No

Did the student spouse either (1) earn income in a foreign country in 2022, (2) work for an international organization in 2022 without being required to report income on any tax return, or (3) file a 2022 tax return with Puerto Rico or another U.S. territory? Yes No

International organizations include, for example, the United Nations, World Bank, and International Monetary Fund.

► If the answer is “No” to both of the questions above, question 28 can be skipped.

► See "Can I skip any questions?", on page 4.

Filing status

- Single
 Head of household
 Married filing jointly
 Married filing separately
 Qualifying surviving spouse

► **Convert all currency to U.S. dollars. If the answer is zero or the question does not apply, enter 0. If the answer is negative, completely fill the circle (⊖) before the answer box.**

Income earned from work

\$

*IRS Form 1040 (or 1040-NR): line 1z +
Schedule 1: lines 3 + 6*

Tax exempt interest income

\$

IRS Form 1040: line 2a

Untaxed portions of IRA distributions

\$

IRS Form 1040: line 4a minus 4b

IRA rollover into another IRA or qualified plan

\$

Untaxed portions of pensions

\$

IRS Form 1040: line 5a minus 5b

Pension rollover into an IRA or other qualified plan

\$

Adjusted gross income

⊖ \$

IRS Form 1040 (or 1040-NR): line 11

Income tax paid

\$

IRS Form 1040: line 22 minus Schedule 2: line 2. If negative, enter a zero.

IRA deductions and payments to self-employed SEP, SIMPLE, and qualified plans

\$

IRS Form 1040 Schedule 1: total of lines 16 + 20

Education credits

(American Opportunity and Lifetime Learning credits)

\$

IRS Form 1040 Schedule 3: line 3

Did the student spouse file a Schedule A, B, D, E, F, or H with their 2022 IRS Form 1040?

- Yes
 No
 Don't know

Net profit or loss from IRS Form 1040 Schedule C

⊖ \$

IRS Form 1040 Schedule C: line 31

Foreign earned income exclusion

⊖ \$

IRS Form 1040 Schedule 1: line 8d

29 Student Spouse Consent, Approval, and Signature

► See "Can I skip any questions?", on page 4.

Refer to the terms on page 6. By filling in the answer circle below and signing this form, you (the student spouse) agree to the terms set forth on page 6. **If you do not provide approval by filling in the circle below and providing your signature, the student will not be eligible for federal student aid.**

- Approval to transfer federal tax information from the Internal Revenue Service (IRS)

Student spouse signature

Date signed

/ /

MM / DD / YYYY

Parent

► See “Who must provide information on the FAFSA form?”, on page 3, to determine if a parent must complete this section.

Questions 30–41 apply to the **student’s parent**. Leave blank any questions that don’t apply to the parent.

30 Parent Identity Information

The parent’s full legal name, for example, as it appears on their Social Security card.

First name

Middle name

Last name

Suffix (e.g., Jr. or III)

Date of birth

 / /

MM / DD / YYYY

Social Security number (SSN)

 - -

If the parent does not have an SSN, enter all zeros.

Individual Taxpayer Identification Number (ITIN)

 - -

If the parent does not have an ITIN, leave this field blank.

31 Parent Contact Information

[See Notes page 21.]

Mobile phone number

 - -

Email address

Continue on next line.

Permanent mailing address

Continue on next line.

Include apt. number.

City

State

ZIP code

 -

Country

32 Parent Current Marital Status

[See Notes page 21.]

- Single (never married)
 Unmarried and both legal parents living together
 Married (not separated)
 Remarried
 Separated
 Divorced
 Widowed

33 Parent State of Legal Residence

State

Date the parent became a legal resident

 /

MM / YYYY

34 Family Size

How many people are in the parent's family?

Include the parent (and spouse or partner), the student, the parent's dependent children (even if they live apart because of college enrollment), and other people living with the parent now. Include these dependent children and other people only if the parent will provide more than half of their support between July 1, 2024, and June 30, 2025.

35 Number in College

How many people in the parent's family will be in college between July 1, 2024, and June 30, 2025?

Do not include parent(s).

36 Federal Benefits Received

[See Notes page 22.]

At any time during 2022 or 2023, did the parent or anyone in their family receive benefits from any of the following federal programs? *Select all that apply.*

- | | | |
|---|---|--|
| <input type="checkbox"/> Earned income credit (EIC) | <input type="checkbox"/> Refundable credit for coverage under a qualified health plan (QHP) | <input type="checkbox"/> Temporary Assistance for Needy Families (TANF) |
| <input type="checkbox"/> Federal housing assistance | <input type="checkbox"/> Supplemental Nutrition Assistance Program (SNAP) | <input type="checkbox"/> Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) |
| <input type="checkbox"/> Free or reduced-price school lunch | <input type="checkbox"/> Supplemental Security Income (SSI) | <input type="checkbox"/> None of these apply. |
| <input type="checkbox"/> Medicaid | | |

37 Parent Tax Filing Status

[See Notes page 22.]

Did or will the parent file a 2022 IRS Form 1040 or 1040-NR? Yes No

If the answer is "No," indicate which one of the following situations applies to the parent for 2022:

► *If one of the options in the second column below is selected and the parent is unmarried, questions 38-40 can be skipped.*

- | | |
|---|--|
| <input type="radio"/> The parent filed or will file a tax return with Puerto Rico or another U.S. territory. | <input type="radio"/> The parent, even though they earned income in the U.S., did not and will not file a U.S. tax return because their income was below the tax filing threshold. |
| <input type="radio"/> The parent filed or will file a foreign tax return. | <input type="radio"/> The parent did not and will not file a U.S. tax return for reasons other than low income. |
| <input type="radio"/> The parent either earned income in a foreign country but did not and will not file a foreign tax return, or worked for an international organization and was not required to report income on any tax return. <i>International organizations include, for example, the United Nations, World Bank, and International Monetary Fund.</i> | <input type="radio"/> The parent did not and will not file any tax return because they did not earn any income. |

Did or will the parent file a 2022 joint tax return with their current spouse? Yes No

38 Parent 2022 Tax Return Information

[If the parent had a spouse at any time in 2022 or later, see Notes page 22.]

Filing status

- Single Head of household Married filing jointly Married filing separately Qualifying surviving spouse

► **Convert all currency to U.S. dollars. If the answer is zero or the question does not apply, enter 0. If the answer is negative, completely fill the circle (⊖) before the answer box.**

Income earned from work

\$

IRS Form 1040 (or 1040-NR): line 1z +
Schedule 1: lines 3 + 6

Tax exempt interest income

\$

IRS Form 1040: line 2a

Untaxed portions of IRA distributions

\$

IRS Form 1040: line 4a minus 4b

IRA rollover into another IRA or qualified plan

\$

Untaxed portions of pensions

\$

IRS Form 1040: line 5a minus 5b

Pension rollover into an IRA or other qualified plan

\$

[Question 38 continues on next page.]

38 Parent 2022 Tax Return Information [continued]

Adjusted gross income

⊖ \$

IRS Form 1040 (or 1040-NR): line 11

Income tax paid

\$

IRS Form 1040: line 22 minus Schedule 2: line 2. If negative, enter a zero.

Did the parent receive the earned income credit (EIC)?

Yes No Don't know

IRA deductions and payments to self-employed
SEP, SIMPLE, and qualified plans

\$

IRS Form 1040 Schedule 1: total of lines 16 + 20

Education credits
(American Opportunity and Lifetime Learning credits)

\$

IRS Form 1040 Schedule 3: line 3

Did the parent file a Schedule A, B, D, E, F, or H
with their 2022 IRS Form 1040?

Yes No Don't know

[\[See Notes page 22.\]](#)

Net profit or loss from IRS Form
1040 Schedule C

⊖ \$

IRS Form 1040 Schedule C: line 31

Amount of college grants, scholarships, or AmeriCorps
benefits reported as income to the IRS

\$

The parent paid taxes on these grants, scholarships, or benefits. These usually apply to those renewing their FAFSA form, not to first-time applicants. If the parent is married, include the amount their spouse reported.

Foreign earned income exclusion

⊖ \$

IRS Form 1040 Schedule 1: line 8d

39 Annual Child Support Received

Enter total amount the parent received in child support for the last complete calendar year. If the answer to question 32 was "Married," "Remarried," or "Unmarried and both legal parents living together," enter the combined amount the parent and their spouse received. If the answer is zero or the question does not apply, enter 0.

\$

40 Parent Assets

[\[See Notes page 22.\]](#)

If the answer to question 32 was "Married," "Remarried," or "Unmarried and both legal parents living together," enter the combined amounts held by the parent and their spouse. If the answer is zero or the question does not apply, enter 0.

Current total of cash, savings,
and checking accounts

\$

Don't include student financial aid.

Current net worth of investments,
including real estate

\$

Don't include the home the parent lives in. Net worth is the value of the investments minus any debts owed against them.

Current net worth of businesses
and investment farms

\$

Enter the net worth of the parent's businesses or for-profit agricultural operations. Net worth is the value of the businesses or farms minus any debts owed against them.

41 Parent Consent, Approval, and Signature

[\[See page 6.\]](#)

Refer to the terms on page 6. By filling in the answer circle below and signing this form, you (the parent) agree to the terms set forth on page 6. **If you do not provide approval by filling in the circle below and providing your signature, the student will not be eligible for federal student aid.**

Approval to transfer federal tax information from the Internal Revenue Service (IRS)

Parent signature

Date signed

/ /

MM / DD / YYYY

Parent Spouse or Partner +

▶ **Do not complete this section if you are not the student's legal parent or stepparent. See "Who must provide information on the FAFSA form?", on page 3, to determine if the parent spouse or partner must complete this section.**

Questions 42-46 apply to the **parent spouse or partner**. Leave blank any questions that don't apply to the parent spouse or partner.

42 Parent Spouse or Partner Identity Information

The parent spouse or partner's full legal name, for example, as it appears on their Social Security card.

First name

Middle name

Last name

Suffix (e.g., Jr. or III)

Date of birth

 / /

MM / DD / YYYY

Social Security number (SSN)

 - -

If the parent spouse or partner does not have an SSN, enter all zeros.

Individual Taxpayer Identification Number (ITIN)

 - -

If the parent spouse or partner does not have an ITIN, leave this field blank.

43 Parent Spouse or Partner Contact Information

[See Notes page 21.]

Mobile phone number

 - -

Email address

▶ Continue on next line.

Permanent mailing address

▶ Continue on next line.

City

Include apt. number.

State

ZIP code

 -

Country

44 Parent Spouse or Partner Tax Filing Status

[See Notes page 22.]

▶ See "Can I skip any questions?", on page 4.

Did or will the parent spouse or partner file a 2022 IRS Form 1040 or 1040-NR? Yes No

If the answer is "No," indicate which one of the following situations applies to the parent spouse or partner for 2022:

▶ If one of the options in the second column below is selected, question 45 can be skipped.

- The parent spouse or partner filed or will file a tax return with Puerto Rico or another U.S. territory.
- The parent spouse or partner filed or will file a foreign tax return.
- The parent spouse or partner either earned income in a foreign country but did not and will not file a foreign tax return, or worked for an international organization and was not required to report income on any tax return. *International organizations include, for example, the United Nations, World Bank, and International Monetary Fund.*
- The parent spouse or partner, even though they earned income in the U.S., did not and will not file a U.S. tax return because their income was below the tax filing threshold.
- The parent spouse or partner did not and will not file a U.S. tax return for reasons other than low income.
- The parent spouse or partner did not and will not file any tax return because they did not earn any income.

45 Parent Spouse or Partner 2022 Tax Return Information

[See Notes page 22.]

▶ See "Can I skip any questions?", on page 4.

Filing status

- Single
 Head of household
 Married filing jointly
 Married filing separately
 Qualifying surviving spouse

▶ **Convert all currency to U.S. dollars. If the answer is zero or the question does not apply, enter 0. If the answer is negative, completely fill the circle (⊖) before the answer box.**

Income earned from work

\$

IRS Form 1040 (or 1040-NR): line 1z +
Schedule 1: lines 3 + 6

Tax exempt interest income

\$

IRS Form 1040: line 2a

Untaxed portions of IRA distributions

\$

IRS Form 1040: line 4a minus 4b

IRA rollover into another IRA or qualified plan

\$

Untaxed portions of pensions

\$

IRS Form 1040: line 5a minus 5b

Pension rollover into an IRA or other qualified plan

\$

Adjusted gross income

⊖ \$

IRS Form 1040 (or 1040-NR): line 11

Income tax paid

\$

IRS Form 1040: line 22 minus Schedule 2: line 2. If negative, enter a zero.

IRA deductions and payments to self-employed SEP, SIMPLE, and qualified plans

\$

IRS Form 1040 Schedule 1: total of lines 16 + 20

Education credits

(American Opportunity and Lifetime Learning credits)

\$

IRS Form 1040 Schedule 3: line 3

Did the parent spouse or partner file a Schedule A, B, D, E, F, or H with their 2022 IRS Form 1040?

- Yes
 No
 Don't know

Net profit or loss from IRS Form 1040 Schedule C

⊖ \$

IRS Form 1040 Schedule C: line 31

Foreign earned income exclusion

⊖ \$

IRS Form 1040 Schedule 1: line 8d

46 Parent Spouse or Partner Consent, Approval, and Signature

[See page 6.]

▶ See "Can I skip any questions?", on page 4.

Refer to the terms on page 6. By filling in the answer circle below and signing this form, you (the parent spouse or partner) agree to the terms set forth on page 6. **If you do not provide approval by filling in the circle below and providing your signature, the student will not be eligible for federal student aid.**

- Approval to transfer federal tax information from the Internal Revenue Service (IRS)

Parent spouse or partner signature

Date signed

/ /

MM / DD / YYYY

Preparer

► See “Who must provide information on the FAFSA form?”, on page 3, to determine if a preparer must complete this section.
Paid preparers are prohibited.

Questions 47–49 apply to the **preparer**. Leave blank any questions that don't apply to the preparer.

47 Preparer Identity Information

First name

Last name

Social Security number (SSN)

Employer Identification Number (EIN)

48 Preparer Contact Information

Affiliation / Organization

Permanent mailing address

Continue on next line.

Include apt. number.

City

State

ZIP code

49 Preparer Signature

[See page 6.]

Refer to the terms on page 6. By signing this form, you (the preparer) agree to the terms set forth on page 6.

Preparer signature

Date signed

MM / DD / YYYY

Mail Your FAFSA® Form

Make a copy of pages 7 through 20 for your records. Then mail the original of pages 7 through 20 to:

Federal Student Aid Programs, P.O. Box 70204, London, KY 40742-0204

Extra postage will be required.

College Use Only

D/O

Federal school code

FAA signature

Data Entry Use Only

* @ D C



Notes

Identity Information – Question 1

Enter your Social Security number (SSN) as it appears on your Social Security card. **Attention student residents of Freely Associated States (Republic of Palau, Republic of the Marshall Islands, or Federated States of Micronesia):** If the student is a first-time applicant, enter “000” in the first three boxes of the field and leave the remaining six positions blank; we will create an identification number to be used for federal student aid purposes. If the student was issued an identification number beginning with “666” when previously submitting a FAFSA form, enter that number in the Social Security number field.

Contact Information – Questions 2, 26, 31, and 43

We will use your email address to communicate with you electronically. For example, when this FAFSA form has been processed, the student and parent will be notified by email. Your email address will also be shared with your state and the colleges listed on your FAFSA form to allow them to communicate with you.

If you are homeless or have no stable address, you can provide an address where you can reliably receive mail. If you secure a permanent address during the school year, we recommend that you update your address in your FAFSA form.

Common country codes: US (United States), CA (Canada), and MX (Mexico). For U.S. territories, use their state code as their country code (for example, PR for Puerto Rico).

Current Marital Status – Questions 3 and 32

Report your marital status as of the date you sign your FAFSA form. If your marital status changes after you sign your FAFSA form, check with the financial aid office at the college.

For parents: Do not include any person who is not married to the student's parent and who is not a legal parent. Contact 1-800-433-3243 for help.

If the student's legal parents are:

- married, select “Married” or “Remarried.”
- not married to each other and live together, select “Unmarried and both legal parents living together.”
- divorced but living together, select “Unmarried and both legal parents living together.”
- separated but living together, select “Married,” not “Divorced” or “Separated.”

Personal Circumstances – Question 5

Active Duty: Select this box if you are currently serving in the U.S. armed forces or are a National Guard or Reserves enlistee who is on active duty for other than state or training purposes. Do not check the box if you are a National Guard or Reserves enlistee who is on active duty for state or training purposes.

Veteran: Select this box if you (1) have engaged in active duty (including basic training) in the U.S. armed forces, or are a National Guard or Reserves enlistee who was called to active duty for other than state or training purposes, or were a cadet or midshipman at one of the service academies, **and** (2) were released under a condition other than dishonorable. Also select the box if you are not a veteran now but will be one by June 30, 2025.

Do not select the box if you (1) are currently serving in the U.S. armed forces and will continue to serve through June 30, 2025, (2) have never engaged in active duty (including basic training) in the U.S. armed forces, (3) are currently a ROTC student or a cadet or midshipman at a service academy, (4) are a National Guard or Reserves enlistee activated only for state or training purposes, or (5) were engaged in active duty in the U.S. armed forces but released under dishonorable conditions.

The term “active duty for training” means: (A) full-time duty in the armed forces performed by Reserves for training purposes; (B) full-time duty for training purposes performed as a commissioned officer of the Reserve Corps of the Public Health Service (i) on or after July 29, 1945, or (ii) before that date under circumstances affording entitlement to “full military benefits”, or (iii) at any time, for the purposes of chapter 13 of this title; (C) in the case of members of the Army National Guard or Air National Guard of any State, full-time duty under section 316 (duty as instructors at rifle ranges for the training of civilians in the use of military arms), 502 (Required drills and field exercises), 503 (Participation in field exercises), 504 (National Guard schools and small arms competitions), or 505 (Army and Air Force schools and field exercises) of title 32, or the prior corresponding provisions of law; (D) duty performed by a member of a Senior Reserve Officers' Training Corps program when ordered to such duty for the purpose of training or a practice cruise under chapter 103 of title 10 for a period

of not less than four weeks and which must be completed by the member before the member is commissioned; and (E) authorized travel to or from such duty. The term does not include duty performed as a temporary member of the Coast Guard Reserve.

The term “inactive duty training” means: (A) duty (other than full-time duty) prescribed for Reserves (including commissioned officers of the Reserve Corps of the Public Health Service) by the Secretary concerned under section 206 of title 37 or any other provision of law; (B) special additional duties authorized for Reserves (including commissioned officers of the Reserve Corps of the Public Health Service) by an authority designated by the Secretary concerned and performed by them on a voluntary basis in connection with the prescribed training or maintenance activities of the units to which they are assigned; and (C) training (other than active duty for training) by a member of, or applicant for membership (as defined in section 8140[g] of title 5) in, the Senior Reserve Officers' Training Corps prescribed under chapter 103 of title 10.

Orphan: Select this box if at any time since you turned 13, you had no living parent, even if you are now adopted.

Ward of the Court: Select this box if at any time since you turned 13, you were a dependent or ward of the court, even if you are no longer a dependent or ward of the court today. For federal student aid purposes, someone who is incarcerated is not considered a ward of the court.

Foster Care: Select this box if at any time since you turned 13, you were in foster care, even if you are no longer in foster care today. If you are not sure if you were in foster care, check with your state child welfare agency. You can find that agency's contact information at childwelfare.gov/nfcad.

Emancipation: Select this box if you can provide a copy of a court's decision that, as of today, you are an emancipated minor. Also select the box if you can provide a copy of a court's decision that you were an emancipated minor immediately before you reached the age of being an adult in your state. The court must be located in your state of legal residence at the time the court's decision was issued. Do not select the box if you are still a minor and the court decision is no longer in effect or the court decision was not in effect at the time you became an adult.

Legal Guardianship: The definition of legal guardianship does not include your parents, even if they were appointed by a court to be your guardians. You are also not considered a legal guardian of yourself.

Select this box if you can provide a copy of a court's decision that, as of today, you are in legal guardianship. Also select the box if you can provide a copy of a court's decision that you were in legal guardianship immediately before you reached the age of being an adult in your state. The court must be located in your state of legal residence at the time the court's decision was issued. Do not select the box if you are still a minor and the court decision is no longer in effect or the court decision was not in effect at the time you became an adult. Also leave the box blank and contact your school if custody was awarded by the courts and the court papers say “custody” (not “guardianship”).

If you meet any of these conditions, the financial aid administrator at your school may require you to provide proof that you were in foster care, a dependent or ward of the court, an emancipated minor, or in legal guardianship.

Other Circumstances – Question 6

“Homeless” means lacking fixed, regular, and adequate housing. You may be homeless if you are living in shelters, parks, motels, hotels, public spaces, camping grounds, cars, abandoned buildings, or temporarily living with other people because you have nowhere else to go. Also, if you are living in any of these situations and fleeing an abusive parent, you may be considered homeless even if your parent would otherwise provide a place to live.

“Unaccompanied” means you are not living in the physical custody of your parent or guardian.

If you selected “Yes” to being unaccompanied and homeless (or unaccompanied, self-supporting, and at risk of being homeless) at any time on or after July 1, 2023, select the appropriate box if you received a determination to that effect. (The financial aid administrator at your college may ask you for a copy of the determination.) If you answered “Yes” but did *not* receive a determination from the persons listed, select “None of these apply” and contact the financial aid administrator at your college. This person can determine if you are “homeless” and, therefore, not required to provide parent information.

[Notes continue on next page.]

Citizenship – Question 13

If you are an eligible noncitizen, write in your eight- or nine-digit A-Number. Generally, you are an eligible noncitizen if you are (1) a permanent U.S. resident with a Permanent Resident Card (I-551); (2) a conditional permanent resident with a Conditional Green Card (I-551C); (3) the holder of an Arrival-Departure Record (I-94) from the Department of Homeland Security showing any one of the following designations: “Refugee,” “Asylum Granted,” “Parolee” (I-94 confirms that you were paroled for a minimum of one year and status has not expired), T-Visa holder (T-1, T-2, T-3, etc.) or “Cuban-Haitian Entrant;” or (4) the holder of a valid certification or eligibility letter from the Department of Health and Human Services showing a designation of “Victim of human trafficking.”

If you are in the U.S. and have been granted Deferred Action for Childhood Arrivals (DACA), an F1 or F2 student visa, a J1 or J2 exchange visitor visa, or a G series visa (pertaining to international organizations), select “Neither citizen nor eligible noncitizen.” You will not be eligible for federal student aid. If you have a Social Security number but are not a citizen or an eligible noncitizen, including if you have been granted DACA, you should still complete the FAFSA form because you may be eligible for state or college aid.

Parent Killed in Line of Duty – Question 16

A public safety officer generally includes the following:

- Law enforcement officer, firefighter, or chaplain
- Federal Emergency Management Agency (FEMA) employee
- Emergency management or civil defense agency employee
- Member of a rescue squad or ambulance crew
- Others defined in the *Omnibus Crime Control and Safe Streets Act of 1968*.

High School Information – Question 17

State-recognized high school equivalents:

- GED®: General Educational Development Test
- HiSET®: High School Equivalency Test
- TASC™: Test Assessing Secondary Completion

Federal Benefits Received – Questions 18 and 36

Answer this question about you, your spouse, or anyone in your family. Answering these questions will NOT reduce eligibility for student aid or these programs. TANF has different names in many states. Call 1-800-433-3243 to find out the name of your state’s program.

Tax Filing Status – Questions 19, 27, 37, and 44

U.S. territories include Puerto Rico, Guam, American Samoa, the U.S. Virgin Islands, and the Northern Mariana Islands.

For more information about IRS tax filing thresholds, see IRS Publication 17.

If you filed or will file a foreign tax return or IRS 1040-NR, or a tax return with Puerto Rico, another U.S. territory, or one of the Freely Associated States, use the information from that return to fill out this form. If you filed a non-U.S. tax return or earned income in a foreign country, visit [StudentAid.gov/2425/help/non-us-tax-information](https://studentaid.gov/2425/help/non-us-tax-information) for guidance on how to answer questions about tax return items.

2022 Tax Return Information – Questions 20, 28, 38, and 45

Questions 20 (Student) and 28 (Student Spouse): If the student filed jointly with a spouse in 2022 and is currently married to that person, the joint information of both should be entered in question 20, and the spouse should not complete question 28.

If the student filed jointly with a spouse in 2022 but is no longer married to that person, only the student’s information should be entered in question 20, and no information from the former spouse should be entered in questions 20 or 28.

If the student did not file jointly with a spouse in 2022 and is currently married, only the student’s information should be entered in question 20, and the spouse should complete question 28 with their own information.

Questions 38 (Parent) and 45 (Parent Spouse or Partner): If the parent filed jointly with a spouse or partner in 2022 and is currently married to or living together with that person, the joint information of both should be entered in question 38, and the spouse or partner should not complete question 45.

If the parent filed jointly with a spouse or partner in 2022 but is no longer married to or living with that person, only the parent’s information should be entered in question 38, and no information from the former spouse or partner should be entered in questions 38 or 45.

If the parent did not file jointly with a spouse or partner in 2022 and is currently

married or living together with a partner, only the parent’s information should be entered in question 38, and the spouse or partner should complete question 45 with their own information.

See also “Who must provide information on the FAFSA form?,” on page 3.

College Grants, Scholarships, or AmeriCorps Benefits Reported to the IRS:

Taxable college grant and scholarship aid reported to the IRS as income. Includes AmeriCorps benefits (awards, living allowances, and interest accrual payments), as well as grant and scholarship portions of fellowships and assistantships.

Assets – Questions 22 and 40

Net worth means the current value, as of today, of investments, businesses, and/or investment farms, minus debts related to those same investments, businesses, and/or investment farms. When calculating net worth, use 0 for investments or properties with a negative value.

Investments include real estate (do not include the home in which you live), rental property (includes a unit within a family home that has its own entrance, kitchen, and bath rented to someone other than a family member), trust funds, UGMA and UTMA accounts, money market funds, mutual funds, certificates of deposit, stocks, stock options, bonds, other securities, installment and land sale contracts (including mortgages held), commodities, etc.

Investments also include qualified education benefits or education savings accounts such as Coverdell savings accounts, 529 college savings plans, and the refund value of 529 prepaid tuition plans. If the student is required to report parent information on the FAFSA form, parents should not report the value of education savings accounts for other children. Qualified education benefits or education savings accounts must be reported as an asset of the parent if the student is required to report parent information. If the student is not required to report parent information on the FAFSA form, the education benefit or savings account is reported as an asset of the student. UGMA and UTMA accounts are considered the assets of the student and must be reported as an asset of the student on the FAFSA form, regardless of whether the student is required to report parent information.

Investments do not include the home you live in, the value of life insurance, ABLE accounts, retirement plans (401[k] plans, pension funds, annuities, non-education IRAs, Keogh plans, etc.), or cash, savings, and checking accounts reported in the previous question.

Investments also do not include UGMA/UTMA accounts for which the student is the custodian but not the owner or the value of qualified education benefits or education savings accounts that are for the benefit of the parent’s other children (not the student).

Investment value means the current balance or market value of these investments as of today. Investment debt means only those debts that are related to the investments.

Businesses and investment farms include businesses that you own (including a small or family-run business) or income-producing farms that you own (including the fair market value of land, buildings, livestock, unharvested crops, and machinery actively used in investment farms, agricultural, or commercial activities).

Businesses and investment farms do not include the value of crops that are grown solely for consumption by the student and their family or the home in which you live. If the home in which you live is also located on a farm that you own, do not include the net value of that principal residence in the net value of all farm assets. The principal residence may include the home, structures, and land that are adjacent to the home that are not being used, stored, or sold for farming or other commercial activities.

Colleges – Question 23

Indicate the schools that you want to receive your FAFSA information. You can find federal school codes at [StudentAid.gov/fafsa-app/FSCsearch](https://studentaid.gov/fafsa-app/FSCsearch) or by calling 1-800-433-3243. If you cannot obtain a code, write in the complete name, address, city, and state of the college. If you want more schools to receive your FAFSA information, read *What is the FAFSA form?*, on page 3. Most of the information you included on your FAFSA form, *except for the list of colleges*, will be sent to each of the colleges you listed. In addition, most of your FAFSA information, including the list of colleges, will be sent to your state grant agency.

For federal student aid purposes, it does not matter in what order you list your selected schools. However, the order in which you list schools may affect your eligibility for state aid. Consult your state agency or [StudentAid.gov/order](https://studentaid.gov/order) for details.

Occupational Statistics:

Entry-Level Education, On-the-Job Training, Projected Growth Rate, 2023 Median Pay

OCCUPATION	ENTRY-LEVEL EDUCATION	ON-THE-JOB TRAINING	PROJECTED GROWTH RATE	2023 MEDIAN PAY
Accountants & auditors	Bachelor's degree	None	As fast as average	\$60,000 to \$79,999
Actors	Some college, no degree	Long-term on-the-job training	As fast as average	n/a
Actuaries	Bachelor's degree	Long-term on-the-job training	Much faster than average	\$80,000 or more
Acupuncturists	Master's degree	None	Faster than average	\$60,000 to \$79,999
Adhesive bonding machine operators & tenders	High school diploma or equivalent	Moderate-term on-the-job training	Decline	\$40,000 to \$59,999
Administrative law judges, adjudicators, & hearing officers	Doctoral or professional degree	Short-term on-the-job training	Little or no change	\$80,000 or more
Administrative services managers	Bachelor's degree	None	Faster than average	\$80,000 or more
Adult basic education, adult secondary education, & English as a second language instructors	Bachelor's degree	None	Decline	\$60,000 to \$79,999
Advertising & promotions managers	Bachelor's degree	None	As fast as average	\$80,000 or more
Advertising sales agents	High school diploma or equivalent	Moderate-term on-the-job training	Decline	\$60,000 to \$79,999
Aerospace engineering & operations technologists & technicians	Associate's degree	None	Faster than average	\$60,000 to \$79,999
Aerospace engineers	Bachelor's degree	None	Faster than average	\$80,000 or more
Agents & business managers of artists, performers, & athletes	Bachelor's degree	None	Faster than average	\$80,000 or more
Agricultural engineers	Bachelor's degree	None	Faster than average	\$80,000 or more
Agricultural equipment operators	No formal educational credential	Moderate-term on-the-job training	Much faster than average	\$30,000 to \$39,999
Agricultural inspectors	Bachelor's degree	Moderate-term on-the-job training	As fast as average	\$40,000 to \$59,999
Agricultural sciences teachers, postsecondary	Doctoral or professional degree	None	Faster than average	\$80,000 or more
Agricultural technicians	Associate's degree	Moderate-term on-the-job training	As fast as average	\$40,000 to \$59,999
Agricultural workers, all other	No formal educational credential	Short-term on-the-job training	As fast as average	\$40,000 to \$59,999
Air traffic controllers	Associate's degree	Long-term on-the-job training	Little or no change	\$80,000 or more
Aircraft cargo handling supervisors	High school diploma or equivalent	None	Much faster than average	\$40,000 to \$59,999
Aircraft mechanics & service technicians	Postsecondary nondegree award	None	As fast as average	\$60,000 to \$79,999
Aircraft service attendants	High school diploma or equivalent	Short-term on-the-job training	Faster than average	\$30,000 to \$39,999
Aircraft structure, surfaces, rigging, & systems assemblers	High school diploma or equivalent	Moderate-term on-the-job training	Decline	\$60,000 to \$79,999



OCCUPATION	ENTRY-LEVEL EDUCATION	ON-THE-JOB TRAINING	PROJECTED GROWTH RATE	2023 MEDIAN PAY
Airfield operations specialists	High school diploma or equivalent	Long-term on-the-job training	Faster than average	\$40,000 to \$59,999
Airline pilots, copilots, & flight engineers	Bachelor's degree	Moderate-term on-the-job training	As fast as average	\$80,000 or more
Ambulance drivers & attendants, except emergency medical technicians	High school diploma or equivalent	Moderate-term on-the-job training	Little or no change	\$30,000 to \$39,999
Amusement & recreation attendants	No formal educational credential	Short-term on-the-job training	As fast as average	Less than \$30,000
Anesthesiologists	Doctoral or professional degree	Internship/residency	As fast as average	\$80,000 or more
Animal breeders	High school diploma or equivalent	Short-term on-the-job training	As fast as average	\$40,000 to \$59,999
Animal caretakers	High school diploma or equivalent	Short-term on-the-job training	Much faster than average	\$30,000 to \$39,999
Animal control workers	High school diploma or equivalent	Moderate-term on-the-job training	As fast as average	\$40,000 to \$59,999
Animal scientists	Bachelor's degree	None	Faster than average	\$60,000 to \$79,999
Animal trainers	High school diploma or equivalent	Moderate-term on-the-job training	Much faster than average	\$30,000 to \$39,999
Anthropologists & archeologists	Master's degree	None	As fast as average	\$60,000 to \$79,999
Anthropology & archeology teachers, postsecondary	Doctoral or professional degree	None	As fast as average	\$80,000 or more
Arbitrators, mediators, & conciliators	Bachelor's degree	Moderate-term on-the-job training	Faster than average	\$60,000 to \$79,999
Architects, except landscape & naval	Bachelor's degree	Internship/residency	Faster than average	\$80,000 or more
Architectural & civil drafters	Associate's degree	None	Little or no change	\$60,000 to \$79,999
Architectural & engineering managers	Bachelor's degree	None	As fast as average	\$80,000 or more
Architecture teachers, postsecondary	Doctoral or professional degree	None	As fast as average	\$80,000 or more
Archivists	Master's degree	None	Faster than average	\$40,000 to \$59,999
Area, ethnic, & cultural studies teachers, postsecondary	Doctoral or professional degree	None	As fast as average	\$80,000 or more
Art directors	Bachelor's degree	None	Faster than average	\$80,000 or more
Art, drama, & music teachers, postsecondary	Master's degree	None	As fast as average	\$80,000 or more
Artists & related workers, all other	No formal educational credential	Long-term on-the-job training	As fast as average	\$60,000 to \$79,999
Astronomers	Doctoral or professional degree	None	Faster than average	\$80,000 or more
Athletes & sports competitors	No formal educational credential	Long-term on-the-job training	Much faster than average	\$60,000 to \$79,999
Athletic trainers	Master's degree	None	Much faster than average	\$40,000 to \$59,999
Atmospheric & space scientists	Bachelor's degree	None	As fast as average	\$80,000 or more
Atmospheric, earth, marine, & space sciences teachers, postsecondary	Doctoral or professional degree	None	As fast as average	\$80,000 or more
Audio & video technicians	Postsecondary nondegree award	Short-term on-the-job training	Faster than average	\$40,000 to \$59,999
Audiologists	Doctoral or professional degree	None	Much faster than average	\$80,000 or more



OCCUPATION	ENTRY-LEVEL EDUCATION	ON-THE-JOB TRAINING	PROJECTED GROWTH RATE	2023 MEDIAN PAY
Audiovisual equipment installers & repairers	Postsecondary nondegree award	Short-term on-the-job training	Decline	\$40,000 to \$59,999
Automotive & watercraft service attendants	No formal educational credential	Short-term on-the-job training	Little or no change	\$30,000 to \$39,999
Automotive body & related repairers	High school diploma or equivalent	Long-term on-the-job training	Little or no change	\$40,000 to \$59,999
Automotive glass installers & repairers	High school diploma or equivalent	Moderate-term on-the-job training	As fast as average	\$40,000 to \$59,999
Automotive service technicians & mechanics	Postsecondary nondegree award	Short-term on-the-job training	As fast as average	\$40,000 to \$59,999
Avionics technicians	Associate's degree	None	As fast as average	\$60,000 to \$79,999
Baggage porters & bellhops	High school diploma or equivalent	Short-term on-the-job training	Faster than average	\$30,000 to \$39,999
Bailiffs	High school diploma or equivalent	Moderate-term on-the-job training	Decline	\$40,000 to \$59,999
Bakers	No formal educational credential	Moderate-term on-the-job training	Faster than average	\$30,000 to \$39,999
Barbers	Postsecondary nondegree award	None	Faster than average	\$30,000 to \$39,999
Bartenders	No formal educational credential	Short-term on-the-job training	As fast as average	\$30,000 to \$39,999
Bicycle repairers	High school diploma or equivalent	Moderate-term on-the-job training	As fast as average	\$30,000 to \$39,999
Bill & account collectors	High school diploma or equivalent	Moderate-term on-the-job training	Decline	\$40,000 to \$59,999
Billing & posting clerks	High school diploma or equivalent	Moderate-term on-the-job training	Little or no change	\$40,000 to \$59,999
Biochemists & biophysicists	Doctoral or professional degree	None	Faster than average	\$80,000 or more
Bioengineers & biomedical engineers	Bachelor's degree	None	Faster than average	\$80,000 or more
Biological science teachers, postsecondary	Doctoral or professional degree	None	Much faster than average	\$80,000 or more
Biological scientists, all other	Bachelor's degree	None	As fast as average	\$80,000 or more
Biological technicians	Bachelor's degree	None	Faster than average	\$40,000 to \$59,999
Boilermakers	High school diploma or equivalent	Apprenticeship	Decline	\$60,000 to \$79,999
Bookkeeping, accounting, & auditing clerks	Some college, no degree	Moderate-term on-the-job training	Decline	\$40,000 to \$59,999
Brickmasons & blockmasons	High school diploma or equivalent	Apprenticeship	Little or no change	\$40,000 to \$59,999
Bridge & lock tenders	High school diploma or equivalent	Short-term on-the-job training	Little or no change	\$40,000 to \$59,999
Broadcast announcers & radio disc jockeys	Bachelor's degree	None	Decline	\$40,000 to \$59,999
Broadcast technicians	Associate's degree	Short-term on-the-job training	Little or no change	\$40,000 to \$59,999
Brokerage clerks	High school diploma or equivalent	Moderate-term on-the-job training	Decline	\$60,000 to \$79,999
Budget analysts	Bachelor's degree	None	As fast as average	\$80,000 or more
Building cleaning workers, all other	No formal educational credential	Short-term on-the-job training	As fast as average	\$30,000 to \$39,999
Bus & truck mechanics & diesel engine specialists	High school diploma or equivalent	Long-term on-the-job training	Little or no change	\$40,000 to \$59,999



OCCUPATION	ENTRY-LEVEL EDUCATION	ON-THE-JOB TRAINING	PROJECTED GROWTH RATE	2023 MEDIAN PAY
Bus drivers, school	High school diploma or equivalent	Short-term on-the-job training	Little or no change	\$40,000 to \$59,999
Bus drivers, transit & intercity	High school diploma or equivalent	Moderate-term on-the-job training	Faster than average	\$60,000 to \$79,999
Business operations specialists, all other	Bachelor's degree	None	As fast as average	\$60,000 to \$79,999
Business teachers, postsecondary	Doctoral or professional degree	None	Faster than average	\$80,000 or more
Butchers & meat cutters	No formal educational credential	Long-term on-the-job training	Little or no change	\$30,000 to \$39,999
Buyers & purchasing agents	Bachelor's degree	Moderate-term on-the-job training	Decline	\$60,000 to \$79,999
Cabinetmakers & bench carpenters	High school diploma or equivalent	Moderate-term on-the-job training	Decline	\$40,000 to \$59,999
Calibration technologists & technicians	Associate's degree	None	As fast as average	\$60,000 to \$79,999
Camera & photographic equipment repairers	High school diploma or equivalent	Long-term on-the-job training	Little or no change	\$40,000 to \$59,999
Camera operators, television, video, & film	Bachelor's degree	None	As fast as average	\$60,000 to \$79,999
Captains, mates, & pilots of water vessels	Postsecondary nondegree award	None	As fast as average	\$80,000 or more
Cardiologists	Doctoral or professional degree	Internship/residency	As fast as average	\$80,000 or more
Cardiovascular technologists & technicians	Associate's degree	None	As fast as average	\$60,000 to \$79,999
Career/technical education teachers, middle school	Bachelor's degree	None	Little or no change	\$60,000 to \$79,999
Career/technical education teachers, postsecondary	Bachelor's degree	None	Little or no change	\$60,000 to \$79,999
Career/technical education teachers, secondary school	Bachelor's degree	None	Little or no change	\$60,000 to \$79,999
Cargo & freight agents	High school diploma or equivalent	Short-term on-the-job training	Much faster than average	\$40,000 to \$59,999
Carpenters	High school diploma or equivalent	Apprenticeship	Little or no change	\$40,000 to \$59,999
Carpet installers	No formal educational credential	Short-term on-the-job training	Decline	\$40,000 to \$59,999
Cartographers & photogrammetrists	Bachelor's degree	None	Faster than average	\$60,000 to \$79,999
Cashiers	No formal educational credential	Short-term on-the-job training	Decline	Less than \$30,000
Cement masons & concrete finishers	No formal educational credential	Moderate-term on-the-job training	Decline	\$40,000 to \$59,999
Chefs & head cooks	High school diploma or equivalent	None	Faster than average	\$40,000 to \$59,999
Chemical engineers	Bachelor's degree	None	Faster than average	\$80,000 or more
Chemical equipment operators & tenders	High school diploma or equivalent	Moderate-term on-the-job training	Decline	\$40,000 to \$59,999
Chemical plant & system operators	High school diploma or equivalent	Moderate-term on-the-job training	Decline	\$80,000 or more
Chemical technicians	Associate's degree	Moderate-term on-the-job training	As fast as average	\$40,000 to \$59,999
Chemistry teachers, postsecondary	Doctoral or professional degree	None	As fast as average	\$80,000 or more
Chemists	Bachelor's degree	None	Faster than average	\$80,000 or more



OCCUPATION	ENTRY-LEVEL EDUCATION	ON-THE-JOB TRAINING	PROJECTED GROWTH RATE	2023 MEDIAN PAY
Chief executives	Bachelor's degree	None	Decline	\$80,000 or more
Child, family, & school social workers	Bachelor's degree	None	Faster than average	\$40,000 to \$59,999
Childcare workers	High school diploma or equivalent	Short-term on-the-job training	Decline	\$30,000 to \$39,999
Chiropractors	Doctoral or professional degree	None	Much faster than average	\$60,000 to \$79,999
Choreographers	High school diploma or equivalent	Long-term on-the-job training	Faster than average	\$40,000 to \$59,999
Civil engineering technologists & technicians	Associate's degree	None	Little or no change	\$60,000 to \$79,999
Civil engineers	Bachelor's degree	None	Faster than average	\$80,000 or more
Claims adjusters, examiners, & investigators	High school diploma or equivalent	Long-term on-the-job training	Decline	\$60,000 to \$79,999
Cleaners of vehicles & equipment	No formal educational credential	Short-term on-the-job training	As fast as average	\$30,000 to \$39,999
Cleaning, washing, & metal pickling equipment operators & tenders	High school diploma or equivalent	Moderate-term on-the-job training	As fast as average	\$30,000 to \$39,999
Clergy	Bachelor's degree	Moderate-term on-the-job training	Little or no change	\$40,000 to \$59,999
Clinical & counseling psychologists	Doctoral or professional degree	Internship/residency	Much faster than average	\$80,000 or more
Clinical laboratory technologists & technicians	Bachelor's degree	None	Faster than average	\$60,000 to \$79,999
Coaches & scouts	Bachelor's degree	None	Much faster than average	\$40,000 to \$59,999
Coating, painting, & spraying machine setters, operators, & tenders	High school diploma or equivalent	Moderate-term on-the-job training	Little or no change	\$40,000 to \$59,999
Coil winders, tapers, & finishers	High school diploma or equivalent	Moderate-term on-the-job training	Decline	\$40,000 to \$59,999
Coin, vending, & amusement machine servicers & repairers	High school diploma or equivalent	Short-term on-the-job training	Decline	\$40,000 to \$59,999
Commercial & industrial designers	Bachelor's degree	None	As fast as average	\$60,000 to \$79,999
Commercial divers	Postsecondary nondegree award	Moderate-term on-the-job training	Faster than average	\$60,000 to \$79,999
Commercial pilots	Postsecondary nondegree award	Moderate-term on-the-job training	As fast as average	\$80,000 or more
Communications equipment operators, all other	High school diploma or equivalent	Short-term on-the-job training	Faster than average	\$40,000 to \$59,999
Communications teachers, postsecondary	Doctoral or professional degree	None	As fast as average	\$60,000 to \$79,999
Community & social service specialists, all other	Bachelor's degree	None	Faster than average	\$40,000 to \$59,999
Community health workers	High school diploma or equivalent	Short-term on-the-job training	Much faster than average	\$40,000 to \$59,999
Compensation & benefits managers	Bachelor's degree	None	As fast as average	\$80,000 or more
Compensation, benefits, & job analysis specialists	Bachelor's degree	None	Faster than average	\$60,000 to \$79,999
Compliance officers	Bachelor's degree	Moderate-term on-the-job training	Faster than average	\$60,000 to \$79,999
Computer & information research scientists	Master's degree	None	Much faster than average	\$80,000 or more
Computer & information systems managers	Bachelor's degree	None	Much faster than average	\$80,000 or more



OCCUPATION	ENTRY-LEVEL EDUCATION	ON-THE-JOB TRAINING	PROJECTED GROWTH RATE	2023 MEDIAN PAY
Computer hardware engineers	Bachelor's degree	None	Faster than average	\$80,000 or more
Computer network architects	Bachelor's degree	None	As fast as average	\$80,000 or more
Computer network support specialists	Associate's degree	Moderate-term on-the-job training	Faster than average	\$60,000 to \$79,999
Computer numerically controlled tool operators	High school diploma or equivalent	Moderate-term on-the-job training	Decline	\$40,000 to \$59,999
Computer numerically controlled tool programmers	Postsecondary nondegree award	Moderate-term on-the-job training	Much faster than average	\$60,000 to \$79,999
Computer occupations, all other	Bachelor's degree	None	Much faster than average	\$80,000 or more
Computer programmers	Bachelor's degree	None	Decline	\$80,000 or more
Computer science teachers, postsecondary	Doctoral or professional degree	None	Faster than average	\$80,000 or more
Computer systems analysts	Bachelor's degree	None	Much faster than average	\$80,000 or more
Computer user support specialists	Some college, no degree	Moderate-term on-the-job training	Faster than average	\$40,000 to \$59,999
Computer, automated teller, & office machine repairers	Some college, no degree	Short-term on-the-job training	Decline	\$40,000 to \$59,999
Concierges	High school diploma or equivalent	Moderate-term on-the-job training	Faster than average	\$30,000 to \$39,999
Conservation scientists	Bachelor's degree	None	As fast as average	\$60,000 to \$79,999
Construction & building inspectors	High school diploma or equivalent	Moderate-term on-the-job training	Decline	\$60,000 to \$79,999
Construction laborers	No formal educational credential	Short-term on-the-job training	As fast as average	\$40,000 to \$59,999
Construction managers	Bachelor's degree	Moderate-term on-the-job training	Faster than average	\$80,000 or more
Continuous mining machine operators	No formal educational credential	Moderate-term on-the-job training	Decline	\$60,000 to \$79,999
Control & valve installers & repairers, except mechanical door	High school diploma or equivalent	Moderate-term on-the-job training	Little or no change	\$60,000 to \$79,999
Conveyor operators & tenders	No formal educational credential	Short-term on-the-job training	Faster than average	\$30,000 to \$39,999
Cooks, all other	No formal educational credential	Moderate-term on-the-job training	As fast as average	\$30,000 to \$39,999
Cooks, fast food	No formal educational credential	Short-term on-the-job training	Decline	Less than \$30,000
Cooks, institution & cafeteria	No formal educational credential	Short-term on-the-job training	As fast as average	\$30,000 to \$39,999
Cooks, private household	Postsecondary nondegree award	None	Decline	\$40,000 to \$59,999
Cooks, restaurant	No formal educational credential	Moderate-term on-the-job training	Much faster than average	\$30,000 to \$39,999
Cooks, short order	No formal educational credential	Short-term on-the-job training	Decline	\$30,000 to \$39,999
Cooling & freezing equipment operators & tenders	High school diploma or equivalent	Moderate-term on-the-job training	Faster than average	\$40,000 to \$59,999
Correctional officers & jailers	High school diploma or equivalent	Moderate-term on-the-job training	Decline	\$40,000 to \$59,999
Correspondence clerks	High school diploma or equivalent	Short-term on-the-job training	Decline	\$40,000 to \$59,999
Cost estimators	Bachelor's degree	Moderate-term on-the-job training	Decline	\$60,000 to \$79,999



OCCUPATION	ENTRY-LEVEL EDUCATION	ON-THE-JOB TRAINING	PROJECTED GROWTH RATE	2023 MEDIAN PAY
Costume attendants	High school diploma or equivalent	Short-term on-the-job training	Faster than average	\$40,000 to \$59,999
Counselors, all other	Master's degree	None	Much faster than average	\$40,000 to \$59,999
Counter & rental clerks	No formal educational credential	Short-term on-the-job training	As fast as average	\$30,000 to \$39,999
Couriers & messengers	High school diploma or equivalent	Short-term on-the-job training	As fast as average	\$30,000 to \$39,999
Court reporters & simultaneous captioners	Postsecondary nondegree award	Short-term on-the-job training	As fast as average	\$60,000 to \$79,999
Court, municipal, & license clerks	High school diploma or equivalent	Long-term on-the-job training	As fast as average	\$40,000 to \$59,999
Craft artists	No formal educational credential	Long-term on-the-job training	As fast as average	\$30,000 to \$39,999
Crane & tower operators	High school diploma or equivalent	Moderate-term on-the-job training	Little or no change	\$60,000 to \$79,999
Credit analysts	Bachelor's degree	None	Decline	\$60,000 to \$79,999
Credit authorizers, checkers, & clerks	High school diploma or equivalent	Moderate-term on-the-job training	Decline	\$40,000 to \$59,999
Credit counselors	Bachelor's degree	Moderate-term on-the-job training	Faster than average	\$40,000 to \$59,999
Crematory operators	High school diploma or equivalent	Short-term on-the-job training	As fast as average	\$40,000 to \$59,999
Criminal justice & law enforcement teachers, postsecondary	Doctoral or professional degree	None	As fast as average	\$60,000 to \$79,999
Crossing guards & flaggers	No formal educational credential	Short-term on-the-job training	As fast as average	\$30,000 to \$39,999
Crushing, grinding, & polishing machine setters, operators, & tenders	High school diploma or equivalent	Moderate-term on-the-job training	Decline	\$40,000 to \$59,999
Curators	Master's degree	None	Much faster than average	\$60,000 to \$79,999
Customer service representatives	High school diploma or equivalent	Short-term on-the-job training	Decline	\$30,000 to \$39,999
Cutters & trimmers, hand	No formal educational credential	Short-term on-the-job training	Decline	\$30,000 to \$39,999
Cutting & slicing machine setters, operators, & tenders	High school diploma or equivalent	Moderate-term on-the-job training	Decline	\$40,000 to \$59,999
Cutting, punching, & press machine setters, operators, & tenders, metal & plastic	High school diploma or equivalent	Moderate-term on-the-job training	Decline	\$40,000 to \$59,999
Dancers	No formal educational credential	Long-term on-the-job training	Faster than average	n/a
Data entry keyers	High school diploma or equivalent	Short-term on-the-job training	Decline	\$30,000 to \$39,999
Data scientists	Bachelor's degree	None	Much faster than average	\$80,000 or more
Database administrators	Bachelor's degree	None	Faster than average	\$80,000 or more
Database architects	Bachelor's degree	None	Much faster than average	\$80,000 or more
Demonstrators & product promoters	No formal educational credential	Short-term on-the-job training	As fast as average	\$30,000 to \$39,999
Dental assistants	Postsecondary nondegree award	None	Faster than average	\$40,000 to \$59,999
Dental hygienists	Associate's degree	None	Faster than average	\$80,000 or more
Dental laboratory technicians	High school diploma or equivalent	Moderate-term on-the-job training	Decline	\$40,000 to \$59,999



OCCUPATION	ENTRY-LEVEL EDUCATION	ON-THE-JOB TRAINING	PROJECTED GROWTH RATE	2023 MEDIAN PAY
Dentists, all other specialists	Doctoral or professional degree	Internship/residency	As fast as average	\$80,000 or more
Dentists, general	Doctoral or professional degree	None	As fast as average	\$80,000 or more
Dermatologists	Doctoral or professional degree	Internship/residency	As fast as average	\$80,000 or more
Derrick operators, oil & gas	No formal educational credential	Short-term on-the-job training	Little or no change	\$40,000 to \$59,999
Designers, all other	Bachelor's degree	None	As fast as average	\$60,000 to \$79,999
Desktop publishers	Associate's degree	Short-term on-the-job training	Decline	\$40,000 to \$59,999
Detectives & criminal investigators	High school diploma or equivalent	Moderate-term on-the-job training	Little or no change	\$80,000 or more
Diagnostic medical sonographers	Associate's degree	None	Much faster than average	\$80,000 or more
Dietetic technicians	Associate's degree	None	As fast as average	\$30,000 to \$39,999
Dietitians & nutritionists	Bachelor's degree	Internship/residency	Faster than average	\$60,000 to \$79,999
Dining room & cafeteria attendants & bartender helpers	No formal educational credential	Short-term on-the-job training	As fast as average	\$30,000 to \$39,999
Directors, religious activities & education	Bachelor's degree	None	Little or no change	\$40,000 to \$59,999
Disc jockeys, except radio	High school diploma or equivalent	Short-term on-the-job training	As fast as average	n/a
Dishwashers	No formal educational credential	Short-term on-the-job training	Decline	\$30,000 to \$39,999
Dispatchers, except police, fire, & ambulance	High school diploma or equivalent	Moderate-term on-the-job training	Little or no change	\$40,000 to \$59,999
Door-to-door sales workers, news & street vendors, & related workers	No formal educational credential	Short-term on-the-job training	Decline	\$30,000 to \$39,999
Drafters, all other	Associate's degree	None	Decline	\$40,000 to \$59,999
Dredge operators	High school diploma or equivalent	Moderate-term on-the-job training	Little or no change	\$40,000 to \$59,999
Drilling & boring machine tool setters, operators, & tenders, metal & plastic	High school diploma or equivalent	Moderate-term on-the-job training	Decline	\$40,000 to \$59,999
Driver/sales workers	High school diploma or equivalent	Short-term on-the-job training	Faster than average	\$30,000 to \$39,999
Drywall & ceiling tile installers	No formal educational credential	Moderate-term on-the-job training	As fast as average	\$40,000 to \$59,999
Earth drillers, except oil & gas	High school diploma or equivalent	Long-term on-the-job training	As fast as average	\$40,000 to \$59,999
Economics teachers, postsecondary	Doctoral or professional degree	None	As fast as average	\$80,000 or more
Economists	Master's degree	None	Faster than average	\$80,000 or more
Editors	Bachelor's degree	None	Decline	\$60,000 to \$79,999
Education administrators, all other	Bachelor's degree	None	As fast as average	\$80,000 or more
Education administrators, kindergarten through secondary	Master's degree	None	Little or no change	\$80,000 or more
Education administrators, postsecondary	Master's degree	None	As fast as average	\$80,000 or more
Education & childcare administrators, preschool & daycare	Bachelor's degree	None	Decline	\$40,000 to \$59,999
Education teachers, postsecondary	Doctoral or professional degree	None	As fast as average	\$60,000 to \$79,999



OCCUPATION	ENTRY-LEVEL EDUCATION	ON-THE-JOB TRAINING	PROJECTED GROWTH RATE	2023 MEDIAN PAY
Educational instruction & library workers, all other	Bachelor's degree	None	As fast as average	\$40,000 to \$59,999
Educational, guidance, & career counselors & advisors	Master's degree	None	Faster than average	\$60,000 to \$79,999
Electric motor, power tool, & related repairers	High school diploma or equivalent	Moderate-term on-the-job training	As fast as average	\$40,000 to \$59,999
Electrical & electronic engineering technologists & technicians	Associate's degree	None	Little or no change	\$60,000 to \$79,999
Electrical & electronics drafters	Associate's degree	None	Little or no change	\$60,000 to \$79,999
Electrical & electronics installers & repairers, transportation equipment	Postsecondary nondegree award	Long-term on-the-job training	Faster than average	\$60,000 to \$79,999
Electrical & electronics repairers, commercial & industrial equipment	Postsecondary nondegree award	Long-term on-the-job training	Little or no change	\$60,000 to \$79,999
Electrical & electronics repairers, powerhouse, substation, & relay	Postsecondary nondegree award	Moderate-term on-the-job training	Decline	\$80,000 or more
Electrical engineers	Bachelor's degree	None	As fast as average	\$80,000 or more
Electrical power-line installers & repairers	High school diploma or equivalent	Long-term on-the-job training	As fast as average	\$80,000 or more
Electrical, electronic, & electromechanical assemblers, except coil winders, tapers, & finishers	High school diploma or equivalent	Moderate-term on-the-job training	As fast as average	\$40,000 to \$59,999
Electricians	High school diploma or equivalent	Apprenticeship	Faster than average	\$60,000 to \$79,999
Electro-mechanical & mechatronics technologists & technicians	Associate's degree	None	Decline	\$60,000 to \$79,999
Electronic equipment installers & repairers, motor vehicles	High school diploma or equivalent	Moderate-term on-the-job training	Decline	\$40,000 to \$59,999
Electronics engineers, except computer	Bachelor's degree	None	Faster than average	\$80,000 or more
Elementary school teachers, except special education	Bachelor's degree	None	Little or no change	\$60,000 to \$79,999
Elevator & escalator installers & repairers	High school diploma or equivalent	Apprenticeship	Little or no change	\$80,000 or more
Eligibility interviewers, government programs	High school diploma or equivalent	Moderate-term on-the-job training	As fast as average	\$40,000 to \$59,999
Embalmers	Associate's degree	Long-term on-the-job training	Little or no change	\$40,000 to \$59,999
Emergency management directors	Bachelor's degree	None	As fast as average	\$80,000 or more
Emergency medical technicians	Postsecondary nondegree award	None	Faster than average	\$30,000 to \$39,999
Emergency medicine physicians	Doctoral or professional degree	Internship/residency	As fast as average	\$80,000 or more
Engine & other machine assemblers	High school diploma or equivalent	Moderate-term on-the-job training	Decline	\$40,000 to \$59,999
Engineering teachers, postsecondary	Doctoral or professional degree	None	Much faster than average	\$80,000 or more
Engineering technologists & technicians, except drafters, all other	Associate's degree	None	As fast as average	\$60,000 to \$79,999
Engineers, all other	Bachelor's degree	None	As fast as average	\$80,000 or more
English language & literature teachers, postsecondary	Doctoral or professional degree	None	Little or no change	\$60,000 to \$79,999
Entertainers & performers, sports & related workers, all other	No formal educational credential	Short-term on-the-job training	Faster than average	n/a



OCCUPATION	ENTRY-LEVEL EDUCATION	ON-THE-JOB TRAINING	PROJECTED GROWTH RATE	2023 MEDIAN PAY
Entertainment & recreation managers, except gambling	Bachelor's degree	None	Faster than average	\$60,000 to \$79,999
Entertainment attendants & related workers, all other	High school diploma or equivalent	Short-term on-the-job training	Faster than average	\$30,000 to \$39,999
Environmental engineering technologists & technicians	Associate's degree	None	Little or no change	\$40,000 to \$59,999
Environmental engineers	Bachelor's degree	None	Faster than average	\$80,000 or more
Environmental science & protection technicians, including health	Associate's degree	None	Faster than average	\$40,000 to \$59,999
Environmental science teachers, postsecondary	Doctoral or professional degree	None	As fast as average	\$80,000 or more
Environmental scientists & specialists, including health	Bachelor's degree	None	Faster than average	\$60,000 to \$79,999
Epidemiologists	Master's degree	None	Much faster than average	\$80,000 or more
Etchers & engravers	High school diploma or equivalent	Moderate-term on-the-job training	Little or no change	\$40,000 to \$59,999
Excavating & loading machine & dragline operators, surface mining	High school diploma or equivalent	Moderate-term on-the-job training	Decline	\$40,000 to \$59,999
Executive secretaries & executive administrative assistants	High school diploma or equivalent	None	Decline	\$60,000 to \$79,999
Exercise physiologists	Bachelor's degree	None	Much faster than average	\$40,000 to \$59,999
Exercise trainers & group fitness instructors	High school diploma or equivalent	Short-term on-the-job training	Much faster than average	\$40,000 to \$59,999
Explosives workers, ordnance handling experts, & blasters	High school diploma or equivalent	Long-term on-the-job training	Little or no change	\$60,000 to \$79,999
Extraction workers, all other	High school diploma or equivalent	Moderate-term on-the-job training	Decline	\$40,000 to \$59,999
Extruding & drawing machine setters, operators, & tenders, metal & plastic	High school diploma or equivalent	Moderate-term on-the-job training	Decline	\$40,000 to \$59,999
Extruding & forming machine setters, operators, & tenders, synthetic & glass fibers	High school diploma or equivalent	Moderate-term on-the-job training	Decline	\$40,000 to \$59,999
Extruding, forming, pressing, & compacting machine setters, operators, & tenders	High school diploma or equivalent	Moderate-term on-the-job training	Little or no change	\$40,000 to \$59,999
Fabric & apparel patternmakers	High school diploma or equivalent	Moderate-term on-the-job training	Decline	\$60,000 to \$79,999
Facilities managers	Bachelor's degree	None	Faster than average	\$80,000 or more
Fallers	High school diploma or equivalent	Moderate-term on-the-job training	Decline	\$40,000 to \$59,999
Family & consumer sciences teachers, postsecondary	Doctoral or professional degree	None	As fast as average	\$60,000 to \$79,999
Family medicine physicians	Doctoral or professional degree	Internship/residency	As fast as average	\$80,000 or more
Farm & home management educators	Master's degree	None	Decline	\$40,000 to \$59,999
Farm equipment mechanics & service technicians	High school diploma or equivalent	Long-term on-the-job training	Faster than average	\$40,000 to \$59,999
Farm labor contractors	No formal educational credential	Short-term on-the-job training	Faster than average	\$40,000 to \$59,999
Farmers, ranchers, & other agricultural managers	High school diploma or equivalent	None	Decline	\$80,000 or more
Farmworkers & laborers, crop, nursery, & greenhouse	No formal educational credential	Short-term on-the-job training	Decline	\$30,000 to \$39,999
Farmworkers, farm, ranch, & aquacultural animals	No formal educational credential	Short-term on-the-job training	Decline	\$30,000 to \$39,999



OCCUPATION	ENTRY-LEVEL EDUCATION	ON-THE-JOB TRAINING	PROJECTED GROWTH RATE	2023 MEDIAN PAY
Fashion designers	Bachelor's degree	None	As fast as average	\$60,000 to \$79,999
Fast food & counter workers	No formal educational credential	Short-term on-the-job training	Little or no change	Less than \$30,000
Fence erectors	No formal educational credential	Moderate-term on-the-job training	Little or no change	\$40,000 to \$59,999
Fiberglass laminators & fabricators	High school diploma or equivalent	Moderate-term on-the-job training	Little or no change	\$40,000 to \$59,999
File clerks	High school diploma or equivalent	Short-term on-the-job training	Decline	\$30,000 to \$39,999
Film & video editors	Bachelor's degree	None	Much faster than average	\$60,000 to \$79,999
Financial & investment analysts	Bachelor's degree	None	Faster than average	\$80,000 or more
Financial clerks, all other	High school diploma or equivalent	Short-term on-the-job training	Little or no change	\$40,000 to \$59,999
Financial examiners	Bachelor's degree	Long-term on-the-job training	Much faster than average	\$80,000 or more
Financial managers	Bachelor's degree	None	Much faster than average	\$80,000 or more
Financial risk specialists	Bachelor's degree	None	Faster than average	\$80,000 or more
Financial specialists, all other	Bachelor's degree	None	Faster than average	\$60,000 to \$79,999
Fine artists, including painters, sculptors, & illustrators	Bachelor's degree	Long-term on-the-job training	Faster than average	\$40,000 to \$59,999
Fire inspectors & investigators	Postsecondary nondegree award	Moderate-term on-the-job training	As fast as average	\$60,000 to \$79,999
Firefighters	Postsecondary nondegree award	Long-term on-the-job training	As fast as average	\$40,000 to \$59,999
First-line supervisors of construction trades & extraction workers	High school diploma or equivalent	None	As fast as average	\$60,000 to \$79,999
First-line supervisors of correctional officers	High school diploma or equivalent	None	Decline	\$60,000 to \$79,999
First-line supervisors of entertainment & recreation workers, except gambling services	High school diploma or equivalent	None	Faster than average	\$40,000 to \$59,999
First-line supervisors of farming, fishing, & forestry workers	High school diploma or equivalent	None	As fast as average	\$40,000 to \$59,999
First-line supervisors of firefighting & prevention workers	Postsecondary nondegree award	Moderate-term on-the-job training	As fast as average	\$80,000 or more
First-line supervisors of food preparation & serving workers	High school diploma or equivalent	None	Faster than average	\$30,000 to \$39,999
First-line supervisors of gambling services workers	High school diploma or equivalent	None	As fast as average	\$60,000 to \$79,999
First-line supervisors of housekeeping & janitorial workers	High school diploma or equivalent	None	As fast as average	\$40,000 to \$59,999
First-line supervisors of landscaping, lawn service, & groundskeeping workers	High school diploma or equivalent	None	As fast as average	\$40,000 to \$59,999
First-line supervisors of mechanics, installers, & repairers	High school diploma or equivalent	None	As fast as average	\$60,000 to \$79,999
First-line supervisors of non-retail sales workers	High school diploma or equivalent	None	Decline	\$80,000 or more
First-line supervisors of office & administrative support workers	High school diploma or equivalent	None	Decline	\$60,000 to \$79,999
First-line supervisors of personal service workers	High school diploma or equivalent	None	Faster than average	\$40,000 to \$59,999
First-line supervisors of police & detectives	High school diploma or equivalent	Moderate-term on-the-job training	As fast as average	\$80,000 or more



OCCUPATION	ENTRY-LEVEL EDUCATION	ON-THE-JOB TRAINING	PROJECTED GROWTH RATE	2023 MEDIAN PAY
First-line supervisors of production & operating workers	High school diploma or equivalent	None	Little or no change	\$60,000 to \$79,999
First-line supervisors of protective service workers, all other	High school diploma or equivalent	None	As fast as average	\$60,000 to \$79,999
First-line supervisors of retail sales workers	High school diploma or equivalent	None	Decline	\$40,000 to \$59,999
First-line supervisors of security workers	High school diploma or equivalent	None	Decline	\$40,000 to \$59,999
First-line supervisors of transportation & material moving workers, except aircraft cargo handling supervisors	High school diploma or equivalent	None	Faster than average	\$60,000 to \$79,999
Fish & game wardens	Bachelor's degree	Moderate-term on-the-job training	Decline	\$60,000 to \$79,999
Fishing & hunting workers	No formal educational credential	Moderate-term on-the-job training	Little or no change	n/a
Flight attendants	High school diploma or equivalent	Moderate-term on-the-job training	Much faster than average	\$60,000 to \$79,999
Floor layers, except carpet, wood, & hard tiles	No formal educational credential	Moderate-term on-the-job training	Faster than average	\$40,000 to \$59,999
Floor sanders & finishers	No formal educational credential	Moderate-term on-the-job training	Little or no change	\$40,000 to \$59,999
Floral designers	High school diploma or equivalent	Moderate-term on-the-job training	Decline	\$30,000 to \$39,999
Food & tobacco roasting, baking, & drying machine operators & tenders	No formal educational credential	Moderate-term on-the-job training	As fast as average	\$30,000 to \$39,999
Food batchmakers	High school diploma or equivalent	Moderate-term on-the-job training	Faster than average	\$30,000 to \$39,999
Food cooking machine operators & tenders	High school diploma or equivalent	Moderate-term on-the-job training	As fast as average	\$30,000 to \$39,999
Food preparation & serving related workers, all other	No formal educational credential	Short-term on-the-job training	As fast as average	\$30,000 to \$39,999
Food preparation workers	No formal educational credential	Short-term on-the-job training	Decline	\$30,000 to \$39,999
Food processing workers, all other	No formal educational credential	Moderate-term on-the-job training	As fast as average	\$30,000 to \$39,999
Food science technicians	Associate's degree	Moderate-term on-the-job training	Faster than average	\$40,000 to \$59,999
Food scientists & technologists	Bachelor's degree	None	Faster than average	\$80,000 or more
Food servers, nonrestaurant	No formal educational credential	Short-term on-the-job training	As fast as average	\$30,000 to \$39,999
Food service managers	High school diploma or equivalent	Short-term on-the-job training	Little or no change	\$60,000 to \$79,999
Foreign language & literature teachers, postsecondary	Doctoral or professional degree	None	Little or no change	\$60,000 to \$79,999
Forensic science technicians	Bachelor's degree	Moderate-term on-the-job training	Much faster than average	\$60,000 to \$79,999
Forest & conservation technicians	Associate's degree	None	Little or no change	\$40,000 to \$59,999
Forest & conservation workers	High school diploma or equivalent	Moderate-term on-the-job training	Decline	\$30,000 to \$39,999
Forest fire inspectors & prevention specialists	High school diploma or equivalent	Moderate-term on-the-job training	Much faster than average	\$40,000 to \$59,999
Foresters	Bachelor's degree	None	As fast as average	\$60,000 to \$79,999
Forestry & conservation science teachers, postsecondary	Doctoral or professional degree	None	Faster than average	\$80,000 or more



OCCUPATION	ENTRY-LEVEL EDUCATION	ON-THE-JOB TRAINING	PROJECTED GROWTH RATE	2023 MEDIAN PAY
Forging machine setters, operators, & tenders, metal & plastic	High school diploma or equivalent	Moderate-term on-the-job training	Decline	\$40,000 to \$59,999
Foundry mold & coremakers	High school diploma or equivalent	Moderate-term on-the-job training	Decline	\$40,000 to \$59,999
Fundraisers	Bachelor's degree	None	Faster than average	\$60,000 to \$79,999
Fundraising managers	Bachelor's degree	None	Faster than average	\$80,000 or more
Funeral attendants	High school diploma or equivalent	Short-term on-the-job training	As fast as average	\$30,000 to \$39,999
Funeral home managers	Associate's degree	None	As fast as average	\$60,000 to \$79,999
Furnace, kiln, oven, drier, & kettle operators & tenders	High school diploma or equivalent	Moderate-term on-the-job training	Little or no change	\$40,000 to \$59,999
Furniture finishers	High school diploma or equivalent	Short-term on-the-job training	Little or no change	\$30,000 to \$39,999
Gambling & sports book writers & runners	High school diploma or equivalent	Short-term on-the-job training	Decline	Less than \$30,000
Gambling cage workers	High school diploma or equivalent	Short-term on-the-job training	Decline	\$30,000 to \$39,999
Gambling change persons & booth cashiers	No formal educational credential	Short-term on-the-job training	Decline	\$30,000 to \$39,999
Gambling dealers	High school diploma or equivalent	Short-term on-the-job training	Little or no change	\$30,000 to \$39,999
Gambling managers	High school diploma or equivalent	None	As fast as average	\$80,000 or more
Gambling service workers, all other	High school diploma or equivalent	Short-term on-the-job training	Little or no change	\$30,000 to \$39,999
Gambling surveillance officers & gambling investigators	High school diploma or equivalent	Moderate-term on-the-job training	Little or no change	\$30,000 to \$39,999
Gas compressor & gas pumping station operators	High school diploma or equivalent	Moderate-term on-the-job training	Decline	\$60,000 to \$79,999
Gas plant operators	High school diploma or equivalent	Long-term on-the-job training	Decline	\$80,000 or more
General & operations managers	Bachelor's degree	None	As fast as average	\$80,000 or more
General internal medicine physicians	Doctoral or professional degree	Internship/residency	As fast as average	\$80,000 or more
Genetic counselors	Master's degree	None	Much faster than average	\$80,000 or more
Geographers	Bachelor's degree	None	Little or no change	\$80,000 or more
Geography teachers, postsecondary	Doctoral or professional degree	None	As fast as average	\$80,000 or more
Geological technicians, except hydrologic technicians	Associate's degree	Moderate-term on-the-job training	As fast as average	\$40,000 to \$59,999
Geoscientists, except hydrologists & geographers	Bachelor's degree	None	Faster than average	\$80,000 or more
Glaziers	High school diploma or equivalent	Apprenticeship	As fast as average	\$40,000 to \$59,999
Graders & sorters, agricultural products	No formal educational credential	Short-term on-the-job training	Decline	\$30,000 to \$39,999
Graphic designers	Bachelor's degree	None	As fast as average	\$40,000 to \$59,999
Grinding & polishing workers, hand	No formal educational credential	Moderate-term on-the-job training	Decline	\$30,000 to \$39,999



OCCUPATION	ENTRY-LEVEL EDUCATION	ON-THE-JOB TRAINING	PROJECTED GROWTH RATE	2023 MEDIAN PAY
Grinding, lapping, polishing, & buffing machine tool setters, operators, & tenders, metal & plastic	High school diploma or equivalent	Moderate-term on-the-job training	Decline	\$40,000 to \$59,999
Grounds maintenance workers, all other	No formal educational credential	Short-term on-the-job training	As fast as average	\$40,000 to \$59,999
Hairdressers, hairstylists, & cosmetologists	Postsecondary nondegree award	None	Faster than average	\$30,000 to \$39,999
Hazardous materials removal workers	High school diploma or equivalent	Moderate-term on-the-job training	Little or no change	\$40,000 to \$59,999
Health & safety engineers, except mining safety engineers & inspectors	Bachelor's degree	None	As fast as average	\$80,000 or more
Health education specialists	Bachelor's degree	None	Faster than average	\$60,000 to \$79,999
Health information technologists & medical registrars	Associate's degree	None	Much faster than average	\$60,000 to \$79,999
Health specialties teachers, postsecondary	Doctoral or professional degree	None	Much faster than average	\$80,000 or more
Health technologists & technicians, all other	Postsecondary nondegree award	None	Faster than average	\$40,000 to \$59,999
Healthcare diagnosing or treating practitioners, all other	Master's degree	None	As fast as average	\$80,000 or more
Healthcare practitioners & technical workers, all other	Postsecondary nondegree award	None	Faster than average	\$60,000 to \$79,999
Healthcare social workers	Master's degree	Internship/residency	Much faster than average	\$60,000 to \$79,999
Healthcare support workers, all other	High school diploma or equivalent	None	Faster than average	\$40,000 to \$59,999
Hearing aid specialists	High school diploma or equivalent	Moderate-term on-the-job training	Much faster than average	\$40,000 to \$59,999
Heat treating equipment setters, operators, & tenders, metal & plastic	High school diploma or equivalent	Moderate-term on-the-job training	Decline	\$40,000 to \$59,999
Heating, air conditioning, & refrigeration mechanics & installers	Postsecondary nondegree award	Long-term on-the-job training	Faster than average	\$40,000 to \$59,999
Heavy & tractor-trailer truck drivers	Postsecondary nondegree award	Short-term on-the-job training	As fast as average	\$40,000 to \$59,999
Helpers, construction trades, all other	No formal educational credential	Short-term on-the-job training	As fast as average	\$40,000 to \$59,999
Helpers--brickmasons, blockmasons, stonemasons, & tile & marble setters	No formal educational credential	Short-term on-the-job training	Decline	\$40,000 to \$59,999
Helpers--carpenters	No formal educational credential	Short-term on-the-job training	Decline	\$30,000 to \$39,999
Helpers--electricians	High school diploma or equivalent	Short-term on-the-job training	Decline	\$30,000 to \$39,999
Helpers--extraction workers	High school diploma or equivalent	Moderate-term on-the-job training	Little or no change	\$40,000 to \$59,999
Helpers--installation, maintenance, & repair workers	High school diploma or equivalent	Short-term on-the-job training	As fast as average	\$30,000 to \$39,999
Helpers--painters, paperhangers, plasterers, & stucco masons	No formal educational credential	Short-term on-the-job training	As fast as average	\$30,000 to \$39,999
Helpers--pipelayers, plumbers, pipefitters, & steamfitters	High school diploma or equivalent	Short-term on-the-job training	As fast as average	\$30,000 to \$39,999
Helpers--production workers	High school diploma or equivalent	Short-term on-the-job training	Decline	\$30,000 to \$39,999
Helpers--roofers	No formal educational credential	Short-term on-the-job training	As fast as average	\$30,000 to \$39,999
Highway maintenance workers	High school diploma or equivalent	Moderate-term on-the-job training	Faster than average	\$40,000 to \$59,999



OCCUPATION	ENTRY-LEVEL EDUCATION	ON-THE-JOB TRAINING	PROJECTED GROWTH RATE	2023 MEDIAN PAY
Historians	Master's degree	None	As fast as average	\$60,000 to \$79,999
History teachers, postsecondary	Doctoral or professional degree	None	Little or no change	\$80,000 or more
Hoist & winch operators	No formal educational credential	Short-term on-the-job training	Decline	\$40,000 to \$59,999
Home appliance repairers	High school diploma or equivalent	Moderate-term on-the-job training	Decline	\$40,000 to \$59,999
Home health & personal care aides	High school diploma or equivalent	Short-term on-the-job training	Much faster than average	\$30,000 to \$39,999
Hosts & hostesses, restaurant, lounge, & coffee shop	No formal educational credential	Short-term on-the-job training	Little or no change	Less than \$30,000
Hotel, motel, & resort desk clerks	High school diploma or equivalent	Short-term on-the-job training	Decline	\$30,000 to \$39,999
Human resources assistants, except payroll & timekeeping	Associate's degree	None	Decline	\$40,000 to \$59,999
Human resources managers	Bachelor's degree	None	Faster than average	\$80,000 or more
Human resources specialists	Bachelor's degree	None	Faster than average	\$60,000 to \$79,999
Hydrologic technicians	Associate's degree	Moderate-term on-the-job training	Little or no change	\$40,000 to \$59,999
Hydrologists	Bachelor's degree	None	Little or no change	\$80,000 or more
Industrial engineering technologists & technicians	Associate's degree	None	As fast as average	\$60,000 to \$79,999
Industrial engineers	Bachelor's degree	None	Much faster than average	\$80,000 or more
Industrial machinery mechanics	High school diploma or equivalent	Long-term on-the-job training	Much faster than average	\$60,000 to \$79,999
Industrial production managers	Bachelor's degree	None	As fast as average	\$80,000 or more
Industrial truck & tractor operators	No formal educational credential	Short-term on-the-job training	As fast as average	\$40,000 to \$59,999
Industrial-organizational psychologists	Master's degree	Internship/residency	Faster than average	\$80,000 or more
Information & record clerks, all other	High school diploma or equivalent	Short-term on-the-job training	As fast as average	\$40,000 to \$59,999
Information security analysts	Bachelor's degree	None	Much faster than average	\$80,000 or more
Inspectors, testers, sorters, samplers, & weighers	High school diploma or equivalent	Moderate-term on-the-job training	Decline	\$40,000 to \$59,999
Installation, maintenance, & repair workers, all other	High school diploma or equivalent	Moderate-term on-the-job training	As fast as average	\$40,000 to \$59,999
Instructional coordinators	Master's degree	None	As fast as average	\$60,000 to \$79,999
Insulation workers, floor, ceiling, & wall	No formal educational credential	Short-term on-the-job training	As fast as average	\$40,000 to \$59,999
Insulation workers, mechanical	High school diploma or equivalent	Apprenticeship	As fast as average	\$40,000 to \$59,999
Insurance appraisers, auto damage	Postsecondary nondegree award	Moderate-term on-the-job training	Decline	\$60,000 to \$79,999
Insurance claims & policy processing clerks	High school diploma or equivalent	Moderate-term on-the-job training	Decline	\$40,000 to \$59,999
Insurance sales agents	High school diploma or equivalent	Moderate-term on-the-job training	Faster than average	\$40,000 to \$59,999
Insurance underwriters	Bachelor's degree	Moderate-term on-the-job training	Decline	\$60,000 to \$79,999



OCCUPATION	ENTRY-LEVEL EDUCATION	ON-THE-JOB TRAINING	PROJECTED GROWTH RATE	2023 MEDIAN PAY
Interior designers	Bachelor's degree	None	As fast as average	\$60,000 to \$79,999
Interpreters & translators	Bachelor's degree	None	As fast as average	\$40,000 to \$59,999
Interviewers, except eligibility & loan	High school diploma or equivalent	Short-term on-the-job training	Decline	\$40,000 to \$59,999
Janitors & cleaners, except maids & housekeeping cleaners	No formal educational credential	Short-term on-the-job training	Little or no change	\$30,000 to \$39,999
Jewelers & precious stone & metal workers	High school diploma or equivalent	Long-term on-the-job training	Decline	\$40,000 to \$59,999
Judges, magistrate judges, & magistrates	Doctoral or professional degree	Short-term on-the-job training	As fast as average	\$80,000 or more
Judicial law clerks	Doctoral or professional degree	None	As fast as average	\$40,000 to \$59,999
Kindergarten teachers, except special education	Bachelor's degree	None	Little or no change	\$60,000 to \$79,999
Labor relations specialists	Bachelor's degree	None	Little or no change	\$80,000 or more
Laborers & freight, stock, & material movers, hand	No formal educational credential	Short-term on-the-job training	Faster than average	\$30,000 to \$39,999
Landscape architects	Bachelor's degree	Internship/residency	Little or no change	\$60,000 to \$79,999
Landscaping & groundskeeping workers	No formal educational credential	Short-term on-the-job training	As fast as average	\$30,000 to \$39,999
Lathe & turning machine tool setters, operators, & tenders, metal & plastic	High school diploma or equivalent	Moderate-term on-the-job training	Decline	\$40,000 to \$59,999
Laundry & dry-cleaning workers	No formal educational credential	Short-term on-the-job training	Little or no change	\$30,000 to \$39,999
Law teachers, postsecondary	Doctoral or professional degree	None	As fast as average	\$80,000 or more
Lawyers	Doctoral or professional degree	None	Faster than average	\$80,000 or more
Layout workers, metal & plastic	High school diploma or equivalent	Moderate-term on-the-job training	Decline	\$60,000 to \$79,999
Legal secretaries & administrative assistants	High school diploma or equivalent	Moderate-term on-the-job training	Decline	\$40,000 to \$59,999
Legal support workers, all other	Associate's degree	None	Little or no change	\$60,000 to \$79,999
Legislators	Bachelor's degree	None	As fast as average	\$40,000 to \$59,999
Librarians & media collections specialists	Master's degree	None	As fast as average	\$60,000 to \$79,999
Library assistants, clerical	High school diploma or equivalent	Short-term on-the-job training	Decline	\$30,000 to \$39,999
Library science teachers, postsecondary	Doctoral or professional degree	None	As fast as average	\$80,000 or more
Library technicians	Postsecondary nondegree award	None	Decline	\$30,000 to \$39,999
Licensed practical & licensed vocational nurses	Postsecondary nondegree award	None	Faster than average	\$40,000 to \$59,999
Life scientists, all other	Bachelor's degree	None	Faster than average	\$80,000 or more
Life, physical, & social science technicians, all other	Associate's degree	None	As fast as average	\$40,000 to \$59,999
Lifeguards, ski patrol, & other recreational protective service workers	No formal educational credential	Short-term on-the-job training	Faster than average	\$30,000 to \$39,999
Light truck drivers	High school diploma or equivalent	Short-term on-the-job training	Much faster than average	\$40,000 to \$59,999



OCCUPATION	ENTRY-LEVEL EDUCATION	ON-THE-JOB TRAINING	PROJECTED GROWTH RATE	2023 MEDIAN PAY
Lighting technicians	Postsecondary nondegree award	Short-term on-the-job training	Decline	\$60,000 to \$79,999
Loading & moving machine operators, underground mining	No formal educational credential	Short-term on-the-job training	Decline	\$60,000 to \$79,999
Loan interviewers & clerks	High school diploma or equivalent	Short-term on-the-job training	Little or no change	\$40,000 to \$59,999
Loan officers	Bachelor's degree	Moderate-term on-the-job training	As fast as average	\$60,000 to \$79,999
Locker room, coatroom, & dressing room attendants	High school diploma or equivalent	Short-term on-the-job training	Faster than average	\$30,000 to \$39,999
Locksmiths & safe repairers	High school diploma or equivalent	Long-term on-the-job training	Decline	\$40,000 to \$59,999
Locomotive engineers	High school diploma or equivalent	Moderate-term on-the-job training	Little or no change	\$60,000 to \$79,999
Lodging managers	High school diploma or equivalent	None	Faster than average	\$60,000 to \$79,999
Log graders & scalers	High school diploma or equivalent	Moderate-term on-the-job training	Decline	\$40,000 to \$59,999
Logging equipment operators	High school diploma or equivalent	Moderate-term on-the-job training	Decline	\$40,000 to \$59,999
Logging workers, all other	High school diploma or equivalent	Moderate-term on-the-job training	Decline	\$40,000 to \$59,999
Logisticians	Bachelor's degree	None	Much faster than average	\$60,000 to \$79,999
Machine feeders & offbearers	No formal educational credential	Short-term on-the-job training	Faster than average	\$30,000 to \$39,999
Machinists	High school diploma or equivalent	Long-term on-the-job training	As fast as average	\$40,000 to \$59,999
Magnetic resonance imaging technologists	Associate's degree	None	Faster than average	\$80,000 or more
Maids & housekeeping cleaners	No formal educational credential	Short-term on-the-job training	Little or no change	\$30,000 to \$39,999
Mail clerks & mail machine operators, except postal service	High school diploma or equivalent	Short-term on-the-job training	Decline	\$30,000 to \$39,999
Maintenance & repair workers, general	High school diploma or equivalent	Moderate-term on-the-job training	As fast as average	\$40,000 to \$59,999
Maintenance workers, machinery	High school diploma or equivalent	Long-term on-the-job training	Faster than average	\$40,000 to \$59,999
Makeup artists, theatrical & performance	Postsecondary nondegree award	None	Much faster than average	\$40,000 to \$59,999
Management analysts	Bachelor's degree	None	Much faster than average	\$80,000 or more
Managers, all other	Bachelor's degree	None	As fast as average	\$80,000 or more
Manicurists & pedicurists	Postsecondary nondegree award	None	Much faster than average	\$30,000 to \$39,999
Manufactured building & mobile home installers	High school diploma or equivalent	Short-term on-the-job training	Decline	\$30,000 to \$39,999
Marine engineers & naval architects	Bachelor's degree	None	Little or no change	\$80,000 or more
Market research analysts & marketing specialists	Bachelor's degree	None	Much faster than average	\$60,000 to \$79,999
Marketing managers	Bachelor's degree	None	Faster than average	\$80,000 or more
Marriage & family therapists	Master's degree	Internship/residency	Much faster than average	\$40,000 to \$59,999
Massage therapists	Postsecondary nondegree award	None	Much faster than average	\$40,000 to \$59,999



OCCUPATION	ENTRY-LEVEL EDUCATION	ON-THE-JOB TRAINING	PROJECTED GROWTH RATE	2023 MEDIAN PAY
Material moving workers, all other	No formal educational credential	Short-term on-the-job training	As fast as average	\$40,000 to \$59,999
Materials engineers	Bachelor's degree	None	Faster than average	\$80,000 or more
Materials scientists	Bachelor's degree	None	Faster than average	\$80,000 or more
Mathematical science occupations, all other	Bachelor's degree	None	Faster than average	\$60,000 to \$79,999
Mathematical science teachers, postsecondary	Doctoral or professional degree	None	As fast as average	\$80,000 or more
Mathematicians	Master's degree	None	As fast as average	\$80,000 or more
Meat, poultry, & fish cutters & trimmers	No formal educational credential	Short-term on-the-job training	As fast as average	\$30,000 to \$39,999
Mechanical door repairers	High school diploma or equivalent	Moderate-term on-the-job training	Much faster than average	\$40,000 to \$59,999
Mechanical drafters	Associate's degree	None	Decline	\$60,000 to \$79,999
Mechanical engineering technologists & technicians	Associate's degree	None	Little or no change	\$60,000 to \$79,999
Mechanical engineers	Bachelor's degree	None	Much faster than average	\$80,000 or more
Media & communication equipment workers, all other	High school diploma or equivalent	Short-term on-the-job training	As fast as average	\$60,000 to \$79,999
Media & communication workers, all other	High school diploma or equivalent	Short-term on-the-job training	As fast as average	\$60,000 to \$79,999
Medical & health services managers	Bachelor's degree	None	Much faster than average	\$80,000 or more
Medical appliance technicians	High school diploma or equivalent	Moderate-term on-the-job training	As fast as average	\$40,000 to \$59,999
Medical assistants	Postsecondary nondegree award	None	Much faster than average	\$40,000 to \$59,999
Medical dosimetrists	Bachelor's degree	None	As fast as average	\$80,000 or more
Medical equipment preparers	High school diploma or equivalent	Moderate-term on-the-job training	Faster than average	\$40,000 to \$59,999
Medical equipment repairers	Associate's degree	Moderate-term on-the-job training	Much faster than average	\$60,000 to \$79,999
Medical records specialists	Postsecondary nondegree award	None	Faster than average	\$40,000 to \$59,999
Medical scientists, except epidemiologists	Doctoral or professional degree	None	Much faster than average	\$80,000 or more
Medical secretaries & administrative assistants	High school diploma or equivalent	Moderate-term on-the-job training	Faster than average	\$40,000 to \$59,999
Medical transcriptionists	Postsecondary nondegree award	None	Decline	\$30,000 to \$39,999
Meeting, convention, & event planners	Bachelor's degree	None	Faster than average	\$40,000 to \$59,999
Mental health & substance abuse social workers	Master's degree	Internship/residency	Much faster than average	\$40,000 to \$59,999
Merchandise displayers & window trimmers	High school diploma or equivalent	Short-term on-the-job training	As fast as average	\$30,000 to \$39,999
Metal workers & plastic workers, all other	High school diploma or equivalent	Moderate-term on-the-job training	Decline	\$40,000 to \$59,999
Metal-refining furnace operators & tenders	High school diploma or equivalent	Moderate-term on-the-job training	Decline	\$40,000 to \$59,999
Meter readers, utilities	High school diploma or equivalent	Short-term on-the-job training	Decline	\$40,000 to \$59,999



OCCUPATION	ENTRY-LEVEL EDUCATION	ON-THE-JOB TRAINING	PROJECTED GROWTH RATE	2023 MEDIAN PAY
Microbiologists	Bachelor's degree	None	Faster than average	\$80,000 or more
Middle school teachers, except special & career/technical education	Bachelor's degree	None	Little or no change	\$60,000 to \$79,999
Milling & planing machine setters, operators, & tenders, metal & plastic	High school diploma or equivalent	Moderate-term on-the-job training	Decline	\$40,000 to \$59,999
Millwrights	High school diploma or equivalent	Apprenticeship	As fast as average	\$60,000 to \$79,999
Mining & geological engineers, including mining safety engineers	Bachelor's degree	None	Little or no change	\$80,000 or more
Miscellaneous assemblers & fabricators	High school diploma or equivalent	Moderate-term on-the-job training	Decline	\$30,000 to \$39,999
Miscellaneous construction & related workers	High school diploma or equivalent	Moderate-term on-the-job training	As fast as average	\$40,000 to \$59,999
Mixing & blending machine setters, operators, & tenders	High school diploma or equivalent	Moderate-term on-the-job training	As fast as average	\$40,000 to \$59,999
Mobile heavy equipment mechanics, except engines	High school diploma or equivalent	Long-term on-the-job training	Faster than average	\$60,000 to \$79,999
Model makers, metal & plastic	High school diploma or equivalent	Moderate-term on-the-job training	Decline	\$60,000 to \$79,999
Model makers, wood	High school diploma or equivalent	Moderate-term on-the-job training	Decline	\$40,000 to \$59,999
Models	No formal educational credential	None	Little or no change	\$40,000 to \$59,999
Molders, shapers, & casters, except metal & plastic	High school diploma or equivalent	Long-term on-the-job training	As fast as average	\$40,000 to \$59,999
Molding, coremaking, & casting machine setters, operators, & tenders, metal & plastic	High school diploma or equivalent	Moderate-term on-the-job training	Decline	\$30,000 to \$39,999
Morticians, undertakers, & funeral arrangers	Associate's degree	Long-term on-the-job training	As fast as average	\$40,000 to \$59,999
Motion picture projectionists	No formal educational credential	Short-term on-the-job training	Decline	\$30,000 to \$39,999
Motor vehicle operators, all other	No formal educational credential	Short-term on-the-job training	Faster than average	\$30,000 to \$39,999
Motorboat mechanics & service technicians	High school diploma or equivalent	Long-term on-the-job training	Faster than average	\$40,000 to \$59,999
Motorboat operators	Postsecondary nondegree award	None	As fast as average	\$40,000 to \$59,999
Motorcycle mechanics	Postsecondary nondegree award	Short-term on-the-job training	As fast as average	\$40,000 to \$59,999
Multiple machine tool setters, operators, & tenders, metal & plastic	High school diploma or equivalent	Moderate-term on-the-job training	Little or no change	\$40,000 to \$59,999
Museum technicians & conservators	Bachelor's degree	None	Much faster than average	\$40,000 to \$59,999
Music directors & composers	Bachelor's degree	None	Little or no change	\$60,000 to \$79,999
Musical instrument repairers & tuners	High school diploma or equivalent	Apprenticeship	Decline	\$40,000 to \$59,999
Musicians & singers	No formal educational credential	Long-term on-the-job training	Little or no change	n/a
Natural sciences managers	Bachelor's degree	None	Faster than average	\$80,000 or more
Network & computer systems administrators	Bachelor's degree	None	As fast as average	\$80,000 or more
Neurologists	Doctoral or professional degree	Internship/residency	As fast as average	\$80,000 or more
New accounts clerks	High school diploma or equivalent	Moderate-term on-the-job training	Decline	\$40,000 to \$59,999



OCCUPATION	ENTRY-LEVEL EDUCATION	ON-THE-JOB TRAINING	PROJECTED GROWTH RATE	2023 MEDIAN PAY
News analysts, reporters, & journalists	Bachelor's degree	None	Decline	\$40,000 to \$59,999
Nuclear engineers	Bachelor's degree	None	Little or no change	\$80,000 or more
Nuclear medicine technologists	Associate's degree	None	Little or no change	\$80,000 or more
Nuclear power reactor operators	High school diploma or equivalent	Long-term on-the-job training	Decline	\$80,000 or more
Nuclear technicians	Associate's degree	Moderate-term on-the-job training	Little or no change	\$80,000 or more
Nurse anesthetists	Master's degree	None	Much faster than average	\$80,000 or more
Nurse midwives	Master's degree	None	Faster than average	\$80,000 or more
Nurse practitioners	Master's degree	None	Much faster than average	\$80,000 or more
Nursing assistants	Postsecondary nondegree award	None	As fast as average	\$30,000 to \$39,999
Nursing instructors & teachers, postsecondary	Doctoral or professional degree	None	Much faster than average	\$80,000 or more
Obstetricians & gynecologists	Doctoral or professional degree	Internship/residency	As fast as average	\$80,000 or more
Occupational health & safety specialists	Bachelor's degree	None	Much faster than average	\$80,000 or more
Occupational health & safety technicians	High school diploma or equivalent	Moderate-term on-the-job training	Much faster than average	\$40,000 to \$59,999
Occupational therapists	Master's degree	None	Much faster than average	\$80,000 or more
Occupational therapy aides	High school diploma or equivalent	Short-term on-the-job training	Faster than average	\$30,000 to \$39,999
Occupational therapy assistants	Associate's degree	None	Much faster than average	\$60,000 to \$79,999
Office & administrative support workers, all other	High school diploma or equivalent	Short-term on-the-job training	Decline	\$40,000 to \$59,999
Office clerks, general	High school diploma or equivalent	Short-term on-the-job training	Decline	\$40,000 to \$59,999
Office machine operators, except computer	High school diploma or equivalent	Short-term on-the-job training	Decline	\$30,000 to \$39,999
Operating engineers & other construction equipment operators	High school diploma or equivalent	Moderate-term on-the-job training	As fast as average	\$40,000 to \$59,999
Operations research analysts	Bachelor's degree	None	Much faster than average	\$80,000 or more
Ophthalmic laboratory technicians	High school diploma or equivalent	Moderate-term on-the-job training	Little or no change	\$30,000 to \$39,999
Ophthalmic medical technicians	Postsecondary nondegree award	None	Much faster than average	\$40,000 to \$59,999
Ophthalmologists, except pediatric	Doctoral or professional degree	Internship/residency	As fast as average	\$80,000 or more
Opticians, dispensing	High school diploma or equivalent	Long-term on-the-job training	As fast as average	\$40,000 to \$59,999
Optometrists	Doctoral or professional degree	None	Much faster than average	\$80,000 or more
Oral & maxillofacial surgeons	Doctoral or professional degree	Internship/residency	Faster than average	\$80,000 or more
Order clerks	Some college, no degree	Short-term on-the-job training	Decline	\$40,000 to \$59,999
Orderlies	High school diploma or equivalent	Short-term on-the-job training	As fast as average	\$30,000 to \$39,999



OCCUPATION	ENTRY-LEVEL EDUCATION	ON-THE-JOB TRAINING	PROJECTED GROWTH RATE	2023 MEDIAN PAY
Orthodontists	Doctoral or professional degree	Internship/residency	As fast as average	\$80,000 or more
Orthopedic surgeons, except pediatric	Doctoral or professional degree	Internship/residency	As fast as average	\$80,000 or more
Orthotists & prosthetists	Master's degree	Internship/residency	Much faster than average	\$60,000 to \$79,999
Outdoor power equipment & other small engine mechanics	High school diploma or equivalent	Moderate-term on-the-job training	Little or no change	\$40,000 to \$59,999
Packaging & filling machine operators & tenders	High school diploma or equivalent	Moderate-term on-the-job training	Faster than average	\$30,000 to \$39,999
Packers & packagers, hand	No formal educational credential	Short-term on-the-job training	Little or no change	\$30,000 to \$39,999
Painters, construction & maintenance	No formal educational credential	Moderate-term on-the-job training	Little or no change	\$40,000 to \$59,999
Painting, coating, & decorating workers	No formal educational credential	Moderate-term on-the-job training	Little or no change	\$40,000 to \$59,999
Paper goods machine setters, operators, & tenders	High school diploma or equivalent	Moderate-term on-the-job training	Decline	\$40,000 to \$59,999
Paperhangers	No formal educational credential	Long-term on-the-job training	As fast as average	\$40,000 to \$59,999
Paralegals & legal assistants	Associate's degree	None	As fast as average	\$60,000 to \$79,999
Paramedics	Postsecondary nondegree award	None	Faster than average	\$40,000 to \$59,999
Parking attendants	No formal educational credential	Short-term on-the-job training	Little or no change	\$30,000 to \$39,999
Parking enforcement workers	High school diploma or equivalent	Short-term on-the-job training	Little or no change	\$40,000 to \$59,999
Parts salespersons	No formal educational credential	Moderate-term on-the-job training	Little or no change	\$30,000 to \$39,999
Passenger attendants	High school diploma or equivalent	Short-term on-the-job training	As fast as average	\$30,000 to \$39,999
Patternmakers, metal & plastic	High school diploma or equivalent	Moderate-term on-the-job training	Decline	\$40,000 to \$59,999
Patternmakers, wood	High school diploma or equivalent	Moderate-term on-the-job training	Decline	\$40,000 to \$59,999
Paving, surfacing, & tamping equipment operators	High school diploma or equivalent	Moderate-term on-the-job training	As fast as average	\$40,000 to \$59,999
Payroll & timekeeping clerks	High school diploma or equivalent	Moderate-term on-the-job training	Decline	\$40,000 to \$59,999
Pediatric surgeons	Doctoral or professional degree	Internship/residency	Little or no change	\$80,000 or more
Pediatricians, general	Doctoral or professional degree	Internship/residency	Little or no change	\$80,000 or more
Personal care & service workers, all other	High school diploma or equivalent	Short-term on-the-job training	Much faster than average	\$30,000 to \$39,999
Personal financial advisors	Bachelor's degree	Long-term on-the-job training	Much faster than average	\$80,000 or more
Personal service managers, all other	High school diploma or equivalent	None	As fast as average	\$40,000 to \$59,999
Pest control workers	High school diploma or equivalent	Moderate-term on-the-job training	As fast as average	\$40,000 to \$59,999
Pesticide handlers, sprayers, & applicators, vegetation	High school diploma or equivalent	Moderate-term on-the-job training	As fast as average	\$40,000 to \$59,999
Petroleum engineers	Bachelor's degree	None	As fast as average	\$80,000 or more
Petroleum pump system operators, refinery operators, & gaugers	High school diploma or equivalent	Moderate-term on-the-job training	Decline	\$80,000 or more



OCCUPATION	ENTRY-LEVEL EDUCATION	ON-THE-JOB TRAINING	PROJECTED GROWTH RATE	2023 MEDIAN PAY
Pharmacists	Doctoral or professional degree	None	As fast as average	\$80,000 or more
Pharmacy aides	High school diploma or equivalent	Short-term on-the-job training	Decline	\$30,000 to \$39,999
Pharmacy technicians	High school diploma or equivalent	Moderate-term on-the-job training	Faster than average	\$40,000 to \$59,999
Philosophy & religion teachers, postsecondary	Doctoral or professional degree	None	As fast as average	\$60,000 to \$79,999
Phlebotomists	Postsecondary nondegree award	None	Faster than average	\$40,000 to \$59,999
Photographers	High school diploma or equivalent	Moderate-term on-the-job training	As fast as average	\$40,000 to \$59,999
Photographic process workers & processing machine operators	High school diploma or equivalent	Short-term on-the-job training	Decline	\$30,000 to \$39,999
Physical scientists, all other	Bachelor's degree	None	As fast as average	\$80,000 or more
Physical therapist aides	High school diploma or equivalent	Short-term on-the-job training	As fast as average	\$30,000 to \$39,999
Physical therapist assistants	Associate's degree	None	Much faster than average	\$60,000 to \$79,999
Physical therapists	Doctoral or professional degree	None	Much faster than average	\$80,000 or more
Physician assistants	Master's degree	None	Much faster than average	\$80,000 or more
Physicians, all other	Doctoral or professional degree	Internship/residency	As fast as average	\$80,000 or more
Physicians, pathologists	Doctoral or professional degree	Internship/residency	Faster than average	\$80,000 or more
Physicists	Doctoral or professional degree	None	Faster than average	\$80,000 or more
Physics teachers, postsecondary	Doctoral or professional degree	None	As fast as average	\$80,000 or more
Pile driver operators	High school diploma or equivalent	Moderate-term on-the-job training	As fast as average	\$60,000 to \$79,999
Pipelayers	No formal educational credential	Short-term on-the-job training	Decline	\$40,000 to \$59,999
Plant & system operators, all other	High school diploma or equivalent	Moderate-term on-the-job training	Little or no change	\$40,000 to \$59,999
Plasterers & stucco masons	No formal educational credential	Long-term on-the-job training	As fast as average	\$40,000 to \$59,999
Plating machine setters, operators, & tenders, metal & plastic	High school diploma or equivalent	Moderate-term on-the-job training	Decline	\$30,000 to \$39,999
Plumbers, pipefitters, & steamfitters	High school diploma or equivalent	Apprenticeship	As fast as average	\$60,000 to \$79,999
Podiatrists	Doctoral or professional degree	Internship/residency	Little or no change	\$80,000 or more
Police & sheriff's patrol officers	High school diploma or equivalent	Moderate-term on-the-job training	As fast as average	\$60,000 to \$79,999
Political science teachers, postsecondary	Doctoral or professional degree	None	As fast as average	\$80,000 or more
Political scientists	Master's degree	None	Faster than average	\$80,000 or more
Postal service clerks	No formal educational credential	Short-term on-the-job training	Decline	\$40,000 to \$59,999
Postal service mail carriers	No formal educational credential	Short-term on-the-job training	Decline	\$40,000 to \$59,999
Postal service mail sorters, processors, & processing machine operators	No formal educational credential	Short-term on-the-job training	Decline	\$40,000 to \$59,999



OCCUPATION	ENTRY-LEVEL EDUCATION	ON-THE-JOB TRAINING	PROJECTED GROWTH RATE	2023 MEDIAN PAY
Postmasters & mail superintendents	High school diploma or equivalent	Moderate-term on-the-job training	Decline	\$80,000 or more
Postsecondary teachers, all other	Doctoral or professional degree	None	As fast as average	\$60,000 to \$79,999
Pourers & casters, metal	High school diploma or equivalent	Moderate-term on-the-job training	Decline	\$40,000 to \$59,999
Power distributors & dispatchers	High school diploma or equivalent	Long-term on-the-job training	Decline	\$80,000 or more
Power plant operators	High school diploma or equivalent	Long-term on-the-job training	Decline	\$80,000 or more
Precision instrument & equipment repairers, all other	High school diploma or equivalent	Long-term on-the-job training	Little or no change	\$60,000 to \$79,999
Prepress technicians & workers	Postsecondary nondegree award	None	Decline	\$40,000 to \$59,999
Preschool teachers, except special education	Associate's degree	None	As fast as average	\$30,000 to \$39,999
Pressers, textile, garment, & related materials	No formal educational credential	Short-term on-the-job training	Decline	\$30,000 to \$39,999
Print binding & finishing workers	High school diploma or equivalent	Moderate-term on-the-job training	Decline	\$30,000 to \$39,999
Printing press operators	High school diploma or equivalent	Moderate-term on-the-job training	Decline	\$40,000 to \$59,999
Private detectives & investigators	High school diploma or equivalent	Moderate-term on-the-job training	Faster than average	\$40,000 to \$59,999
Probation officers & correctional treatment specialists	Bachelor's degree	Moderate-term on-the-job training	As fast as average	\$60,000 to \$79,999
Procurement clerks	High school diploma or equivalent	Moderate-term on-the-job training	Decline	\$40,000 to \$59,999
Producers & directors	Bachelor's degree	None	Faster than average	\$80,000 or more
Production workers, all other	High school diploma or equivalent	Moderate-term on-the-job training	Little or no change	\$30,000 to \$39,999
Production, planning, & expediting clerks	High school diploma or equivalent	Moderate-term on-the-job training	As fast as average	\$40,000 to \$59,999
Project management specialists	Bachelor's degree	None	Faster than average	\$80,000 or more
Proofreaders & copy markers	Bachelor's degree	None	Decline	\$40,000 to \$59,999
Property appraisers & assessors	Bachelor's degree	Long-term on-the-job training	Faster than average	\$60,000 to \$79,999
Property, real estate, & community association managers	High school diploma or equivalent	Short-term on-the-job training	Faster than average	\$60,000 to \$79,999
Prosthodontists	Doctoral or professional degree	Internship/residency	Faster than average	\$80,000 or more
Protective service workers, all other	High school diploma or equivalent	Short-term on-the-job training	As fast as average	\$30,000 to \$39,999
Psychiatric aides	High school diploma or equivalent	Short-term on-the-job training	Faster than average	\$30,000 to \$39,999
Psychiatric technicians	Postsecondary nondegree award	Short-term on-the-job training	Much faster than average	\$30,000 to \$39,999
Psychiatrists	Doctoral or professional degree	Internship/residency	Faster than average	\$80,000 or more
Psychologists, all other	Master's degree	Internship/residency	Faster than average	\$80,000 or more
Psychology teachers, postsecondary	Doctoral or professional degree	None	Faster than average	\$80,000 or more
Public relations managers	Bachelor's degree	None	Faster than average	\$80,000 or more



OCCUPATION	ENTRY-LEVEL EDUCATION	ON-THE-JOB TRAINING	PROJECTED GROWTH RATE	2023 MEDIAN PAY
Public relations specialists	Bachelor's degree	None	Faster than average	\$60,000 to \$79,999
Public safety telecommunicators	High school diploma or equivalent	Moderate-term on-the-job training	As fast as average	\$40,000 to \$59,999
Pump operators, except wellhead pumpers	High school diploma or equivalent	Moderate-term on-the-job training	As fast as average	\$40,000 to \$59,999
Purchasing managers	Bachelor's degree	None	As fast as average	\$80,000 or more
Radiation therapists	Associate's degree	None	As fast as average	\$80,000 or more
Radio, cellular, & tower equipment installers & repairers	Associate's degree	Moderate-term on-the-job training	As fast as average	\$60,000 to \$79,999
Radiologic technologists & technicians	Associate's degree	None	Faster than average	\$60,000 to \$79,999
Radiologists	Doctoral or professional degree	Internship/residency	As fast as average	\$80,000 or more
Rail car repairers	High school diploma or equivalent	Long-term on-the-job training	As fast as average	\$60,000 to \$79,999
Rail transportation workers, all other	High school diploma or equivalent	Moderate-term on-the-job training	As fast as average	\$40,000 to \$59,999
Rail yard engineers, dinkey operators, & hostlers	High school diploma or equivalent	Moderate-term on-the-job training	As fast as average	\$40,000 to \$59,999
Rail-track laying & maintenance equipment operators	High school diploma or equivalent	Moderate-term on-the-job training	Little or no change	\$60,000 to \$79,999
Railroad brake, signal, & switch operators & locomotive firers	High school diploma or equivalent	Moderate-term on-the-job training	Little or no change	\$60,000 to \$79,999
Railroad conductors & yardmasters	High school diploma or equivalent	Moderate-term on-the-job training	Little or no change	\$60,000 to \$79,999
Real estate brokers	High school diploma or equivalent	None	As fast as average	\$60,000 to \$79,999
Real estate sales agents	High school diploma or equivalent	Moderate-term on-the-job training	As fast as average	\$40,000 to \$59,999
Receptionists & information clerks	High school diploma or equivalent	Short-term on-the-job training	Little or no change	\$30,000 to \$39,999
Recreation & fitness studies teachers, postsecondary	Doctoral or professional degree	None	As fast as average	\$60,000 to \$79,999
Recreation workers	High school diploma or equivalent	Short-term on-the-job training	Faster than average	\$30,000 to \$39,999
Recreational therapists	Bachelor's degree	None	As fast as average	\$40,000 to \$59,999
Recreational vehicle service technicians	High school diploma or equivalent	Long-term on-the-job training	Much faster than average	\$40,000 to \$59,999
Refractory materials repairers, except brickmasons	High school diploma or equivalent	Moderate-term on-the-job training	Decline	\$40,000 to \$59,999
Refuse & recyclable material collectors	No formal educational credential	Short-term on-the-job training	As fast as average	\$40,000 to \$59,999
Registered nurses	Bachelor's degree	None	Faster than average	\$80,000 or more
Rehabilitation counselors	Master's degree	None	As fast as average	\$40,000 to \$59,999
Reinforcing iron & rebar workers	High school diploma or equivalent	Apprenticeship	Little or no change	\$40,000 to \$59,999
Religious workers, all other	Bachelor's degree	None	Little or no change	\$30,000 to \$39,999
Reservation & transportation ticket agents & travel clerks	High school diploma or equivalent	Short-term on-the-job training	Little or no change	\$40,000 to \$59,999
Residential advisors	High school diploma or equivalent	Short-term on-the-job training	Faster than average	\$30,000 to \$39,999



OCCUPATION	ENTRY-LEVEL EDUCATION	ON-THE-JOB TRAINING	PROJECTED GROWTH RATE	2023 MEDIAN PAY
Respiratory therapists	Associate's degree	None	Much faster than average	\$60,000 to \$79,999
Retail salespersons	No formal educational credential	Short-term on-the-job training	Decline	\$30,000 to \$39,999
Riggers	High school diploma or equivalent	Moderate-term on-the-job training	Little or no change	\$40,000 to \$59,999
Rock splitters, quarry	No formal educational credential	Short-term on-the-job training	As fast as average	\$40,000 to \$59,999
Rolling machine setters, operators, & tenders, metal & plastic	High school diploma or equivalent	Moderate-term on-the-job training	Decline	\$40,000 to \$59,999
Roof bolters, mining	High school diploma or equivalent	Moderate-term on-the-job training	Decline	\$60,000 to \$79,999
Roofers	No formal educational credential	Moderate-term on-the-job training	As fast as average	\$40,000 to \$59,999
Rotary drill operators, oil & gas	No formal educational credential	Moderate-term on-the-job training	Little or no change	\$60,000 to \$79,999
Roustabouts, oil & gas	No formal educational credential	Moderate-term on-the-job training	As fast as average	\$40,000 to \$59,999
Sailors & marine oilers	No formal educational credential	Moderate-term on-the-job training	As fast as average	\$40,000 to \$59,999
Sales & related workers, all other	High school diploma or equivalent	None	As fast as average	\$40,000 to \$59,999
Sales engineers	Bachelor's degree	Moderate-term on-the-job training	Faster than average	\$80,000 or more
Sales managers	Bachelor's degree	None	As fast as average	\$80,000 or more
Sales representatives of services, except advertising, insurance, financial services, & travel	High school diploma or equivalent	Moderate-term on-the-job training	As fast as average	\$60,000 to \$79,999
Sales representatives, wholesale & manufacturing, except technical & scientific products	High school diploma or equivalent	Moderate-term on-the-job training	Little or no change	\$60,000 to \$79,999
Sales representatives, wholesale & manufacturing, technical & scientific products	Bachelor's degree	Moderate-term on-the-job training	As fast as average	\$80,000 or more
Sawing machine setters, operators, & tenders, wood	High school diploma or equivalent	Moderate-term on-the-job training	Little or no change	\$30,000 to \$39,999
School bus monitors	High school diploma or equivalent	Short-term on-the-job training	Decline	\$30,000 to \$39,999
School psychologists	Master's degree	Internship/residency	Little or no change	\$80,000 or more
Secondary school teachers, except special & career/technical education	Bachelor's degree	None	Little or no change	\$60,000 to \$79,999
Secretaries & administrative assistants, except legal, medical, & executive	High school diploma or equivalent	Short-term on-the-job training	Decline	\$40,000 to \$59,999
Securities, commodities, & financial services sales agents	Bachelor's degree	Moderate-term on-the-job training	Faster than average	\$60,000 to \$79,999
Security & fire alarm systems installers	High school diploma or equivalent	Moderate-term on-the-job training	As fast as average	\$40,000 to \$59,999
Security guards	High school diploma or equivalent	Short-term on-the-job training	Little or no change	\$30,000 to \$39,999
Self-enrichment teachers	High school diploma or equivalent	None	As fast as average	\$40,000 to \$59,999
Semiconductor processing technicians	High school diploma or equivalent	Moderate-term on-the-job training	Faster than average	\$40,000 to \$59,999
Separating, filtering, clarifying, precipitating, & still machine setters, operators, & tenders	High school diploma or equivalent	Moderate-term on-the-job training	As fast as average	\$40,000 to \$59,999
Septic tank servicers & sewer pipe cleaners	High school diploma or equivalent	Moderate-term on-the-job training	Faster than average	\$40,000 to \$59,999



OCCUPATION	ENTRY-LEVEL EDUCATION	ON-THE-JOB TRAINING	PROJECTED GROWTH RATE	2023 MEDIAN PAY
Service unit operators, oil & gas	No formal educational credential	Moderate-term on-the-job training	Little or no change	\$40,000 to \$59,999
Set & exhibit designers	Bachelor's degree	None	Faster than average	\$40,000 to \$59,999
Sewers, hand	No formal educational credential	Moderate-term on-the-job training	Decline	\$30,000 to \$39,999
Sewing machine operators	No formal educational credential	Short-term on-the-job training	Decline	\$30,000 to \$39,999
Shampooers	No formal educational credential	Short-term on-the-job training	Much faster than average	Less than \$30,000
Sheet metal workers	High school diploma or equivalent	Apprenticeship	Little or no change	\$40,000 to \$59,999
Ship engineers	Postsecondary nondegree award	None	Little or no change	\$80,000 or more
Shipping, receiving, & inventory clerks	High school diploma or equivalent	Short-term on-the-job training	Decline	\$30,000 to \$39,999
Shoe & leather workers & repairers	High school diploma or equivalent	Moderate-term on-the-job training	Decline	\$30,000 to \$39,999
Shoe machine operators & tenders	High school diploma or equivalent	Short-term on-the-job training	Decline	\$30,000 to \$39,999
Shuttle drivers & chauffeurs	No formal educational credential	Short-term on-the-job training	Faster than average	\$30,000 to \$39,999
Signal & track switch repairers	High school diploma or equivalent	Moderate-term on-the-job training	Little or no change	\$80,000 or more
Skincare specialists	Postsecondary nondegree award	None	Much faster than average	\$40,000 to \$59,999
Slaughterers & meat packers	No formal educational credential	Short-term on-the-job training	Little or no change	\$30,000 to \$39,999
Social & community service managers	Bachelor's degree	None	Much faster than average	\$60,000 to \$79,999
Social & human service assistants	High school diploma or equivalent	Short-term on-the-job training	Much faster than average	\$40,000 to \$59,999
Social science research assistants	Bachelor's degree	None	Faster than average	\$40,000 to \$59,999
Social sciences teachers, postsecondary, all other	Doctoral or professional degree	None	As fast as average	\$60,000 to \$79,999
Social scientists & related workers, all other	Bachelor's degree	None	As fast as average	\$80,000 or more
Social work teachers, postsecondary	Doctoral or professional degree	None	As fast as average	\$60,000 to \$79,999
Social workers, all other	Bachelor's degree	None	Faster than average	\$60,000 to \$79,999
Sociologists	Master's degree	None	Faster than average	\$80,000 or more
Sociology teachers, postsecondary	Doctoral or professional degree	None	As fast as average	\$80,000 or more
Software developers	Bachelor's degree	None	Much faster than average	\$80,000 or more
Software quality assurance analysts & testers	Bachelor's degree	None	Much faster than average	\$80,000 or more
Soil & plant scientists	Bachelor's degree	None	Faster than average	\$60,000 to \$79,999
Solar photovoltaic installers	High school diploma or equivalent	Moderate-term on-the-job training	Much faster than average	\$40,000 to \$59,999
Sound engineering technicians	Postsecondary nondegree award	Short-term on-the-job training	Little or no change	\$40,000 to \$59,999
Special education teachers, all other	Bachelor's degree	None	As fast as average	\$60,000 to \$79,999



OCCUPATION	ENTRY-LEVEL EDUCATION	ON-THE-JOB TRAINING	PROJECTED GROWTH RATE	2023 MEDIAN PAY
Special education teachers, kindergarten & elementary school	Bachelor's degree	None	Little or no change	\$60,000 to \$79,999
Special education teachers, middle school	Bachelor's degree	None	Little or no change	\$60,000 to \$79,999
Special education teachers, preschool	Bachelor's degree	None	As fast as average	\$60,000 to \$79,999
Special education teachers, secondary school	Bachelor's degree	None	Little or no change	\$60,000 to \$79,999
Special effects artists & animators	Bachelor's degree	None	Faster than average	\$80,000 or more
Speech-language pathologists	Master's degree	Internship/residency	Much faster than average	\$80,000 or more
Stationary engineers & boiler operators	High school diploma or equivalent	Long-term on-the-job training	As fast as average	\$60,000 to \$79,999
Statistical assistants	Bachelor's degree	None	Decline	\$40,000 to \$59,999
Statisticians	Master's degree	None	Much faster than average	\$80,000 or more
Stockers & order fillers	High school diploma or equivalent	Short-term on-the-job training	Faster than average	\$30,000 to \$39,999
Stonemasons	High school diploma or equivalent	Apprenticeship	Decline	\$40,000 to \$59,999
Structural iron & steel workers	High school diploma or equivalent	Apprenticeship	As fast as average	\$60,000 to \$79,999
Structural metal fabricators & fitters	High school diploma or equivalent	Moderate-term on-the-job training	Decline	\$40,000 to \$59,999
Substance abuse, behavioral disorder, & mental health counselors	Bachelor's degree	None	Much faster than average	\$40,000 to \$59,999
Substitute teachers, short-term	Bachelor's degree	None	As fast as average	\$30,000 to \$39,999
Subway & streetcar operators	High school diploma or equivalent	Moderate-term on-the-job training	As fast as average	\$80,000 or more
Surgeons, all other	Doctoral or professional degree	Internship/residency	Little or no change	\$80,000 or more
Surgical assistants	Postsecondary nondegree award	None	Faster than average	\$40,000 to \$59,999
Surgical technologists	Postsecondary nondegree award	None	Faster than average	\$60,000 to \$79,999
Survey researchers	Master's degree	None	Decline	\$60,000 to \$79,999
Surveying & mapping technicians	High school diploma or equivalent	Moderate-term on-the-job training	As fast as average	\$40,000 to \$59,999
Surveyors	Bachelor's degree	Internship/residency	Faster than average	\$60,000 to \$79,999
Switchboard operators, including answering service	High school diploma or equivalent	Short-term on-the-job training	Decline	\$30,000 to \$39,999
Tailors, dressmakers, & custom sewers	No formal educational credential	Moderate-term on-the-job training	Decline	\$30,000 to \$39,999
Tank car, truck, & ship loaders	No formal educational credential	Short-term on-the-job training	As fast as average	\$40,000 to \$59,999
Tapers	No formal educational credential	Moderate-term on-the-job training	Decline	\$60,000 to \$79,999
Tax examiners & collectors, & revenue agents	Bachelor's degree	Moderate-term on-the-job training	Little or no change	\$40,000 to \$59,999
Tax preparers	High school diploma or equivalent	Moderate-term on-the-job training	Little or no change	\$40,000 to \$59,999
Taxi drivers	No formal educational credential	Short-term on-the-job training	Much faster than average	\$30,000 to \$39,999
Teachers & instructors, all other	Bachelor's degree	None	As fast as average	\$60,000 to \$79,999



OCCUPATION	ENTRY-LEVEL EDUCATION	ON-THE-JOB TRAINING	PROJECTED GROWTH RATE	2023 MEDIAN PAY
Teaching assistants, except postsecondary	Some college, no degree	None	Little or no change	\$30,000 to \$39,999
Teaching assistants, postsecondary	Bachelor's degree	None	As fast as average	\$40,000 to \$59,999
Technical writers	Bachelor's degree	Short-term on-the-job training	Faster than average	\$80,000 or more
Telecommunications equipment installers & repairers, except line installers	Postsecondary nondegree award	Moderate-term on-the-job training	Faster than average	\$60,000 to \$79,999
Telecommunications line installers & repairers	High school diploma or equivalent	Long-term on-the-job training	Faster than average	\$60,000 to \$79,999
Telemarketers	No formal educational credential	Short-term on-the-job training	Decline	\$30,000 to \$39,999
Telephone operators	High school diploma or equivalent	Short-term on-the-job training	Decline	\$30,000 to \$39,999
Tellers	High school diploma or equivalent	Short-term on-the-job training	Decline	\$30,000 to \$39,999
Terrazzo workers & finishers	High school diploma or equivalent	Apprenticeship	Decline	\$40,000 to \$59,999
Textile bleaching & dyeing machine operators & tenders	High school diploma or equivalent	Short-term on-the-job training	Decline	\$30,000 to \$39,999
Textile cutting machine setters, operators, & tenders	High school diploma or equivalent	Moderate-term on-the-job training	Decline	\$30,000 to \$39,999
Textile knitting & weaving machine setters, operators, & tenders	High school diploma or equivalent	Short-term on-the-job training	Decline	\$30,000 to \$39,999
Textile winding, twisting, & drawing out machine setters, operators, & tenders	High school diploma or equivalent	Moderate-term on-the-job training	Decline	\$30,000 to \$39,999
Textile, apparel, & furnishings workers, all other	High school diploma or equivalent	Short-term on-the-job training	Decline	\$30,000 to \$39,999
Therapists, all other	Bachelor's degree	None	Much faster than average	\$60,000 to \$79,999
Tile & stone setters	No formal educational credential	Long-term on-the-job training	Faster than average	\$40,000 to \$59,999
Timing device assemblers & adjusters	High school diploma or equivalent	Moderate-term on-the-job training	Decline	\$40,000 to \$59,999
Tire builders	High school diploma or equivalent	Moderate-term on-the-job training	Decline	\$40,000 to \$59,999
Tire repairers & changers	High school diploma or equivalent	Short-term on-the-job training	Little or no change	\$30,000 to \$39,999
Title examiners, abstractors, & searchers	High school diploma or equivalent	Moderate-term on-the-job training	As fast as average	\$40,000 to \$59,999
Tool & die makers	Postsecondary nondegree award	Long-term on-the-job training	Decline	\$60,000 to \$79,999
Tool grinders, filers, & sharpeners	High school diploma or equivalent	Moderate-term on-the-job training	Decline	\$40,000 to \$59,999
Tour & travel guides	High school diploma or equivalent	Moderate-term on-the-job training	Faster than average	\$30,000 to \$39,999
Traffic technicians	High school diploma or equivalent	Moderate-term on-the-job training	As fast as average	\$40,000 to \$59,999
Training & development managers	Bachelor's degree	None	Faster than average	\$80,000 or more
Training & development specialists	Bachelor's degree	None	Faster than average	\$60,000 to \$79,999
Transit & railroad police	High school diploma or equivalent	Moderate-term on-the-job training	As fast as average	\$60,000 to \$79,999
Transportation inspectors	High school diploma or equivalent	Moderate-term on-the-job training	As fast as average	\$80,000 or more
Transportation security screeners	High school diploma or equivalent	Short-term on-the-job training	Little or no change	\$40,000 to \$59,999



OCCUPATION	ENTRY-LEVEL EDUCATION	ON-THE-JOB TRAINING	PROJECTED GROWTH RATE	2023 MEDIAN PAY
Transportation workers, all other	High school diploma or equivalent	Short-term on-the-job training	As fast as average	\$40,000 to \$59,999
Transportation, storage, & distribution managers	High school diploma or equivalent	None	Faster than average	\$80,000 or more
Travel agents	High school diploma or equivalent	Moderate-term on-the-job training	As fast as average	\$40,000 to \$59,999
Tree trimmers & pruners	High school diploma or equivalent	Short-term on-the-job training	As fast as average	\$40,000 to \$59,999
Tutors	Some college, no degree	None	As fast as average	\$30,000 to \$39,999
Umpires, referees, & other sports officials	High school diploma or equivalent	Moderate-term on-the-job training	Much faster than average	\$30,000 to \$39,999
Underground mining machine operators, all other	No formal educational credential	Moderate-term on-the-job training	Decline	\$60,000 to \$79,999
Upholsterers	High school diploma or equivalent	Moderate-term on-the-job training	Decline	\$40,000 to \$59,999
Urban & regional planners	Master's degree	None	As fast as average	\$80,000 or more
Ushers, lobby attendants, & ticket takers	No formal educational credential	Short-term on-the-job training	As fast as average	Less than \$30,000
Veterinarians	Doctoral or professional degree	None	Much faster than average	\$80,000 or more
Veterinary assistants & laboratory animal caretakers	High school diploma or equivalent	Short-term on-the-job training	Much faster than average	\$30,000 to \$39,999
Veterinary technologists & technicians	Associate's degree	None	Much faster than average	\$40,000 to \$59,999
Waiters & waitresses	No formal educational credential	Short-term on-the-job training	Decline	\$30,000 to \$39,999
Watch & clock repairers	High school diploma or equivalent	Long-term on-the-job training	Decline	\$40,000 to \$59,999
Water & wastewater treatment plant & system operators	High school diploma or equivalent	Long-term on-the-job training	Decline	\$40,000 to \$59,999
Web & digital interface designers	Bachelor's degree	None	Much faster than average	\$80,000 or more
Web developers	Bachelor's degree	None	Much faster than average	\$80,000 or more
Weighers, measurers, checkers, & samplers, recordkeeping	High school diploma or equivalent	Short-term on-the-job training	Decline	\$40,000 to \$59,999
Welders, cutters, solderers, & brazers	High school diploma or equivalent	Moderate-term on-the-job training	Little or no change	\$40,000 to \$59,999
Welding, soldering, & brazing machine setters, operators, & tenders	High school diploma or equivalent	Moderate-term on-the-job training	Decline	\$40,000 to \$59,999
Wellhead pumpers	High school diploma or equivalent	Moderate-term on-the-job training	Decline	\$60,000 to \$79,999
Wind turbine service technicians	Postsecondary nondegree award	Long-term on-the-job training	Much faster than average	\$60,000 to \$79,999
Woodworkers, all other	High school diploma or equivalent	Moderate-term on-the-job training	Decline	\$30,000 to \$39,999
Woodworking machine setters, operators, & tenders, except sawing	High school diploma or equivalent	Moderate-term on-the-job training	Little or no change	\$30,000 to \$39,999
Word processors & typists	High school diploma or equivalent	Short-term on-the-job training	Decline	\$40,000 to \$59,999
Writers & authors	Bachelor's degree	Long-term on-the-job training	As fast as average	\$60,000 to \$79,999
Zoologists & wildlife biologists	Bachelor's degree	None	As fast as average	\$60,000 to \$79,999

Source: <https://www.bls.gov/ooh/occupation-finder.htm> Last Modified Date: April 17, 2024

n/a = The annual wage is not available.



Glossary

This glossary contains the most important terms used in this publication.

Interest	An amount, usually a percentage, that you pay to the lender for use of funds.
Subsidized Federal Student Loans	Loans on which the government pays the interest while you are a student.
Loan Consolidation	A method of combining loans to gain a common interest rate and eliminated the need to pay multiple bills.
Grace Period	The time between when your status changes and when you must begin repaying a loan.
Prepayment Penalty	Charge for paying off a loan early; lenders must disclose penalties in the terms of a loan.
Income-driven Repayment Plans	Monthly repayments are based on income—people who make less pay less. For example, on some plans, the borrower pays 10% of discretionary income, or what is left after paying taxes and necessary bills, such as rent.
Graduated Repayment Plans	The monthly repayments increase over the life of the loan period.
Discharge of Loans	You are no longer obligated to pay a loan if it is discharged.
Forgiveness of Loans	When a loan is forgiven, you do not have to pay the remaining balance.
Deferment	A temporary delay in making payments, sometimes permitted by loan servicers due to hardship, such as the loss of a job.
Forbearance	A temporary halt or reduction in payments due to financial hardship or illness.



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Box Set: 978-8-89179-048-3



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Publishing

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