

Financial Ratings Series

WeissRatings
& Grey House Publishing

Financial Literacy Basics:
**Understanding the Cost of College,
Student Loans & How to Pay Them Back**

2019/20



GREY HOUSE PUBLISHING

Financial Literacy Basics: Understanding the Cost of College, Student Loans & How to Pay Them Back



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2019/20 Edition



GREY HOUSE PUBLISHING



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Welcome!

Grey House Publishing and Weiss Ratings are proud to announce the third 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 and for those who may need help handling their finances, volumes in this series outline, step-by-step, how to make the most of your money, which pitfalls to avoid, and what to watch out for, and give you the necessary tools to make sure you are fully equipped to manage your finances.

Volumes in this series take the guesswork out of financial planning—how to manage a checking account, how to stick to a budget, how to pay back student loans quickly—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**
- Understanding the **Cost of College, Student Loans** & How to Pay Them Back
- **Buying a Car** & Understanding **Auto Insurance**
- What to Know About **Checking Accounts**

Filled with valuable information alongside helpful worksheets and planners, these volumes are designed to point you in the right direction toward a solid financial future, and give you helpful guidance along the way.

Financial Literacy Basics: Understanding the Cost of College, Student Loans & How to Pay Them Back

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

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, look at employment prospects at the U.S. Department of Labor's *Occupation Outlook Handbook* (<https://www.bls.gov/ooh>), and talk to your school counselors to find out what recent graduates from your 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 average annual salary, based on the entry-level education required.

High School Diploma & On-the-Job Apprenticeship*

- Elevator Installers & Repairers: \$75,000 or more
- Electricians: \$55,000 to \$74,999
- Plumbers, Pipefitters & Steamfitters: \$35,000 to \$54,999

* 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: \$55,000 to \$74,999
- HVAC Technicians: \$35,000 to \$54,999

- Firefighters: \$35,000 to \$54,999
- License Practical Nurse (LPN): \$35,000 to \$54,999
- Automotive Mechanics: \$35,000 to \$54,999
- Emergency Medical Technicians: \$25,000 to \$34,999

Two-Year Associate's Degree

- Air Traffic Controllers: \$75,000 or more
- Dental Hygienists: \$55,000 to \$74,999
- Physical Therapy Assistants: \$55,000 to \$74,999
- Architectural & Civil Drafters: \$35,000 to \$54,999

Four-Year Bachelor's Degree

- Financial Manager: \$75,000 or more
- Registered Nurse (RN): \$55,000 to \$74,999
- Graphic Designer: \$35,000 to \$54,999
- Child, Family & Social Workers: \$35,000 to \$54,999



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, 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 2018/2019 school year¹:

- Private 4-Year Not-for-Profit Colleges & Universities: **\$35,830**
- Public 4-Year Colleges & Universities (Out-of-State): **\$26,290**
- Public 4-Year Colleges & Universities (In-State): **\$10,230**

- Public 2-Year Colleges & Universities (In-District): **\$3,660**
- Private For-Profit Colleges & Universities: **\$14,000**

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

- **Room & Board** ranges from \$8,660 to \$12,680 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: **\$48,510**
- Public 4-Year Colleges & Universities (Out-of-State): **\$37,430**
- Public 4-Year Colleges & Universities (In-State): **\$21,370**
- Public 2-Year Colleges & Universities (In-District): **\$12,320**
- Private For-Profit: **\$14,000** (includes cost of tuition only)

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

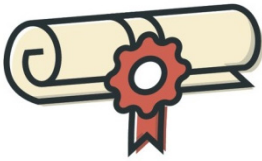
- **Books & Supplies** range from \$1,220 to \$1,420 per year

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



- **Transportation** ranges from \$1,030 to \$1,780 per year
- **Other Expenses** range from \$1,700 to \$2,410 per year

Since the costs can vary so greatly, you'll want to weigh your options carefully when choosing your career path and your school.



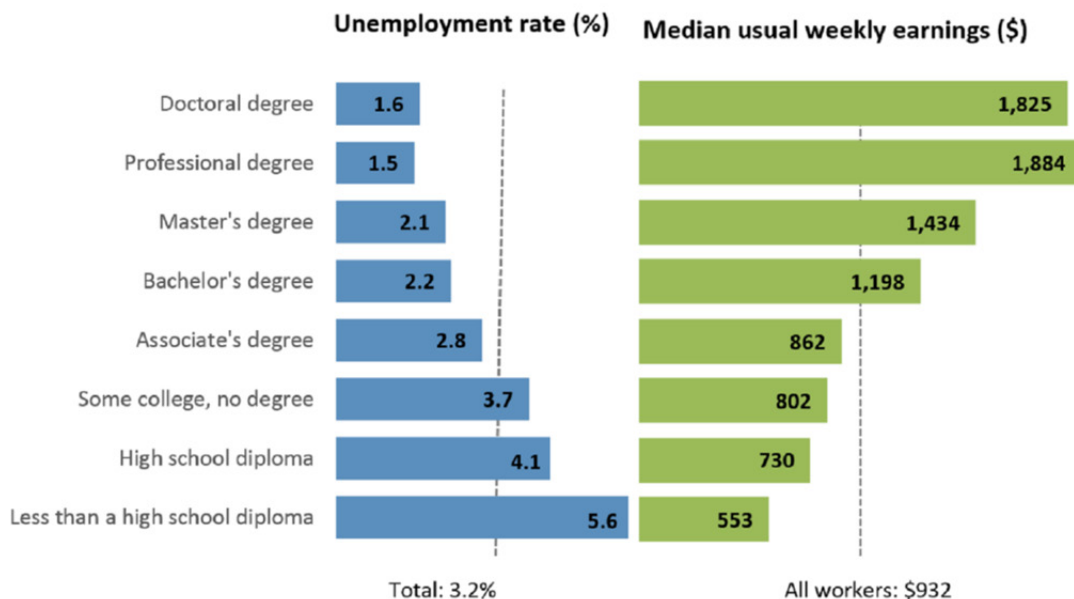
More Education Usually Means Higher Earnings

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: **\$3,625,440**
- Professional Degree: **\$3,818,880**
- Master's Degree: **\$2,914,080**
- Bachelor's Degree: **\$2,439,840**
- Associate's Degree: **\$1,738,880**
- Some College, No Degree: **\$1,609,920**
- High School Diploma: **\$1,480,960**
- Less than a High School Diploma: **\$1,081,600**

That means that someone with a Bachelor's degree will earn nearly \$960,000 more in their lifetime than someone with a high school diploma.

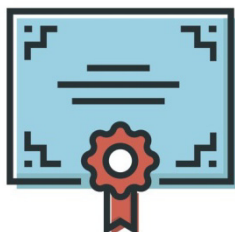
Unemployment rates and earnings by educational attainment, 2018



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.



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 array of schools available for higher education.

Options include:

- Four-Year Colleges & Universities
- Two-Year Colleges & Universities
- Vocational Schools
- Trade Schools
- Career Schools
- Online Schools
- Graduate Schools

Financial assistance programs and requirements can vary from school to school. Plus, not all colleges and career schools participate in the federal student aid programs. Always check with your school to find out what financial aid they offer is available 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.

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.

This estimator, called the **FAFSA4caster** is recommended for high school juniors, but even parents of younger students can use the FAFSA4caster to receive early estimates, create scenarios based on future earnings, and then establish college funding strategies. Adult students also can use FAFSA4caster to get an idea of what aid they might receive.

You can find the FAFSA4caster at <https://fafsa.ed.gov/FAFSA/app/f4cForm>

The FAFSA4caster 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

FAFSA4caster, even if you have to estimate or guess.

When you complete the FAFSA4caster, 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," FAFSA4caster 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.

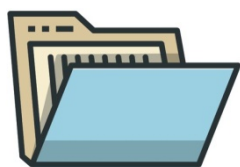


SCHOOL COSTS COMPARISON WORKSHEET

	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 total)			
B. NEED			
Total cost of attendance (write in 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 total)			
D. SUMMARY			
Total financial need (write in total from section B)			
Total financial aid (write in 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;
- **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 your education costs. Some lenders may charge fees, which could offset low interest rates and actually cost you more.

The Loan Discount Analyzer, at the following website, can help you compare various types of loan discounts:

(http://www.finaid.org/calculators/loan_discountanalyzer.phtml).



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.



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 Loans 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.





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.ed.gov/sa/fafsa>

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
- 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 a lot of 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.ed.gov/sa/fafsa/estimate>

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, does not claim the student as a dependent on their federal income tax returns, or even if the student is totally self-sufficient, the student's dependency status as it relates to financial aid does not change.

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

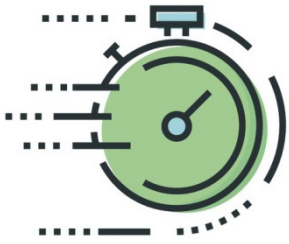


Processing Your FAFSA Application

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



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 2019–20 year, the application window is between Oct. 1, 2018, and June 30, 2020.
- Some federal student aid programs have limited funds, however, 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 fafsa.gov. 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. 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. In the aid offer, the school will tell you how to do this.



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), then borrowed money (federal student loans). See below:

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 the 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 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.ed.gov/sa/types/grants-scholarships/pell>

- **Federal Supplemental Educational Opportunity Grants (FSEOG):**
<https://studentaid.ed.gov/sa/types/grants-scholarships/fseog>
- **Teacher Education Assistance for College and Higher Education (TEACH) Grants:**
<https://studentaid.ed.gov/sa/types/grants-scholarships/teach>
- **Iraq and Afghanistan Service Grants:**
<https://studentaid.ed.gov/sa/types/grants-scholarships/iraq-afghanistan-service>
- **Federal Student Grant Programs** lists federal student grant programs with program details and award limits.
<https://studentaid.ed.gov/sa/sites/default/files/federal-grant-programs.pdf>

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





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. The free sources, below, offer information about scholarships:

- A high school or TRIO (Upward Bound, Talent Search, or Student Support Service) counselor
- U.S. Department of Labor's FREE scholarship search tool available at <https://www.careeronestop.org>

</toolkit/training/find-scholarships.aspx>

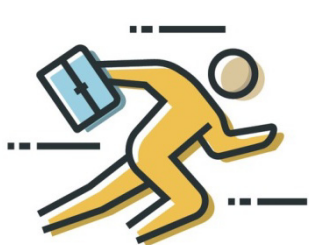
- State grant agency website at <https://www2.ed.gov/about/contacts/state/index.html>
- Your library's reference section
- Foundations, religious or community organizations, local businesses, or civic groups
- Organizations (including professional associations) related to your field of interest
- Ethnicity-based 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.

The Federal Work-Study Program emphasizes employment in civic

education and work related to your course of study whenever possible.

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.

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 proprietary school (i.e., a for-profit institution), 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.

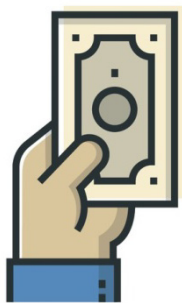
A Federal Work-Study job will earn you at least the current federal minimum wage. However, you may earn more depending on the type of work you do and the skills required for the position.



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.

Your school must pay you at least once a month. Your school must pay you directly unless you request that it deposits your pay directly to 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

Read and follow the directions in the aid offer or award letter. 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 mail it back to the school.

Accepting a loan listed in the 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. In most cases, your school must pay you at least once per term (semester, trimester, or quarter). Schools that don't use traditional terms such as semesters or quarters usually must pay you 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 there.
- 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. Similarly, 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, the college 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 credit to 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.



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, board, and other authorized charges. If there is money left over, the school will pay 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;
- 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 Education 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. Check out our list of free sources of financial aid information below.



"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
- the Federal Student Aid Information Center.

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** in it.

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;
- See if you qualify for loan forgiveness.
- 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 made 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.

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.
- 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.ed.gov/log-in> 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 StudentLoans.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 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 call to active military duty, may affect your grace period.

Direct subsidized loans, direct unsubsidized loans, subsidized federal Stafford loans, and unsubsidized federal Stafford 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. Loans may be transferred to new loan servicers, for example. You should be notified of any changes, but if not, contact the original provider.

You can visit <http://nslds.ed.gov> to check the status of your financial aid and <https://studentaid.ed.gov/sa/repay-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. Find contact information for your servicer through the Department of Education (<https://studentaid.ed.gov/sa/repay-loans/understand/servicers#my-servicer>).

★ 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 federally held loans made through the *William D. Ford Federal Direct Loan (Direct Loan) Program* and the *Federal Family Education Loan (FFEL) Program*.

CornerStone

1-800-663-1662

www.MyCornerStoneLoan.org

MOHELA

1-888-866-4352

www.mohela.com

FedLoan Servicing (PHEAA)

1-800-699-2908

www.myfedloan.org

Navient

1-800-722-1300

www.navient.com

Granite State – GSMR

1-888-556-0022

www.gsmr.org

Nelnet

1-888-486-4722

www.nelnet.com

Great Lakes Educational Loan Services, Inc.

1-800-236-4300

www.mygreatlakes.org

OSLA Servicing

1-866-264-9762

www.osla.org

HESC/Edfinancial

1-855-337-6884

www.edfinancial.com/DL





Student Loan Assistance from Employers

A few companies help employees pay off student loans; it's called the Student Loan Repayment Benefit. So far, only 4% of U.S. companies offer the perk, but 8% of companies with 40,000 employees or more have it.

For the most part, companies that recruit and seek to retain young workers are more likely to offer this benefit. 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.

See the next page for the growing list of companies offering the Student Loan Repayment Benefit.



Loan Consolidation

Some private lenders will let you consolidate your loans. This means the lender will pay off the student loans and you will repay the lender the principal and any interest. This may offer a number of advantages if you have private student loans. You may be able to lower your interest rate, and you can eliminate the chore of making monthly payments to several 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 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



EMPLOYERS OFFERING STUDENT LOAN ASSISTANCE

Company Name	Amount	Notes
Aetna	\$2,000/yr	Matching contribution of \$2,000/yr, up to \$10,000
BP3 Global	\$1,200/yr	
Chegg	\$1,000/yr	No limit on years
ChowNow	\$1,000/yr	Operates as a matching contribution
Common Bond	\$1,200/yr	\$1,200 per year until the loan is paid off
Connelly Partners	\$1,200/yr	\$1,000 signing bonus paid toward student loans, \$100 per month and an extra \$1,000 after five years
Fidelity	\$2,000/yr	\$2,000/yr for up to 5 years
First Republic Bank	Up to \$3,600/yr	\$100 per month in the first year, \$150 the second year and \$200 each year after that until the loan is paid off
Gradifi	\$3,000/yr	Paid as \$250/mo up to \$10,000
io	\$1,200/yr	
Kronos	\$500/yr	
LendEDU	\$2,400/yr	Paid as \$200/mo, with no cap
Martin Health Systems	\$2,000/yr	
Natixis Global Asset Management	\$10,000	\$1,000 per year and up to \$10,000 over 10 years
Nvidia	\$6,000/yr	Paid as \$500/mo, up to \$30,000
Penguin Random House	\$1,200/yr	\$1,200 per year and up to \$9,000 total
PowerTex Group	\$1,200/yr	Paid as \$100/mo for up to 6 years
Price Waterhouse Coopers (PwC)	\$1,200/yr	Paid as \$100/mo for up to 6 years
SoFi	\$2,400/yr	Paid as \$200/mo
Staples	\$1,200/yr	\$1,200 per year, up to \$3,600 total
Tuition.io	\$1,200/yr	Paid as \$100/mo
U.S. Government	\$10,000/yr	Up to \$10,000/yr for a maximum of \$60,000. Each department (DOJ, State, VA, SEC, DOD) maintains specific individual requirements

Source: <https://www.debt.org/students/student-loan-repayment-benefit/>



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.

REFINANCING LENDERS

Some banks and online lenders that refinance student loans:

- Citizens Bank
- College Ave. Student Loans
- Earnest
- iHelp Student Loans from Community Banks
- Massachusetts Educational Financing Authority (MEFA)
- Rhode Island Student Loan Authority (RISLA)
- CommonBond
- Darien Rowayton Bank (DRB)
- LendKey
- Purefy
- SoFi



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. If you have Federal Family Education Program (FFEL) loans, you may choose the Income-Based Repayment (IBR) Plan. If you consolidate your loans, including FFELs, 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 StudentLoans.gov. You may compare your payments using the Repayment Estimator at: <https://studentloans.gov/myDirectLoan/mobile/repayment/repaymentEstimator.action>.

Under income-driven repayment plans, monthly payment amounts are



determined by the plan you choose. Generally, these are:

- **REPAYE Plan:** 10 percent of your discretionary income.
- **PAYE Plan:** 10 percent of your discretionary income, but no more than the amount you would pay under the ten-year Standard Repayment Plan.
- **IBR Plan:** 10 percent 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 percent 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 percent 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.

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.

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, to pay your loan off more quickly as you earn more money.



REPAYING A \$30,000 LOAN

Undergraduate loan debt of \$30,000 in direct unsubsidized loans, 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)	\$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

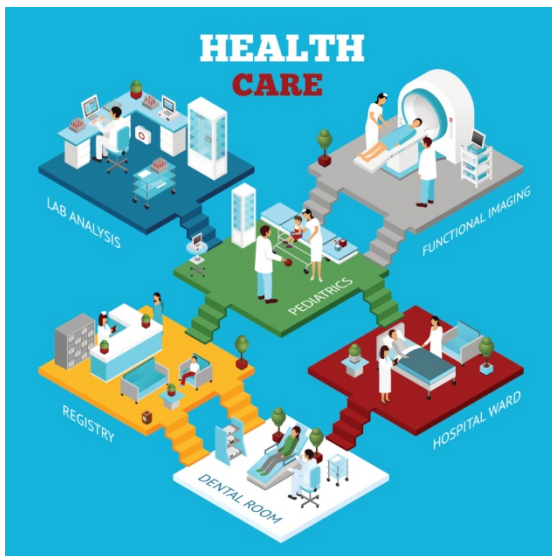
Some private lenders also offer a variety of payment plans, including income-based plans. Discuss your situation with the lender and find out if you can change your payment plan to best suit your needs, and what your options are if your financial situation changes.

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. The best idea is usually to pay debt off quickly. 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.



Medical & Healthcare Field



If you are studying to be a medical professional, you may be eligible for a health professions student loan. These loans are for future dentists, doctors, nurses, pharmacists, and veterinarians, for example. You can learn more from the US Department of Health and Human Services at: <https://www.hrsa.gov/loan-scholarships/loans/index.html>.



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. If you wish to apply for public service loan forgiveness for federal loans, you need to enroll in an income-driven repayment plan.

<https://studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation/public-service>

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

<https://nhsc.hrsa.gov/loanrepayment/> pays up to \$50,000 toward student loans for eligible employees working at approved sites, while medical or dental students may be eligible for the Students to Service Loan Repayment Program. Health professionals providing primary care may qualify for the State Loan Repayment Program.

If you are working as a nurse, you can apply for the Nurse Corps Loan



Repayment Program at <https://bhw.hrsa.gov/loansscholarships/nursecorps/lrp>.

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 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.

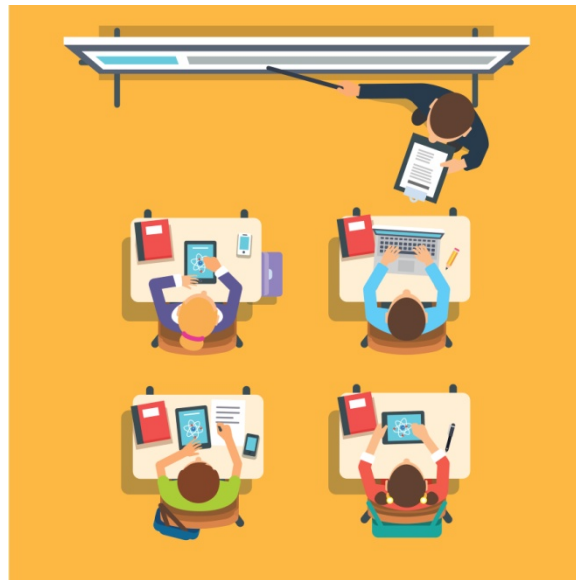
Loans from federal student loan programs other than the William D. Ford Federal Direct Loan Program may be eligible if you consolidate them. If you do so, your previous payments do not count toward the 120 qualifying payments.

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.ed.gov/sa/sites/.../public-service-application-for-forgiveness.pdf>) 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.



Teacher Loan Forgiveness

If you work for five full, consecutive academic years in some schools and agencies (since 2004), you may be eligible for forgiveness of up to \$17,500 on direct subsidized and unsubsidized loans and subsidized and unsubsidized Federal Stafford Loans. You must not be in default at any time, and teaching through AmeriCorps will not count. Qualifying schools are generally low-income schools—you can search the list of schools at:

<https://studentloans.gov/myDirectLoan/tcliDirectorySearch.action>

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://ifap.ed.gov/dpcletters/attachments/GEN1419AttachTeacherLoanForgivenessApp.pdf>) 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 US 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 percent of your Perkins loan for the first and second years of service, 20 percent for the third and fourth years, and 30 percent 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 complete a Teacher Education Assistance for College and Higher Education (TEACH) Grant service obligation. You must complete a discharge application, including appropriate documentation of your claim of disability, and send it to the Nelnet Total and Permanent Disability



Servicer. 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:
<https://www.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 actions by others. This includes a school falsely certifying you were eligible for the loan because you could benefit from training provided by the school; the school signed your name on an application or promissory note without your permission; the school authorized electronic funds transfer without your knowledge; someone stole your identity and falsely certified a loan; or you are disqualified from working in the job for which you trained because of age, criminal record, physical or mental condition, or another reason, although the school certified you were eligible.

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 US 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.ed.gov/sa/repay-loans/forgiveness-cancellation/borrower-defense>. You may be required to include transcripts to prove enrollment, correspondence with school officials, and materials 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 student loan debt. Each year, billions of dollars in grants go unused, so make sure you take the time to apply. The Free Application for Federal Student Aid (FAFSA) can be found here: <https://fafsa.ed.gov/>

Scholarships & Awards

Take the time to research and apply for scholarships, which do not need to be paid back. There may be scholarships or awards available from local community organizations, within 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

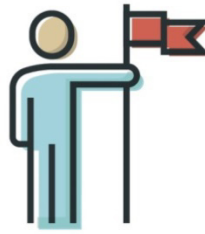
You could potentially save thousands over the course of your degree by attending a college in-state, choosing a school that has lower tuition costs, or pursuing a career path that has extra scholarships or awards.

Get College Credit in High School

You can reduce the number of classes you need to take in college by enrolling in Advanced Placement or International Baccalaureate 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:

<http://www.vba.va.gov/pubs/forms/VBA-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.benefits.va.gov/gibill/mgib_ad.asp

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 10, 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 after September 10, 2001; OR 30 continuous days after September 10, 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://gibill.custhelp.va.gov/> to

search Frequently Asked Questions or ask a question electronically, or call (888) 442-4551.



Tactics for Paying Off Loan Debt

Put together a budget that shows you how much you earn and 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. A budget calculator and other money management tools are available at: <https://www.360financialliteracy.org/Calculators>.

You may be able to make 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 amount you pay will be lower. 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:

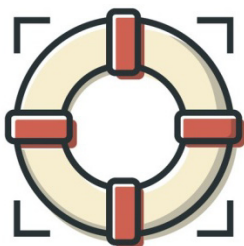
<http://www.finaid.org/calculators/loanconsolidation.phtml>

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: <http://www.finaid.org/calculators/prepayment.phtml> 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 such tax credits.



Emergency Measures

Contact your loan servicer immediately

if you are having financial problems. 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;
- 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 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 percent or more



of your total monthly gross income;

- you are seeking teacher loan forgiveness or repayment under the US 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 cable television 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 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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Banks and Consolidation Rates

	Variable Rates	Loan Types	Terms (in years)
College Ave	2.49% to 7.24%	Variable & Fixed	5 to 20
CommonBond	2.39% to 6.55%	Variable & Fixed	5, 7, 10, 15, 20
Earnest	2.43% to 7.21%	Variable & Fixed	5 to 20
Laurel Road	2.43% to 6.65%	Variable & Fixed	5, 10, 15, 20
LendKey	2.44% to 6.87%	Variable & Fixed	5, 7, 10, 15, 20
SoFi	2.41% to 8.20%	Variable & Fixed	5, 7, 10, 15, 20

This information is subject to change. Consult your loan provider for specific information about consolidation terms and rates.

Source: <https://studentloanhero.com/featured/5-banks-to-refinance-your-student-loans/>



Where to Find Financial Aid, Grants & Scholarships

Federal

US Department of Education, Federal Student Aid

Alabama

Alabama Commission on Higher Education

www.ache.alabama.gov/Content/Departments/StudentAsst/StudentAsst.aspx

Alaska

Alaska Commission on Postsecondary Education

http://acpe.alaska.gov/FINANCIAL_AID/Grants_Scholarships

Arizona

Arizona Commission for Postsecondary Education

<https://azgrants.az.gov/available-grants>

Arkansas

Arkansas Department of Higher Education

<http://scholarships.adhe.edu/>

California

California Student Aid Commission

<http://www.csac.ca.gov/doc.asp?id=33>

Colorado

Colorado Department of Higher Education

<http://highered.colorado.gov/Finance/FinancialAid/>

Connecticut

Connecticut Office of Higher Education

<http://www.ctohe.org/sfa/>



Delaware

Delaware Department of Education

<http://delawaregoestocollege.org/step-2-find-state-aid/>

District Columbia

DC Office of the State Superintendent of Education

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

Florida

Florida Department of Education, Office of Student Financial Assistance

<http://www.floridastudentfinancialaid.org/SSFAD/home/uamain.htm>

Georgia

Georgia Student Finance Commission

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

Hawaii

Hawaii State Department of Education

<http://www.hawaiipublicschools.org/TeachingAndLearning/CollegeAndCareerReadiness/ScholarshipsAndFinancialAid/Pages/home.aspx>

Idaho

Idaho State Board of Education

https://boardofed.idaho.gov/scholarship/scholarship_jump.asp

Illinois

Illinois Student Assistance Commission

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

Indiana

Indiana Commission for Higher Education

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

Iowa

Iowa College Student Aid Commission

<https://www.iowacollegeaid.gov/content/state-grants-scholarships>



Kansas

Kansas Board of Regents

http://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

<http://www.osfa.la.gov/index.jsp?SRC=/programs.htm>

Maine

Finance Authority of Maine

<http://www.famemaine.com/education/topics/paying-for-college/maine-grants-loan-programs/>

Maryland

Maryland Higher Education Commission

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

Massachusetts

Massachusetts Department of Higher Education

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

Michigan

Michigan Student Financial Services Bureau

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

Minnesota

Minnesota Office of Higher Education

<http://www.ohe.state.mn.us/mPg.cfm?pageID=888>

Mississippi

MS Institutions of Higher Learning

<http://riseupms.com/state-aid/>



Missouri

Missouri Department of Higher Education

<http://dhe.mo.gov/ppc/grants/>

Montana

Montana Higher Education Student Assistance Program

<http://www.reachhighermontana.org/>

Nebraska

Coordinating Commission for Postsecondary Education

<https://ccpe.nebraska.gov/nebraska-opportunity-grant-nog>

Nevada

Nevada State Treasurer

http://www.nevadatreasurer.gov/GGMS/GGMS_Home/

New Hampshire

New Hampshire Department of Education

<http://www.education.nh.gov/highered/>

New Jersey

New Jersey Higher Education Student Assistance Authority

<http://www.hesaa.org/Pages/NJGrantsHome.aspx>

New Mexico

New Mexico Higher Education Department

http://www.hed.state.nm.us/students/fa_quicklist.aspx

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/paying/schol/info_schol.jsp



North Dakota

North Dakota University System

<http://www.ndus.nodak.edu/students/paying-for-college/grants-scholarships/>

Ohio

Ohio Department of Higher Education

<https://www.ohiohighered.org/sgs>

Oklahoma

Oklahoma College Assistance Program

https://secure.okcollegestart.org/Financial_Aid_Planning/Scholarships/_default.aspx

Oregon

Oregon Higher Education Coordinating Commission

<https://oregonstudentaid.gov/pnp-get-financial-aid.aspx>

Pennsylvania

Pennsylvania Higher Education Assistance Agency

<http://www.pheaa.org/index.html>

Rhode Island

Rhode Island Higher Education Assistance Authority

<http://www.riheaa.org/sng/>

South Carolina

South Carolina Commission on Higher Education

<http://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

<http://www.tn.gov/collegepays/section/money-for-college>



Texas

Texas Higher Education Coordinating Board

<http://www.collegeforalltexans.com/apps/financialaid/tofa.cfm?Kind=GS>

Utah

Utah Governor's Office of Management & Budget

<http://governor.utah.gov/Budget/grants.html>

Vermont

Vermont Student Assistance Corporation

<http://www.vsac.org/>

Virginia

State Council of Higher Education for Virginia

<http://www.schev.edu/index/tuition-aid/financialaid/state-student-aid/undergraduate-financial-aid-programs>

Washington

Washington Student Achievement Council

<http://www.wsac.wa.gov/state-need-grant>

West Virginia

College Foundation of West Virginia

https://secure.cfww.com/Financial_Aid_Planning/Scholarships/Scholarships.aspx

Wisconsin

State of Wisconsin Higher Educational Aids Board

<http://heab.state.wi.us/programs.html>

Wyoming

Wyoming Department of Education

<https://edu.wyoming.gov/beyond-the-classroom/college-career/scholarships/hathaway/>



Federal Student Aid

Where to Apply for Income-Driven Repayment Plans and Direct Consolidation Loans

Apply for an Income Driven Repayment Plan

Visit <https://studentloans.gov/myDirectLoan/whatYouNeed.action?page=ibr>

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

Visit <https://studentloans.gov/myDirectLoan/whatYouNeed.action?page=ibr>

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



FAFSA®

FREE APPLICATION for FEDERAL STUDENT AID

July 1, 2019 – June 30, 2020

Federal Student Aid

An OFFICE of the U.S. DEPARTMENT of EDUCATION

PROUD SPONSOR of
the AMERICAN MIND®

Use this form to apply free for federal and state student grants, work-study, and loans.

Or apply free online at fafsa.gov.

Applying by the Deadlines

For federal aid, submit your application as early as possible, but no earlier than October 1, 2018. We must receive your application no later than June 30, 2020. Your college must have your correct, complete information by your last day of enrollment in the 2019-2020 school year.

For state or college aid, the deadline may be as early as October 2018. See the table to the right for state deadlines. You may also need to complete additional forms.

Check with your high school guidance counselor or a financial aid administrator at your college about state and college sources of student aid and deadlines.

If you are filing close to one of these deadlines, we recommend you file online at fafsa.gov. This is the fastest and easiest way to apply for aid.

Using Your Tax Return

We recommend that you complete and submit your FAFSA as soon as possible on or after October 1, 2018. The easiest way to complete or correct your FAFSA with accurate tax information is by using the IRS Data Retrieval Tool through fafsa.gov. In a few simple steps, most students and parents who filed a 2017 tax return can transfer their tax return information directly into their FAFSA.

If you (or your parents) have missed the 2017 tax filing deadline of April 2018, and still need to file a 2017 income tax return with the Internal Revenue Service (IRS), you should submit your FAFSA now using estimated tax information, and then you **must correct** that information **after you file** your return.

Note: Both parents or both the student and spouse may need to report income information on the FAFSA if they did not file a joint tax return for 2017. For assistance with answering the income information questions in this situation, call 1-800-4-FED-AID (1-800-433-3243).

Filling Out the FAFSA®

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

For help in filling out the FAFSA, go to StudentAid.gov/completefafsa or call 1-800-433-3243. TTY users (for the hearing impaired) may call 1-800-730-8913.

Fill the answer fields directly on your screen or print the form and complete it by hand. Your answers will be read electronically; therefore, if you complete the form by hand:

• use black ink and fill in circles completely:

Correct ☒ Incorrect ☐ ☒ ☐

• print clearly in CAPITAL letters and skip a box between words:

1 5 E L M S T

• report dollar amounts (such as \$12,356.41) like this:

\$ 1 2 3 5 6 no cents

Yellow is for student information and purple is for parent information.

Mailing Your FAFSA®

After you complete this application, make a copy of pages 3 through 8 for your records. Then mail the original of pages 3 through 8 to:

Federal Student Aid Programs, P.O. Box 7654, London, KY 40742-7654.

After your application is processed, you will receive a summary of your information in your *Student Aid Report* (SAR). If you provide an e-mail address, your SAR will be sent by e-mail within three to five days. If you do not provide an e-mail address, your SAR will be mailed to you within three weeks. If you would like to check the status of your FAFSA, go to fafsa.gov or call 1-800-433-3243.

Let's Get Started!

Now go to page 3 of the application form and begin filling it out. Refer to the notes on pages 9 and 10 as instructed.

Pay attention to any symbols listed after your state deadline.

States and territories not included in main listing below:

AL*, AS*, AZ*, CO*, FM*, GA*, GU*, HI*, IL*, KY*, MH*, MT*, NC*, ND*, NE*, NH*, NM*, OK*, PR*, PW*, RI*, SD*, UT*, VA*, VI*, VT*, WA*, WI* and WY*.

State Deadline

AK	Alaska Performance Scholarship – June 30, 2019 # \$ Alaska Education Grant ^ \$
AR	Academic Challenge – June 1, 2019 (date received) Workforce Grant * Higher Education Opportunity Grant – June 1, 2019 (date received)
CA	For many state financial aid programs – March 2, 2019 (date postmarked) + * For additional community college Cal Grants – September 2, 2019 (date postmarked) + * Contact the California Student Aid Commission or your financial aid administrator for more information.
CT	February 15, 2019 (date received) # *
DC	FAFSA completed by May 1, 2019 # For DCTAG, complete the DC OneApp and submit supporting documents by May 31, 2019. #
DE	April 15, 2019 (date received)
FL	May 15, 2019 (date processed)
IA	July 1, 2019 (date received) – Earlier priority deadlines may exist for certain programs. *
ID	Opportunity Grant – March 1, 2019 (date received) # *
IN	Frank O'Bannon Grant – April 15, 2019 (date received) 21st Century Scholarship – April 15, 2019 (date received) Adult Student Grant ^ \$ – New applicants must submit additional form. Workforce Ready Grant ^
KS	April 1, 2019 (date received) # *
LA	July 1, 2020 (July 1, 2019 recommended)
MA	May 1, 2019 (date received) #
MD	March 1, 2019 (date received)
ME	May 1, 2019 (date received)
MI	March 1, 2019 (date received)
MN	30 days after term starts (date received)
MO	February 1, 2019 # Applications accepted through April 1, 2019 (date received).
MP	April 30, 2019 (date received) # *
MS	MTAG and MESH Grants – September 15, 2019 (date received) * HELP Scholarship – March 31, 2019 (date received) *
NJ	2018-2019 Tuition Aid Grant recipients – April 15, 2019 (date received) All other applicants: - Fall and spring terms – September 15, 2019 (date received) - Spring term only – February 15, 2020 (date received)
NV	Nevada Promise Scholarship – April 1, 2019 * \$ Silver State Opportunity Grant ^ \$ All other aid * *
NY	June 30, 2020 (date received) *
OH	October 1, 2019 (date received)
OR	OSAC Private Scholarships – March 1, 2019 * Oregon Promise Grant – Contact state agency. * Oregon Opportunity Grant ^ \$
PA	All first-time applicants enrolled in a: community college; business/trade/technical school; hospital school of nursing; designated Pennsylvania Open-Admission institution; or non-transferable two-year program – August 1, 2019 (date received) All other applicants – May 1, 2019 (date received) *
SC	Tuition Grants – June 30, 2019 (date received) SC Commission on Higher Education Need-based Grants ^ \$
TN	State Grant – Prior-year recipients receive award if eligible and apply by February 1, 2019. All other awards made to neediest applicants. \$ Tennessee Promise – February 1, 2019 (date received) State Lottery – Fall term, September 1, 2019 (date received); spring and summer terms, February 1, 2020 (date received)
TX	Texas public colleges – January 15, 2019 # * ^ Texas private colleges * *
WV	PROMISE Scholarship – March 1, 2019. New applicants must submit additional form. Contact your financial aid administrator or state agency. WV Higher Education Grant Program – April 15, 2019

* Additional forms may be required.

^ As soon as possible after October 1, 2018.

* Check with your financial aid administrator.

For priority consideration, submit by date specified.

\$ Awards made until funds are depleted.

+ Applicants encouraged to obtain proof of mailing.

STATE AID DEADLINES

What is the FAFSA®?

Why fill out a FAFSA?

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

Why all the questions?

Most of the questions on the FAFSA are required to calculate your Expected Family Contribution (EFC). The EFC measures your family's financial strength and is used to determine your eligibility for federal student aid. Your state and the colleges you list may also use some of your responses. They will determine if you may be eligible for school or state aid, in addition to federal aid.

How do I find out what my Expected Family Contribution (EFC) is?

Your EFC will be listed on your *Student Aid Report* (SAR). Your SAR summarizes the information you submitted on your FAFSA. It is important to review your SAR 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 and your EFC, the financial aid office at your college will determine the amount of aid you will receive. The college will use your EFC 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 EFC. If you are eligible for a Federal Pell Grant, you may receive it from only one college for the same period of enrollment. If you or your family has unusual circumstances that should be taken into account, contact your college's financial aid office. Some examples of unusual circumstances are: unusual medical or dental expenses or a large change in income from 2017 to this year.

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 room and board (if provided by the college). Any remaining aid is paid to you for your other educational expenses.

How can I have more colleges receive my FAFSA information?

If you are completing a paper FAFSA, you can only list four colleges in the school code step. You may add more colleges by doing one of the following:

- After your FAFSA has been processed, go to *FAFSA on the Web* at **fafsa.gov**, log in to the site, and follow the instructions for correcting your FAFSA.
- Use the *Student Aid Report* (SAR), which you will receive after your FAFSA is processed. Your Data Release Number (DRN) verifies your identity and will be listed on the first page of your SAR. 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 he or she can add their school code to your FAFSA.

Note: Your FAFSA record can only list up to ten school codes. If there are ten school codes on your record, each new code will need to replace one of the school codes listed.

Where can I receive more information on student financial aid?

The best place for information about student financial 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 web site **StudentAid.gov**.
- For information by phone you can call our Federal Student Aid Information Center at 1-800-433-3243. TTY users (for the hearing impaired) may call 1-800-730-8913.
- 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.

Information on the Privacy Act and use of your Social Security Number

We use the information that you provide on this form to determine if you are eligible to receive federal student financial aid and the amount that you are eligible to receive. Sections 483 and 484 of the Higher Education Act of 1965, as amended, give us the authority to ask you and your parents these questions, and to collect the Social Security Numbers of you and your parents. We use your Social Security Number to verify your identity and retrieve your records, and we may request your Social Security Number again for those purposes.

State and institutional student financial aid programs may also use the information that you provide on this form to determine if you are eligible to receive state and institutional aid and the need that you have for such aid. Therefore, we will disclose the information that you provide on this form to each institution you list in questions 103a - 103h, state agencies in your state of legal residence and the state agencies of the states in which the colleges that you list in questions 103a - 103h are located.

If you are applying solely for federal aid, you must answer all of the following questions that apply to you: 1-9, 14-16, 18, 21-23, 26, 28-29, 32-37, 39-59, 61-68, 70, 73-86, 88-102, 104-105. If you do not answer these questions, you will not receive federal aid.

Without your consent, we may disclose information that you provide to entities under a published "routine use." Under such a routine use, we may disclose information to third parties that we have authorized to assist us in administering the above programs; to other federal agencies under computer matching programs, such as those with the Internal Revenue Service, Social Security Administration, Selective Service System, Department of Homeland Security, Department of Justice and Veterans Affairs; to your parents or spouse; and to members of Congress if you ask them to help you with student aid questions.

If the federal government, the U.S. Department of Education, or an employee of the U.S. Department of Education is involved in litigation, we may send information to the Department of Justice, or a court or adjudicative body, if the disclosure is related to financial aid and certain conditions are met. In addition, we may send your information to a foreign, federal, state, or local enforcement agency if the information that you submitted indicates a violation or potential violation of law, for which that agency has jurisdiction for investigation or prosecution. Finally, we may send information regarding a claim that is determined to be valid and overdue to a consumer reporting agency. This information includes identifiers from the record; the amount, status and history of the claim; and the program under which the claim arose.

State Certification

By submitting this application, you are giving your state financial aid agency permission to verify any statement on this form and to obtain income tax information for all persons required to report income on this form.

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. If you have comments or concerns regarding the status of your individual submission of this form, please contact the Federal Student Aid Information Center, P.O. Box 84, Washington, D.C. 20044 directly. [Note: Please do not return the completed form to this address.]

We may request additional information from you to process your application more efficiently. We will collect this additional information only as needed and on a voluntary basis.

July 1, 2019 – June 30, 2020

Federal Student Aid
An OFFICE of the U.S. DEPARTMENT of EDUCATION

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FAFSA®

FREE APPLICATION for FEDERAL STUDENT AID

Step One (Student): For questions 1-31, leave any questions that do not apply to you (the student) blank. OMB # 1845-0001

Your full name (**exactly as it appears on your Social Security card**) If your name has a suffix, such as Jr. or III, include a space between your last name and suffix.

1. Last name		2. First name		3. Middle initial	
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Your permanent mailing address

4. Number and street (include apt. number)																				
5. City (and country if not U.S.)											6. State			7. ZIP code						

8. Your Social Security Number See Notes page 9.	9. Your date of birth		10. Your telephone number	
	MONTH DAY YEAR		() -	

Your driver's license number and driver's license state (if you have one)

11. Driver's license number											12. Driver's license state		
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13. Your e-mail address. If you provide your e-mail address, we will communicate with you electronically. For example, when your FAFSA has been processed, you will be notified by e-mail. Your e-mail address will also be shared with your state and the colleges listed on your FAFSA to allow them to communicate with you. If you do not have an e-mail address, leave this field blank.

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14. Are you a U.S. citizen? Mark only one. See Notes page 9.	Yes, I am a U.S. citizen (U.S. national). Skip to question 16. <input type="radio"/> 1	15. Alien Registration Number
No, but I am an eligible noncitizen. Fill in question 15. <input type="radio"/> 2		
No, I am not a citizen or eligible noncitizen. Skip to question 16. <input type="radio"/> 3		

16. What is your marital status as of today? See Notes page 9.	I am single <input type="radio"/> 1	I am separated <input type="radio"/> 3	17. Month and year you were married, remarried, separated, divorced or widowed. See Notes page 9.
I am married/remarried <input type="radio"/> 2	I am divorced or widowed <input type="radio"/> 4		MONTH YEAR

18. What is your state of legal residence?	STATE	19. Did you become a legal resident of this state before January 1, 2014?	Yes <input type="radio"/> 1	20. If the answer to question 19 is "No," give month and year you became a legal resident of that state.
		No <input type="radio"/> 2		MONTH YEAR

21. Are you male or female? See Notes page 9.	Male <input type="radio"/> 1	22. If female, skip to question 23. Most male students must register with the Selective Service System to receive federal aid. If you are male, are age 18-25, and have not registered, fill in the circle and we will register you. See Notes page 9.	Register me <input type="radio"/> 1
	Female <input type="radio"/> 2		

23. Have you been convicted for the possession or sale of illegal drugs for an offense that occurred while you were receiving federal student aid (such as grants, work-study, or loans)? Answer "No" if you have never received federal student aid or if you have never had a drug conviction for an offense that occurred while receiving federal student aid. If you have a drug conviction for an offense that occurred while you were receiving federal student aid, answer "Yes," but complete and submit this application, and we will mail you a worksheet to help you determine if your conviction affects your eligibility for aid. If you are unsure how to answer this question, call 1-800-433-3243 for help.	No <input type="radio"/> 1
	Yes <input type="radio"/> 3

Some states and colleges offer aid based on the level of schooling your parents completed.

24. Highest school completed by Parent 1	Middle school/Jr. high <input type="radio"/> 1	High school <input type="radio"/> 2	College or beyond <input type="radio"/> 3	Other/unknown <input type="radio"/> 4
25. Highest school completed by Parent 2	Middle school/Jr. high <input type="radio"/> 1	High school <input type="radio"/> 2	College or beyond <input type="radio"/> 3	Other/unknown <input type="radio"/> 4

26. What will your high school completion status be when you begin college in the 2019-2020 school year?

High school diploma. Answer question 27. <input type="radio"/> 1	Homeschooled. Skip to question 28. <input type="radio"/> 3
General Educational Development (GED) certificate or state certificate. Skip to question 28. <input type="radio"/> 2	None of the above. Skip to question 28. <input type="radio"/> 4

27. What is the name of the high school where you received or will receive your high school diploma? Enter the complete high school name, and the city and state where the high school is located.

High School Name

High School City

STATE

28. Will you have your first bachelor's degree before you begin the 2019-2020 school year?

Yes ☐ 1 No ☐ 2

29. What will your college grade level be when you begin the 2019-2020 school year?

- Never attended college and 1st year undergraduate ☐ 0
- Attended college before and 1st year undergraduate ☐ 1
- 2nd year undergraduate/sophomore ☐ 2
- 3rd year undergraduate/junior ☐ 3
- 4th year undergraduate/senior ☐ 4
- 5th year/other undergraduate ☐ 5
- 1st year graduate/professional ☐ 6
- Continuing graduate/professional or beyond ☐ 7

30. What degree or certificate will you be working on when you begin the 2019-2020 school year?

- 1st bachelor's degree ☐ 1
- 2nd bachelor's degree ☐ 2
- Associate degree (occupational or technical program) ☐ 3
- Associate degree (general education or transfer program) ☐ 4
- Certificate or diploma (occupational, technical or education program of less than two years) ☐ 5
- Certificate or diploma (occupational, technical or education program of two or more years) ☐ 6
- Teaching credential (nondegree program) ☐ 7
- Graduate or professional degree ☐ 8
- Other/undecided ☐ 9

31. Are you interested in being considered for work-study?

Yes ☐ 1 No ☐ 2 Don't know ☐ 3

Step Two (Student): Answer questions 32–58 about yourself (the student). If you were never married, or are separated, divorced or widowed and are not remarried, answer only about yourself. If you are married or remarried as of today, include information about your spouse.

32. For 2017, have you (the student) completed your IRS income tax return or another tax return listed in question 33?

- I have already completed my return ☐ 1
- I will file but have not yet completed my return ☐ 2
- I'm not going to file. **Skip to question 39.** ☐ 3

33. What income tax return did you file or will you file for 2017?

- IRS 1040 ☐ 1
- IRS 1040A or 1040EZ ☐ 2
- A foreign tax return. **See Notes page 9.** ☐ 3
- A tax return with Puerto Rico, another U.S. territory, or Freely Associated State. **See Notes page 9.** ☐ 4

34. For 2017, what is or will be your tax filing status according to your tax return?

- Single ☐ 1
- Head of household ☐ 4
- Married—filed joint return ☐ 2
- Married—filed separate return ☐ 3
- Qualifying widow(er) ☐ 5
- Don't know ☐ 6

35. If you have filed or will file a 1040, were you eligible to file a 1040A or 1040EZ?
See Notes page 9.

Yes ☐ 1 No ☐ 2 Don't know ☐ 3

For questions 36–45, if the answer is zero or the question does not apply to you, enter 0. Report whole dollar amounts with no cents.

36. What was your (and spouse's) adjusted gross income for 2017? Adjusted gross income is on IRS Form 1040—line 37; 1040A—line 21; or 1040EZ—line 4.

\$

37. Enter your (and spouse's) income tax for 2017. Income tax amount is on IRS Form 1040—line 56 minus line 46; 1040A—line 28 minus line 36; or 1040EZ—line 10.

\$

38. Enter your (and spouse's) exemptions for 2017. Exemptions are on IRS Form 1040—line 6d or Form 1040A—line 6d. For Form 1040EZ, **see Notes page 9.**

Questions 39 and 40 ask about earnings (wages, salaries, tips, etc.) in 2017. Answer the questions whether or not a tax return was filed. This information may be on the W-2 forms or on the tax return selected in question 33: IRS Form 1040—lines 7 + 12 + 18 + Box 14 (Code A) of IRS Schedule K-1 (Form 1065); 1040A—line 7; or 1040EZ—line 1. If any individual earning item is negative, do not include that item in your calculation.

39. How much did you earn from working in 2017?

\$

40. How much did your spouse earn from working in 2017?

\$

41. As of today, what is your (and spouse's) total current balance of cash, savings, and checking accounts? **Don't include** student financial aid.

\$

42. As of today, what is the net worth of your (and spouse's) investments, including real estate? **Don't include** the home you live in. **See Notes page 9.**

\$

43. As of today, what is the net worth of your (and spouse's) current businesses and/or investment farms? **Don't include** a family farm or family business with 100 or fewer full-time or full-time equivalent employees. **See Notes page 9.**

\$

44. Student's 2017 Additional Financial Information (Enter the combined amounts for you and your spouse.)

- a. Education credits (American Opportunity Tax Credit and Lifetime Learning Tax Credit) from IRS Form 1040—line 50 or 1040A—line 33. \$
- b. Child support paid because of divorce or separation or as a result of a legal requirement. **Don't include** support for children in your household, as reported in question 95. \$
- c. Taxable earnings from need-based employment programs, such as Federal Work-Study and need-based employment portions of fellowships and assistantships. \$
- d. 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. \$
- e. Combat pay or special combat pay. Only enter the amount that was taxable and included in your adjusted gross income. **Don't include** untaxed combat pay. \$
- f. Earnings from work under a cooperative education program offered by a college. \$

45. Student's 2017 Untaxed Income (Enter the combined amounts for you and your spouse.)

- a. Payments to tax-deferred pension and retirement savings plans (paid directly or withheld from earnings), including, but not limited to, amounts reported on the W-2 forms in Boxes 12a through 12d, codes D, E, F, G, H and S. **Don't include** amounts reported in code DD (employer contributions toward employee health benefits). \$
- b. IRA deductions and payments to self-employed SEP, SIMPLE, Keogh and other qualified plans from IRS Form 1040—line 28 + line 32 or 1040A—line 17. \$
- c. Child support received for any of your children. **Don't include** foster care or adoption payments. \$
- d. Tax exempt interest income from IRS Form 1040—line 8b or 1040A—line 8b. \$
- e. Untaxed portions of IRA distributions from IRS Form 1040—lines (15a minus 15b) or 1040A—lines (11a minus 11b). **Exclude rollovers**. If negative, enter a zero here. \$
- f. Untaxed portions of pensions from IRS Form 1040—lines (16a minus 16b) or 1040A—lines (12a minus 12b). **Exclude rollovers**. If negative, enter a zero here. \$
- g. Housing, food and other living allowances paid to members of the military, clergy and others (including cash payments and cash value of benefits). **Don't include** the value of on-base military housing or the value of a basic military allowance for housing. \$
- h. Veterans noneducation benefits, such as Disability, Death Pension, or Dependency & Indemnity Compensation (DIC) and/or VA Educational Work-Study allowances. \$
- i. Other untaxed income not reported in items 45a through 45h, such as workers' compensation, disability benefits, etc. Also include the untaxed portions of health savings accounts from IRS Form 1040—line 25. **Don't include** extended foster care benefits, student aid, earned income credit, additional child tax credit, welfare payments, untaxed Social Security benefits, Supplemental Security Income, Workforce Innovation and Opportunity Act educational benefits, on-base military housing or a military housing allowance, combat pay, benefits from flexible spending arrangements (e.g., cafeteria plans), foreign income exclusion or credit for federal tax on special fuels. \$
- j. Money received, or paid on your behalf (e.g., bills), not reported elsewhere on this form. This includes money that you received from a parent or other person whose financial information is not reported on this form and that is not part of a legal child support agreement. **See Notes page 9.** \$

Step Three (Student): Answer the questions in this step to determine if you will need to provide parental information. Once you answer **"Yes" to any** of the questions in this step, skip Step Four and go to Step Five on page 8.

46. Were you born before January 1, 1996? Yes ☐ 1 No ☐ 2
47. As of today, are you married? (Also answer "Yes" if you are separated but not divorced.) Yes ☐ 1 No ☐ 2
48. At the beginning of the 2019-2020 school year, will you be working on a master's or doctorate program (such as an MA, MBA, MD, JD, PhD, EdD, graduate certificate, etc.)? Yes ☐ 1 No ☐ 2
49. Are you currently serving on active duty in the U.S. Armed Forces for purposes other than training? **See Notes page 9.** Yes ☐ 1 No ☐ 2
50. Are you a veteran of the U.S. Armed Forces? **See Notes page 9.** Yes ☐ 1 No ☐ 2
51. Do you now have or will you have children who will receive more than half of their support from you between July 1, 2019 and June 30, 2020? Yes ☐ 1 No ☐ 2
52. Do you have dependents (other than your children or spouse) who live with you and who receive more than half of their support from you, now and through June 30, 2020? Yes ☐ 1 No ☐ 2
53. At any time since you turned age 13, were both your parents deceased, were you in foster care or were you a dependent or ward of the court? **See Notes page 10.** Yes ☐ 1 No ☐ 2
54. As determined by a court in your state of legal residence, are you or were you an emancipated minor? **See Notes page 10.** ... Yes ☐ 1 No ☐ 2
55. Does someone other than your parent or stepparent have legal guardianship of you, as determined by a court in your state of legal residence? **See Notes page 10.** Yes ☐ 1 No ☐ 2
56. At any time on or after July 1, 2018, did your high school or school district homeless liaison determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless? **See Notes page 10.** Yes ☐ 1 No ☐ 2
57. At any time on or after July 1, 2018, did the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless? **See Notes page 10.** Yes ☐ 1 No ☐ 2
58. At any time on or after July 1, 2018, did the director of a runaway or homeless youth basic center or transitional living program determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless? **See Notes page 10.** Yes ☐ 1 No ☐ 2

Step Four (Parent): Complete this step if you (the student) answered “No” to all questions in Step Three.

Answer all the questions in Step Four even if you do not live with your legal parents (biological, adoptive, 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 you. If your legal parents are married to each other, or are not married to each other and **live together**, answer the questions about both of them. If your parent was never married or is remarried, divorced, separated or widowed, **see [StudentAid.gov/fafsa-parent](https://studentaid.gov/fafsa-parent)** and/or **Notes page 10** for additional instructions.

59. As of today, what is the marital status of your parents?

Never married..... ☐ 2

Unmarried and both legal parents living together..... ☐ 5

Married or remarried..... ☐ 1

Divorced or separated..... ☐ 3

Widowed..... ☐ 4

60. Month and year they were married, remarried, separated, divorced or widowed.

MONTH

YEAR

What are the Social Security Numbers, names and dates of birth of the parents reporting information on this form?
If your parent does not have a Social Security Number, you must enter 000-00-0000. If the name includes a suffix, such as Jr. or III, include a space between the last name and suffix. Enter two digits for each day and month (e.g., for May 31, enter 05 31).

Questions 61-64 are for Parent 1 (father/mother/stepparent)

61. SOCIAL SECURITY NUMBER <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	62. LAST NAME, AND <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/>	63. FIRST INITIAL <input type="text"/>	64. DATE OF BIRTH <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
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Questions 65-68 are for Parent 2 (father/mother/stepparent)

65. SOCIAL SECURITY NUMBER <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	66. LAST NAME, AND <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/>	67. FIRST INITIAL <input type="text"/>	68. DATE OF BIRTH <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
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[illegible]

<p>70. What is your parents' state of legal residence?</p>	<p>STATE</p> <table border="1" style="width: 40px; height: 40px; margin: 0 auto;"> <tr> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> </tr> </table>			<p>71. Did your parents become legal residents of this state before January 1, 2014?</p>	<p>Yes <input type="radio"/> 1</p> <p>No <input type="radio"/> 2</p>	<p>72. If the answer to question 71 is "No," give the month and year legal residency began for the parent who has lived in the state the longest.</p>	<p>MONTH</p> <table border="1" style="width: 40px; height: 40px; margin: 0 auto;"> <tr> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> </tr> </table>			<p>YEAR</p> <table border="1" style="width: 80px; height: 40px; margin: 0 auto;"> <tr> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> </tr> </table>				

73. How many people are in your parents' household?
 Include:

- yourself, even if you don't live with your parents,
- your parents,
- your parents' other children (even if they do not live with your parents) if (a) your parents will provide more than half of their support between July 1, 2019 and June 30, 2020, or (b) the children could answer "No" to every question in Step Three on page 5 of this form, and
- other people if they now live with your parents, your parents provide more than half of their support and your parents will continue to provide more than half of their support between July 1, 2019 and June 30, 2020.

74. How many people in your parents' household (from question 73) will be college students between July 1, 2019 and June 30, 2020? Always count yourself as a college student. Do not include your parents. Do not include siblings who are in U.S. military service academies. You may include others only if they will attend, at least half-time in 2019-2020, a program that leads to a college degree or certificate.

At any time during 2017 or 2018, did you, your parents, or anyone in your parents' household (from question 73) receive benefits from any of the federal programs listed? Mark all that apply. 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. If you, your parents, or anyone in your household receives any of these benefits after filing the FAFSA but before December 31, 2018, you must update your response by logging in to **fafsa.gov** and selecting "Make FAFSA Corrections."

75. Medicaid or Supplemental Security Income (SSI) <input type="radio"/>	76. Supplemental Nutrition Assistance Program (SNAP) <input type="radio"/>	77. Free or Reduced Price School Lunch <input type="radio"/>	78. Temporary Assistance for Needy Families (TANF) <input type="radio"/>	79. Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) <input type="radio"/>
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If your answer to question 59 was "Unmarried and both legal parents living together," contact 1-800-433-3243 for assistance with answering questions 80-94.

<p>80. For 2017, have your parents completed their IRS income tax return or another tax return listed in question 81?</p> <p>My parents have already completed their return. <input type="radio"/> 1</p> <p>My parents will file but have not yet completed their return. <input type="radio"/> 2</p> <p>My parents are not going to file. Skip to question 88. <input type="radio"/> 3</p>	<p>81. What income tax return did your parents file or will they file for 2017?</p> <p>IRS 1040 <input type="radio"/> 1</p> <p>IRS 1040A or 1040EZ <input type="radio"/> 2</p> <p>A foreign tax return. See Notes page 9. <input type="radio"/> 3</p> <p>A tax return with Puerto Rico, another U.S. territory or Freely Associated State. See Notes page 9. <input type="radio"/> 4</p>	<p>82. For 2017, what is or will be your parents' tax filing status according to their tax return?</p> <p>Single <input type="radio"/> 1</p> <p>Head of household. <input type="radio"/> 4</p> <p>Married—filed joint return <input type="radio"/> 2</p> <p>Married—filed separate return <input type="radio"/> 3</p> <p>Qualifying widow(er). <input type="radio"/> 5</p> <p>Don't know <input type="radio"/> 6</p>
<p>83. If your parents have filed or will file a 1040, were they eligible to file a 1040A or 1040EZ? See Notes page 9.</p>	<p>Yes <input type="radio"/> 1</p> <p>No <input type="radio"/> 2</p> <p>Don't know <input type="radio"/> 3</p>	<p>84. As of today, is either of your parents a dislocated worker? See Notes page 10.</p> <p>Yes <input type="radio"/> 1</p> <p>No <input type="radio"/> 2</p> <p>Don't know <input type="radio"/> 3</p>

For questions 85–94, if the answer is zero or the question does not apply, enter 0. Report whole dollar amounts with no cents.

85. What was your parents' adjusted gross income for 2017? Adjusted gross income is on IRS Form 1040—line 37; 1040A—line 21; or 1040EZ—line 4.	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
86. Enter your parents' income tax for 2017. Income tax amount is on IRS Form 1040—line 56 minus line 46; 1040A—line 28 minus line 36; or 1040EZ—line 10.	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
87. Enter your parents' exemptions for 2017. Exemptions are on IRS Form 1040—line 6d or on Form 1040A—line 6d. For Form 1040EZ, see Notes page 9.		<input type="text"/>	<input type="text"/>							

Questions 88 and 89 ask about earnings (wages, salaries, tips, etc.) in 2017. Answer the questions whether or not a tax return was filed. This information may be on the W-2 forms or on the tax return selected in question 81: IRS Form 1040—lines 7 + 12 + 18 + Box 14 (Code A) of IRS Schedule K-1 (Form 1065); 1040A—line 7; or 1040EZ—line 1. If any individual earning item is negative, do not include that item in your calculation. Report the information for the parent listed in questions 61–64 in question 88 and the information for the parent listed in questions 65–68 in question 89.

88. How much did Parent 1 (father/mother/stepparent) earn from working in 2017?	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
89. How much did Parent 2 (father/mother/stepparent) earn from working in 2017?	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

90. As of today, what is your parents' total current balance of cash, savings, and checking accounts? Don't include student financial aid.	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
91. As of today, what is the net worth of your parents' investments, including real estate? Don't include the home in which your parents live. See Notes page 9.	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
92. As of today, what is the net worth of your parents' current businesses and/or investment farms? Don't include a family farm or family business with 100 or fewer full-time or full-time equivalent employees. See Notes page 9.	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

93. Parents' 2017 Additional Financial Information (Enter the amounts for your parent[s].)

a. Education credits (American Opportunity Tax Credit and Lifetime Learning Tax Credit) from IRS Form 1040—line 50 or 1040A—line 33.	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
b. Child support paid because of divorce or separation or as a result of a legal requirement. Don't include support for children in your parents' household, as reported in question 73.	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
c. Your parents' taxable earnings from need-based employment programs, such as Federal Work-Study and need-based employment portions of fellowships and assistantships.	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
d. Your parents' 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.	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
e. Combat pay or special combat pay. Only enter the amount that was taxable and included in your parents' adjusted gross income. Don't include untaxed combat pay.	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
f. Earnings from work under a cooperative education program offered by a college.	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

94. Parents' 2017 Untaxed Income (Enter the amounts for your parent[s].)

a. Payments to tax-deferred pension and retirement savings plans (paid directly or withheld from earnings), including, but not limited to, amounts reported on the W-2 forms in Boxes 12a through 12d, codes D, E, F, G, H and S. Don't include amounts reported in code DD (employer contributions toward employee health benefits).	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
b. IRA deductions and payments to self-employed SEP, SIMPLE, Keogh and other qualified plans from IRS Form 1040—line 28 + line 32 or 1040A—line 17.	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
c. Child support received for any of your parents' children. Don't include foster care or adoption payments.	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
d. Tax exempt interest income from IRS Form 1040—line 8b or 1040A—line 8b.	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
e. Untaxed portions of IRA distributions from IRS Form 1040—lines (15a minus 15b) or 1040A—lines (11a minus 11b). Exclude rollovers. If negative, enter a zero here.	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
f. Untaxed portions of pensions from IRS Form 1040—lines (16a minus 16b) or 1040A—lines (12a minus 12b). Exclude rollovers. If negative, enter a zero here.	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
g. Housing, food and other living allowances paid to members of the military, clergy and others (including cash payments and cash value of benefits). Don't include the value of on-base military housing or the value of a basic military allowance for housing.	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
h. Veterans noneducation benefits, such as Disability, Death Pension, or Dependency & Indemnity Compensation (DIC) and/or VA Educational Work-Study allowances.	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
i. Other untaxed income not reported in items 94a through 94h, such as workers' compensation, disability benefits, etc. Also include the untaxed portions of health savings accounts from IRS Form 1040—line 25. Don't include extended foster care benefits, student aid, earned income credit, additional child tax credit, welfare payments, untaxed Social Security benefits, Supplemental Security Income, Workforce Innovation and Opportunity Act educational benefits, on-base military housing or a military housing allowance, combat pay, benefits from flexible spending arrangements (e.g., cafeteria plans), foreign income exclusion or credit for federal tax on special fuels.	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Notes for question 8 (page 3)

Enter your Social Security Number (SSN) as it appears on your Social Security card. If you are a resident of the Freely Associated States (i.e., the Republic of Palau, the Republic of the Marshall Islands, or the Federated States of Micronesia) and were issued an identification number beginning with “666” when submitting a FAFSA previously, enter that number here. If you are a first-time applicant from the Freely Associated States, enter “666” in the first three boxes of the SSN field and leave the remaining six positions blank and we will create an identification number to be used for federal student aid purposes.

Notes for questions 14 and 15 (page 3)

If you are an eligible noncitizen, write in your eight- or nine-digit Alien Registration 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 “No, I am not a citizen or 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 because you may be eligible for state or college aid.

Notes for questions 16 and 17 (page 3)

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

Notes for questions 21 and 22 (page 3)

To be eligible for federal student aid, male citizens and male immigrants residing in the U.S. aged 18 through 25 are required to register with the Selective Service System, with limited exceptions. The Selective Service System and the registration requirement applies to any person assigned the sex of male at birth (see www.sss.gov/Registration-Info/Who-Registration). The Selective Service System and the registration requirement for males preserves America’s ability to provide resources in an emergency to the U.S. Armed Forces. For more information about the Selective Service System, visit sss.gov. Forms are available at your local U.S. Post Office.

Notes for questions 33 (page 4)

and 81 (page 6)

If you filed or will file a foreign tax return, a tax return with Puerto Rico, another U.S. territory (e.g., Guam, American Samoa, the U.S. Virgin Islands, Swain’s Island or the Northern Marianas Islands) or one of the Freely Associated States, use the information from that return to fill out this form. If you filed a foreign return, convert all monetary units to U.S. dollars, using the published exchange rate in effect for the date nearest to today’s date. To view the daily exchange rates, go to federalreserve.gov/releases/h10/current.

Notes for questions 35 (page 4)

and 83 (page 6)

In general, a person is eligible to file a 1040A or 1040EZ if he or she makes less than \$100,000, does not itemize deductions, does not receive income from his or her own business or farm and does not receive alimony. A person is not eligible to file a 1040A or 1040EZ if he or she makes \$100,000 or more, itemizes deductions, receives income from his or her own business or farm, is self-employed, receives alimony or is required to file Schedule D for capital gains. If you filed a 1040 only to claim the American Opportunity Tax Credit or Lifetime Learning Tax Credit, and you would have otherwise been eligible to file a 1040A or 1040EZ, answer “Yes” to this question. If you filed a 1040 and were not required to file a tax return, answer “Yes” to this question.

Notes for questions 38 (page 4)

and 87 (page 7) — Notes for those who filed a 1040EZ

On the 1040EZ, if a person didn’t check either box on line 5, enter 01 if he or she is single or has never been married, or 02 if he or she is married. If a person checked either the “you” or “spouse” box on line 5, use 1040EZ worksheet line F to determine the number of exemptions (\$4,050 equals one exemption).

Notes for questions 42 and 43 (page 4), 45j (page 5), and 91 and 92 (page 7)

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 educational benefits or education savings accounts (e.g., Coverdell savings accounts, 529 college savings plans and the refund value of 529 prepaid tuition plans). For a student who does not report parental information, the accounts owned by the student (and/or the student’s spouse) are reported as student investments in question 42. For a student who must report parental information, the accounts are reported as parental investments in question 91, including all accounts owned by the student and all accounts owned by the parents for any member of the household.

Money received, or paid on your behalf, also includes distributions to you (the student beneficiary) from a 529 plan that is owned by someone other than you or your parents (such as your grandparents, aunts, uncles, and non-custodial parents). You must include these distribution amounts in question 45j.

Investments do not include the home you live in, the value of life insurance, retirement plans (401[k] plans, pension funds, annuities, non-education IRAs, Keogh plans, etc.) or cash, savings and checking accounts already reported in questions 41 and 90.

Investments also do not include UGMA and UTMA accounts for which you are the custodian, but not the owner.

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.

Business and/or investment farm value includes the market value of land, buildings, machinery, equipment, inventory, etc. Business and/or investment farm debt means only those debts for which the business or investment farm was used as collateral.

Business value does not include the value of a small business if your family owns and controls more than 50 percent of the business and the business has 100 or fewer full-time or full-time equivalent employees. For small business value, your family includes (1) persons directly related to you, such as a parent, sister or cousin, or (2) persons who are or were related to you by marriage, such as a spouse, stepparent or sister-in-law.

Investment farm value does not include the value of a family farm that you (your spouse and/or your parents) live on and operate.

Notes for question 49 (page 5)

Answer “Yes” 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.

Answer “No” if you are a National Guard or Reserves enlistee who is on active duty for state or training purposes.

Notes for question 50 (page 5)

Answer “Yes” (you are a veteran) 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 answer “Yes” if you are not a veteran now but will be one by June 30, 2020.

Answer “No” (you are not a veteran) if you (1) have never engaged in active duty (including basic training) in the U.S. Armed Forces, (2) are currently an ROTC student or a cadet or midshipman at a service academy, (3) are a National Guard or Reserves enlistee activated only for state or training purposes, or (4) were engaged in active duty in the U.S. Armed Forces but released under dishonorable conditions.

Also answer “No” if you are currently serving in the U.S. Armed Forces and will continue to serve through June 30, 2020.

Notes for question 53 (page 5)

Answer **"Yes"** if at any time since you turned age 13:

- You had no living parent, even if you are now adopted; or
- You were in foster care, even if you are no longer in foster care today; or
- 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.

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.

The financial aid administrator at your school may require you to provide proof that you were in foster care or a dependent or ward of the court.

Notes for questions 54 and 55 (page 5)

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.

Answer **"Yes"** if you can provide a copy of a court's decision that as of today you are an emancipated minor or are in legal guardianship. Also answer **"Yes"** if you can provide a copy of a court's decision that you were an emancipated minor or 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.

Answer **"No"** 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 answer **"No"** and contact your school if custody was awarded by the courts and the court papers say "custody" (not "guardianship").

The financial aid administrator at your college may require you to provide proof that you were an emancipated minor or in legal guardianship.

Notes for questions 56–58 (page 5)

Answer **"Yes"** if you received a determination at any time on or after July 1, 2018, that you were an unaccompanied youth who was homeless or at risk of being homeless.

- **"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.

Answer **"No"** if you are not homeless or at risk of being homeless, or do not have a determination. However, even if you answer **"No"** to each of questions 56, 57, and 58, you should contact the financial aid administrator at the college you plan to attend if you are either (1) homeless and unaccompanied or (2) at risk of being homeless, unaccompanied, and providing for your own living expenses - as your college financial aid office can determine that you are "homeless" and are not required to provide parental information.

The financial aid administrator at your college may require you to provide a copy of the determination if you answered **"Yes"** to any of these questions.

Notes for students unable to provide parental information on pages 6 and 7

Under very limited circumstances (for example, your parents are incarcerated; you have left home due to an abusive family environment; or you do not know where your parents are and are unable to contact them), you may be able to submit your FAFSA without parental information. **If you are unable to provide parental information**, skip Steps Four and Five, and go to Step Six. Once you submit your FAFSA without parental data, **you must follow up with the financial aid office at the college you plan to attend**, in order to complete your FAFSA.

Notes for Step Four, questions 59–94 (pages 6 and 7)

Review all instructions below to determine who is considered a parent on this form:

- If your parent was never married and does not live with your other legal parent, or if your parent is widowed and not remarried, answer the questions about that parent.
- If your legal parents (biological, adoptive, or as determined by the state [for example, if the parent is listed on the birth certificate]) are not married to each other and **live together**, select "Unmarried and both legal parents living together" and provide information about both of them regardless of their gender. Do not include any person who is not married to your parent and who is not a legal or biological parent. Contact 1-800-433-3243 for assistance in completing questions 80-94, or visit StudentAid.gov/fafsa-parent.
- If your legal parents are married, select "Married or remarried." If your legal parents are divorced but living together, select "Unmarried and both legal parents living together." If your legal parents are separated but living together, select "Married or remarried," not "Divorced or separated."
- If your parents are divorced or separated, answer the questions about the parent you lived with more during the past 12 months. (If you did not live with one parent more than the other, give answers about the parent who provided more financial support during the past 12 months or during the most recent year that you actually received support from a parent.) **If this parent is remarried as of today, answer the questions about that parent and your stepparent.**
- If your widowed parent is remarried as of today, answer the questions about that parent and your stepparent.

Notes for questions 84 (page 6) and 102 (page 8)

In general, a person may be considered a dislocated worker if he or she:

- is receiving unemployment benefits due to being laid off or losing a job and is unlikely to return to a previous occupation;
- has been laid off or received a lay-off notice from a job;
- was self-employed but is now unemployed due to economic conditions or natural disaster; or
- is the spouse of an active duty member of the Armed Forces and has experienced a loss of employment because of relocating due to permanent change in duty station; or
- is the spouse of an active duty member of the Armed Forces and is unemployed or underemployed, and is experiencing difficulty in obtaining or upgrading employment; or
- is a displaced homemaker. A displaced homemaker is generally a person who previously provided unpaid services to the family (e.g., a stay-at-home mom or dad), is no longer supported by the spouse, is unemployed or underemployed, and is having trouble finding or upgrading employment.

Except for the spouse of an active duty member of the Armed Forces, if a person quits work, generally he or she is not considered a dislocated worker even if, for example, the person is receiving unemployment benefits.

Answer **"Yes"** to question 84 if your parent is a dislocated worker. Answer **"Yes"** to question 102 if you or your spouse is a dislocated worker.

Answer **"No"** to question 84 if your parent is not a dislocated worker. Answer **"No"** to question 102 if neither you nor your spouse is a dislocated worker.

Answer **"Don't know"** to question 84 if you are not sure whether your parent is a dislocated worker. Answer **"Don't know"** to question 102 if you are not sure whether you or your spouse is a dislocated worker. You can contact your financial aid office for assistance in answering these questions.

The financial aid administrator at your college may require you to provide proof that your parent is a dislocated worker, if you answered **"Yes"** to question 84, or that you or your spouse is a dislocated worker, if you answered **"Yes"** to question 102.

Occupational Statistics:

Entry-Level Education, On-the-Job Training, Projected Number of New Jobs, Projected Growth Rate, 2018 Median Pay

OCCUPATION	ENTRY-LEVEL EDUCATION	ON-THE-JOB TRAINING	PROJECTED GROWTH RATE	2018 MEDIAN PAY
Accountants and auditors	Bachelor's degree	None	Faster than average	\$55,000-\$74,999
Actors	Some college, no degree	Long-term on-the-job training	Faster than average	Not available.
Actuaries	Bachelor's degree	Long-term on-the-job training	Much faster than average	\$75,000 or more
Adhesive bonding machine operators and tenders	High school diploma or equiv.	Moderate-term on-the-job training	Decline	\$25,000-\$34,999
Administrative law judges, adjudicators, and hearing officers	Doctoral or professional degree	Short-term on-the-job training	Slower than average	\$75,000 or more
Administrative services managers	Bachelor's degree	None	Faster than average	\$75,000 or more
Adult basic and secondary education and literacy teachers and instructors	Bachelor's degree	None	Decline	\$35,000-\$54,999
Advertising and promotions managers	Bachelor's degree	None	As fast as average	\$75,000 or more
Advertising sales agents	High school diploma or equiv.	Moderate-term on-the-job training	Decline	\$35,000-\$54,999
Aerospace engineering and operations technicians	Associate's degree	None	As fast as average	\$55,000-\$74,999
Aerospace engineers	Bachelor's degree	None	As fast as average	\$75,000 or more
Agents and business managers of artists, performers, and athletes	Bachelor's degree	None	As fast as average	\$55,000-\$74,999
Agricultural and food science technicians	Associate's degree	Moderate-term on-the-job training	As fast as average	\$35,000-\$54,999
Agricultural engineers	Bachelor's degree	None	As fast as average	\$75,000 or more
Agricultural equipment operators	No formal educ. credential	Moderate-term on-the-job training	As fast as average	\$25,000-\$34,999
Agricultural inspectors	Bachelor's degree	Moderate-term on-the-job training	As fast as average	\$35,000-\$54,999
Agricultural sciences teachers, postsecondary	Doctoral or professional degree	None	As fast as average	\$75,000 or more



OCCUPATION	ENTRY-LEVEL EDUCATION	ON-THE-JOB TRAINING	PROJECTED GROWTH RATE	2018 MEDIAN PAY
Agricultural workers, all other	No formal educ. credential	Short-term on-the-job training	Slower than average	\$25,000-\$34,999
Air traffic controllers	Associate's degree	Long-term on-the-job training	Slower than average	\$75,000 or more
Aircraft cargo handling supervisors	High school diploma or equiv.	None	As fast as average	\$35,000-\$54,999
Aircraft mechanics and service technicians	Postsecondary nondegree award	None	As fast as average	\$55,000-\$74,999
Aircraft structure, surfaces, rigging, and systems assemblers	High school diploma or equiv.	Moderate-term on-the-job training	Decline	\$35,000-\$54,999
Airfield operations specialists	High school diploma or equiv.	Long-term on-the-job training	As fast as average	\$35,000-\$54,999
Airline pilots, copilots, and flight engineers	Bachelor's degree	Moderate-term on-the-job training	Slower than average	\$75,000 or more
Ambulance drivers and attendants, except emergency medical technicians	High school diploma or equiv.	Moderate-term on-the-job training	Much faster than average	\$25,000-\$34,999
Amusement and recreation attendants	No formal educ. credential	Short-term on-the-job training	As fast as average	Less than \$25,000
Anesthesiologists	Doctoral or professional degree	Internship/residency	Much faster than average	\$75,000 or more
Animal breeders	High school diploma or equiv.	Short-term on-the-job training	Slower than average	\$35,000-\$54,999
Animal control workers	High school diploma or equiv.	Moderate-term on-the-job training	As fast as average	\$35,000-\$54,999
Animal scientists	Bachelor's degree	None	As fast as average	\$55,000-\$74,999
Animal trainers	High school diploma or equiv.	Moderate-term on-the-job training	Faster than average	\$25,000-\$34,999
Anthropologists and archeologists	Master's degree	None	Slower than average	\$55,000-\$74,999
Anthropology and archeology teachers, postsecondary	Doctoral or professional degree	None	Faster than average	\$75,000 or more
Appraisers and assessors of real estate	Bachelor's degree	Long-term on-the-job training	Faster than average	\$35,000-\$54,999
Arbitrators, mediators, and conciliators	Bachelor's degree	Moderate-term on-the-job training	Faster than average	\$55,000-\$74,999
Architects, except landscape and naval	Bachelor's degree	Internship/residency	Slower than average	\$75,000 or more
Architectural and civil drafters	Associate's degree	None	As fast as average	\$35,000-\$54,999



OCCUPATION	ENTRY-LEVEL EDUCATION	ON-THE-JOB TRAINING	PROJECTED GROWTH RATE	2018 MEDIAN PAY
Architectural and engineering managers	Bachelor's degree	None	As fast as average	\$75,000 or more
Architecture teachers, postsecondary	Doctoral or professional degree	None	Faster than average	\$75,000 or more
Archivists	Master's degree	None	Faster than average	\$35,000-\$54,999
Area, ethnic, and cultural studies teachers, postsecondary	Doctoral or professional degree	None	Faster than average	\$55,000-\$74,999
Art directors	Bachelor's degree	None	As fast as average	\$75,000 or more
Art, drama, and music teachers, postsecondary	Master's degree	None	Faster than average	\$55,000-\$74,999
Artists and related workers, all other	No formal educ. credential	Long-term on-the-job training	As fast as average	\$55,000-\$74,999
Assemblers and fabricators, all other	High school diploma or equiv.	Moderate-term on-the-job training	Decline	Not available.
Astronomers	Doctoral or professional degree	None	Faster than average	\$75,000 or more
Athletes and sports competitors	No formal educ. credential	Long-term on-the-job training	As fast as average	\$35,000-\$54,999
Athletic trainers	Bachelor's degree	None	Much faster than average	\$35,000-\$54,999
Atmospheric and space scientists	Bachelor's degree	None	Faster than average	\$75,000 or more
Atmospheric, earth, marine, and space sciences teachers, postsecondary	Doctoral or professional degree	None	Faster than average	\$75,000 or more
Audio and video equipment technicians	Postsecondary nondegree award	Short-term on-the-job training	Faster than average	\$35,000-\$54,999
Audiologists	Doctoral or professional degree	None	Much faster than average	\$75,000 or more
Audio-visual and multimedia collections specialists	Bachelor's degree	None	As fast as average	\$35,000-\$54,999
Automotive and watercraft service attendants	No formal educ. credential	Short-term on-the-job training	Faster than average	Less than \$25,000
Automotive body and related repairers	High school diploma or equiv.	Long-term on-the-job training	As fast as average	\$35,000-\$54,999
Automotive glass installers and repairers	High school diploma or equiv.	Moderate-term on-the-job training	As fast as average	\$25,000-\$34,999
Automotive service technicians and mechanics	Postsecondary nondegree award	Short-term on-the-job training	As fast as average	\$35,000-\$54,999



OCCUPATION	ENTRY-LEVEL EDUCATION	ON-THE-JOB TRAINING	PROJECTED GROWTH RATE	2018 MEDIAN PAY
Avionics technicians	Associate's degree	None	As fast as average	\$55,000-\$74,999
Baggage porters and bellhops	High school diploma or equiv.	Short-term on-the-job training	As fast as average	Less than \$25,000
Bailiffs	High school diploma or equiv.	Moderate-term on-the-job training	Decline	\$35,000-\$54,999
Bakers	No formal educ. credential	Long-term on-the-job training	As fast as average	\$25,000-\$34,999
Barbers	Postsecondary nondegree award	None	Faster than average	\$25,000-\$34,999
Bartenders	No formal educ. credential	Short-term on-the-job training	Slower than average	Less than \$25,000
Bicycle repairers	High school diploma or equiv.	Moderate-term on-the-job training	Much faster than average	\$25,000-\$34,999
Bill and account collectors	High school diploma or equiv.	Moderate-term on-the-job training	Decline	\$35,000-\$54,999
Billing and posting clerks	High school diploma or equiv.	Moderate-term on-the-job training	Faster than average	\$35,000-\$54,999
Biochemists and biophysicists	Doctoral or professional degree	None	Faster than average	\$75,000 or more
Biological science teachers, postsecondary	Doctoral or professional degree	None	Much faster than average	\$75,000 or more
Biological scientists, all other	Bachelor's degree	None	As fast as average	\$75,000 or more
Biological technicians	Bachelor's degree	None	Faster than average	\$35,000-\$54,999
Biomedical engineers	Bachelor's degree	None	As fast as average	\$75,000 or more
Boilermakers	High school diploma or equiv.	Apprenticeship	As fast as average	\$55,000-\$74,999
Bookkeeping, accounting, and auditing clerks	Some college, no degree	Moderate-term on-the-job training	Little or no change	\$35,000-\$54,999
Brickmasons and blockmasons	High school diploma or equiv.	Apprenticeship	Faster than average	\$35,000-\$54,999
Bridge and lock tenders	High school diploma or equiv.	Short-term on-the-job training	As fast as average	\$35,000-\$54,999
Broadcast news analysts	Bachelor's degree	None	Little or no change	\$55,000-\$74,999
Broadcast technicians	Associate's degree	Short-term on-the-job training	Decline	\$35,000-\$54,999



OCCUPATION	ENTRY-LEVEL EDUCATION	ON-THE-JOB TRAINING	PROJECTED GROWTH RATE	2018 MEDIAN PAY
Brokerage clerks	High school diploma or equiv.	Moderate-term on-the-job training	As fast as average	\$35,000-\$54,999
Budget analysts	Bachelor's degree	None	As fast as average	\$75,000 or more
Building cleaning workers, all other	No formal educ. credential	Short-term on-the-job training	Faster than average	\$25,000-\$34,999
Bus and truck mechanics and diesel engine specialists	High school diploma or equiv.	Long-term on-the-job training	As fast as average	\$35,000-\$54,999
Bus drivers, school or special client	High school diploma or equiv.	Short-term on-the-job training	As fast as average	\$25,000-\$34,999
Bus drivers, transit and intercity	High school diploma or equiv.	Moderate-term on-the-job training	As fast as average	\$35,000-\$54,999
Business operations specialists, all other	Bachelor's degree	None	As fast as average	\$55,000-\$74,999
Business teachers, postsecondary	Doctoral or professional degree	None	Much faster than average	\$75,000 or more
Butchers and meat cutters	No formal educ. credential	Long-term on-the-job training	As fast as average	\$25,000-\$34,999
Buyers and purchasing agents, farm products	Bachelor's degree	Moderate-term on-the-job training	Decline	Not available.
Cabinetmakers and bench carpenters	High school diploma or equiv.	Moderate-term on-the-job training	Slower than average	\$25,000-\$34,999
Camera and photographic equipment repairers	High school diploma or equiv.	Long-term on-the-job training	Slower than average	\$35,000-\$54,999
Camera operators, television, video, and motion picture	Bachelor's degree	None	As fast as average	\$35,000-\$54,999
Captains, mates, and pilots of water vessels	Postsecondary nondegree award	None	As fast as average	\$55,000-\$74,999
Cardiovascular technologists and technicians	Associate's degree	None	Faster than average	\$55,000-\$74,999
Career/technical education teachers, middle school	Bachelor's degree	None	As fast as average	\$55,000-\$74,999
Career/technical education teachers, secondary school	Bachelor's degree	None	As fast as average	\$55,000-\$74,999
Cargo and freight agents	High school diploma or equiv.	Short-term on-the-job training	Faster than average	\$35,000-\$54,999
Carpenters	High school diploma or equiv.	Apprenticeship	As fast as average	\$35,000-\$54,999
Carpet installers	No formal educ. credential	Short-term on-the-job training	As fast as average	\$35,000-\$54,999



OCCUPATION	ENTRY-LEVEL EDUCATION	ON-THE-JOB TRAINING	PROJECTED GROWTH RATE	2018 MEDIAN PAY
Cartographers and photogrammetrists	Bachelor's degree	None	Much faster than average	\$55,000-\$74,999
Cashiers	No formal educ. credential	Short-term on-the-job training	Little or no change	Less than \$25,000
Cement masons and concrete finishers	No formal educ. credential	Moderate-term on-the-job training	Faster than average	\$35,000-\$54,999
Chefs and head cooks	High school diploma or equiv.	None	Faster than average	\$35,000-\$54,999
Chemical engineers	Bachelor's degree	None	As fast as average	\$75,000 or more
Chemical equipment operators and tenders	High school diploma or equiv.	Moderate-term on-the-job training	Decline	\$35,000-\$54,999
Chemical plant and system operators	High school diploma or equiv.	Moderate-term on-the-job training	Decline	\$55,000-\$74,999
Chemical technicians	Associate's degree	Moderate-term on-the-job training	Slower than average	\$35,000-\$54,999
Chemistry teachers, postsecondary	Doctoral or professional degree	None	Faster than average	\$75,000 or more
Chemists	Bachelor's degree	None	As fast as average	\$75,000 or more
Chief executives	Bachelor's degree	None	Decline	\$75,000 or more
Child, family, and school social workers	Bachelor's degree	None	Faster than average	\$35,000-\$54,999
Childcare workers	High school diploma or equiv.	Short-term on-the-job training	As fast as average	Less than \$25,000
Chiropractors	Doctoral or professional degree	None	Faster than average	\$55,000-\$74,999
Choreographers	High school diploma or equiv.	Long-term on-the-job training	Slower than average	\$35,000-\$54,999
Civil engineering technicians	Associate's degree	None	As fast as average	\$35,000-\$54,999
Civil engineers	Bachelor's degree	None	Faster than average	\$75,000 or more
Claims adjusters, examiners, and investigators	High school diploma or equiv.	Long-term on-the-job training	Little or no change	\$55,000-\$74,999
Cleaners of vehicles and equipment	No formal educ. credential	Short-term on-the-job training	Faster than average	Less than \$25,000
Cleaning, washing, and metal pickling equipment operators and tenders	High school diploma or equiv.	Moderate-term on-the-job training	Little or no change	\$25,000-\$34,999



OCCUPATION	ENTRY-LEVEL EDUCATION	ON-THE-JOB TRAINING	PROJECTED GROWTH RATE	2018 MEDIAN PAY
Clergy	Bachelor's degree	Moderate-term on-the-job training	As fast as average	\$35,000-\$54,999
Clinical, counseling, and school psychologists	Doctoral or professional degree	Internship/residency	Faster than average	\$75,000 or more
Coaches and scouts	Bachelor's degree	None	Faster than average	\$25,000-\$34,999
Coating, painting, and spraying machine setters, operators, and tenders	High school diploma or equiv.	Moderate-term on-the-job training	Little or no change	\$25,000-\$34,999
Coil winders, tapers, and finishers	High school diploma or equiv.	Moderate-term on-the-job training	Decline	\$25,000-\$34,999
Coin, vending, and amusement machine servicers and repairers	High school diploma or equiv.	Short-term on-the-job training	Decline	\$25,000-\$34,999
Combined food preparation and serving workers, including fast food	No formal educ. credential	Short-term on-the-job training	Much faster than average	Less than \$25,000
Commercial and industrial designers	Bachelor's degree	None	Slower than average	\$55,000-\$74,999
Commercial divers	Postsecondary nondegree award	Moderate-term on-the-job training	Faster than average	\$35,000-\$54,999
Commercial pilots	High school diploma or equiv.	Moderate-term on-the-job training	Slower than average	\$75,000 or more
Communications equipment operators, all other	High school diploma or equiv.	Short-term on-the-job training	Faster than average	\$35,000-\$54,999
Communications teachers, postsecondary	Doctoral or professional degree	None	Faster than average	\$55,000-\$74,999
Community and social service specialists, all other	Bachelor's degree	None	Faster than average	\$35,000-\$54,999
Community health workers	High school diploma or equiv.	Short-term on-the-job training	Much faster than average	\$35,000-\$54,999
Compensation and benefits managers	Bachelor's degree	None	As fast as average	\$75,000 or more
Compensation, benefits, and job analysis specialists	Bachelor's degree	None	As fast as average	\$55,000-\$74,999
Compliance officers	Bachelor's degree	Moderate-term on-the-job training	As fast as average	\$55,000-\$74,999
Computer and information research scientists	Master's degree	None	Much faster than average	\$75,000 or more
Computer and information systems managers	Bachelor's degree	None	Faster than average	\$75,000 or more
Computer hardware engineers	Bachelor's degree	None	As fast as average	\$75,000 or more



OCCUPATION	ENTRY-LEVEL EDUCATION	ON-THE-JOB TRAINING	PROJECTED GROWTH RATE	2018 MEDIAN PAY
Computer network architects	Bachelor's degree	None	As fast as average	\$75,000 or more
Computer network support specialists	Associate's degree	None	As fast as average	\$55,000-\$74,999
Computer numerically controlled machine tool programmers, metal and plastic	Postsecondary nondegree award	Moderate-term on-the-job training	Much faster than average	\$35,000-\$54,999
Computer occupations, all other	Bachelor's degree	None	As fast as average	\$75,000 or more
Computer operators	High school diploma or equiv.	Moderate-term on-the-job training	Decline	\$35,000-\$54,999
Computer programmers	Bachelor's degree	None	Decline	\$75,000 or more
Computer science teachers, postsecondary	Doctoral or professional degree	None	As fast as average	\$75,000 or more
Computer systems analysts	Bachelor's degree	None	As fast as average	\$75,000 or more
Computer user support specialists	Some college, no degree	None	Faster than average	\$35,000-\$54,999
Computer, automated teller, and office machine repairers	Some college, no degree	Short-term on-the-job training	Decline	\$35,000-\$54,999
Computer-controlled machine tool operators, metal and plastic	High school diploma or equiv.	Moderate-term on-the-job training	Little or no change	\$35,000-\$54,999
Concierges	High school diploma or equiv.	Moderate-term on-the-job training	Faster than average	\$25,000-\$34,999
Conservation scientists	Bachelor's degree	None	As fast as average	\$55,000-\$74,999
Construction and building inspectors	High school diploma or equiv.	Moderate-term on-the-job training	Faster than average	\$55,000-\$74,999
Construction and related workers, all other	High school diploma or equiv.	Moderate-term on-the-job training	Faster than average	Not available.
Construction laborers	No formal educ. credential	Short-term on-the-job training	Faster than average	\$35,000-\$54,999
Construction managers	Bachelor's degree	Moderate-term on-the-job training	Faster than average	\$75,000 or more
Continuous mining machine operators	No formal educ. credential	Moderate-term on-the-job training	Decline	\$35,000-\$54,999
Control and valve installers and repairers, except mechanical door	High school diploma or equiv.	Moderate-term on-the-job training	As fast as average	\$55,000-\$74,999



OCCUPATION	ENTRY-LEVEL EDUCATION	ON-THE-JOB TRAINING	PROJECTED GROWTH RATE	2018 MEDIAN PAY
Conveyor operators and tenders	No formal educ. credential	Short-term on-the-job training	Little or no change	\$25,000-\$34,999
Cooks, all other	No formal educ. credential	Moderate-term on-the-job training	As fast as average	\$25,000-\$34,999
Cooks, fast food	No formal educ. credential	Short-term on-the-job training	Decline	Less than \$25,000
Cooks, institution and cafeteria	No formal educ. credential	Short-term on-the-job training	As fast as average	\$25,000-\$34,999
Cooks, private household	Postsecondary nondegree award	None	As fast as average	\$35,000-\$54,999
Cooks, restaurant	No formal educ. credential	Moderate-term on-the-job training	Faster than average	\$25,000-\$34,999
Cooks, short order	No formal educ. credential	Short-term on-the-job training	Decline	Less than \$25,000
Cooling and freezing equipment operators and tenders	High school diploma or equiv.	Moderate-term on-the-job training	Little or no change	\$25,000-\$34,999
Correctional officers and jailers	High school diploma or equiv.	Moderate-term on-the-job training	Decline	\$35,000-\$54,999
Correspondence clerks	High school diploma or equiv.	Short-term on-the-job training	Slower than average	\$35,000-\$54,999
Cost estimators	Bachelor's degree	Moderate-term on-the-job training	Faster than average	\$55,000-\$74,999
Costume attendants	High school diploma or equiv.	Short-term on-the-job training	Faster than average	\$35,000-\$54,999
Counselors, all other	Master's degree	None	Faster than average	\$35,000-\$54,999
Counter and rental clerks	No formal educ. credential	Short-term on-the-job training	As fast as average	\$25,000-\$34,999
Counter attendants, cafeteria, food concession, and coffee shop	No formal educ. credential	Short-term on-the-job training	As fast as average	Less than \$25,000
Couriers and messengers	High school diploma or equiv.	Short-term on-the-job training	Faster than average	\$25,000-\$34,999
Court reporters	Postsecondary nondegree award	Short-term on-the-job training	Slower than average	\$55,000-\$74,999
Court, municipal, and license clerks	High school diploma or equiv.	Moderate-term on-the-job training	As fast as average	\$35,000-\$54,999
Craft artists	No formal educ. credential	Long-term on-the-job training	Slower than average	\$25,000-\$34,999
Crane and tower operators	High school diploma or equiv.	Moderate-term on-the-job training	As fast as average	\$35,000-\$54,999



OCCUPATION	ENTRY-LEVEL EDUCATION	ON-THE-JOB TRAINING	PROJECTED GROWTH RATE	2018 MEDIAN PAY
Credit analysts	Bachelor's degree	None	As fast as average	\$55,000-\$74,999
Credit authorizers, checkers, and clerks	High school diploma or equiv.	Moderate-term on-the-job training	Decline	\$35,000-\$54,999
Credit counselors	Bachelor's degree	Moderate-term on-the-job training	Faster than average	\$35,000-\$54,999
Criminal justice and law enforcement teachers, postsecondary	Doctoral or professional degree	None	Faster than average	\$55,000-\$74,999
Crossing guards	No formal educ. credential	Short-term on-the-job training	As fast as average	\$25,000-\$34,999
Crushing, grinding, and polishing machine setters, operators, and tenders	High school diploma or equiv.	Moderate-term on-the-job training	Decline	\$35,000-\$54,999
Curators	Master's degree	None	Faster than average	\$35,000-\$54,999
Customer service representatives	High school diploma or equiv.	Short-term on-the-job training	As fast as average	\$25,000-\$34,999
Cutters and trimmers, hand	No formal educ. credential	Short-term on-the-job training	Decline	\$25,000-\$34,999
Cutting and slicing machine setters, operators, and tenders	High school diploma or equiv.	Moderate-term on-the-job training	Decline	\$25,000-\$34,999
Cutting, punching, and press machine setters, operators, and tenders, metal and plastic	High school diploma or equiv.	Moderate-term on-the-job training	Decline	\$25,000-\$34,999
Dancers	No formal educ. credential	Long-term on-the-job training	As fast as average	Not available.
Data entry keyers	High school diploma or equiv.	Short-term on-the-job training	Decline	\$25,000-\$34,999
Database administrators	Bachelor's degree	None	Faster than average	\$75,000 or more
Demonstrators and product promoters	No formal educ. credential	Short-term on-the-job training	As fast as average	\$25,000-\$34,999
Dental assistants	Postsecondary nondegree award	None	Much faster than average	\$35,000-\$54,999
Dental hygienists	Associate's degree	None	Much faster than average	\$55,000-\$74,999
Dental laboratory technicians	High school diploma or equiv.	Moderate-term on-the-job training	Faster than average	\$35,000-\$54,999
Dentists, all other specialists	Doctoral or professional degree	Internship/residency	Faster than average	\$75,000 or more



OCCUPATION	ENTRY-LEVEL EDUCATION	ON-THE-JOB TRAINING	PROJECTED GROWTH RATE	2018 MEDIAN PAY
Dentists, general	Doctoral or professional degree	None	Much faster than average	\$75,000 or more
Derrick operators, oil and gas	No formal educ. credential	Short-term on-the-job training	Much faster than average	\$35,000-\$54,999
Designers, all other	Bachelor's degree	None	As fast as average	\$55,000-\$74,999
Desktop publishers	Associate's degree	Short-term on-the-job training	Decline	\$35,000-\$54,999
Detectives and criminal investigators	High school diploma or equiv.	Moderate-term on-the-job training	As fast as average	\$75,000 or more
Diagnostic medical sonographers	Associate's degree	None	Much faster than average	\$55,000-\$74,999
Dietetic technicians	Associate's degree	None	As fast as average	\$25,000-\$34,999
Dietitians and nutritionists	Bachelor's degree	Internship/residency	Much faster than average	\$55,000-\$74,999
Dining room and cafeteria attendants and bartender helpers	No formal educ. credential	Short-term on-the-job training	As fast as average	Less than \$25,000
Directors, religious activities and education	Bachelor's degree	None	As fast as average	\$35,000-\$54,999
Dishwashers	No formal educ. credential	Short-term on-the-job training	Slower than average	Less than \$25,000
Dispatchers, except police, fire, and ambulance	High school diploma or equiv.	Moderate-term on-the-job training	Little or no change	\$35,000-\$54,999
Door-to-door sales workers, news and street vendors, and related workers	No formal educ. credential	Short-term on-the-job training	Little or no change	\$25,000-\$34,999
Drafters, all other	Associate's degree	None	As fast as average	\$35,000-\$54,999
Dredge operators	High school diploma or equiv.	Moderate-term on-the-job training	As fast as average	\$35,000-\$54,999
Drilling and boring machine tool setters, operators, and tenders, metal and plastic	High school diploma or equiv.	Moderate-term on-the-job training	Decline	\$35,000-\$54,999
Driver/sales workers	High school diploma or equiv.	Short-term on-the-job training	Little or no change	Less than \$25,000
Drywall and ceiling tile installers	No formal educ. credential	Moderate-term on-the-job training	Little or no change	\$35,000-\$54,999
Earth drillers, except oil and gas	High school diploma or equiv.	Moderate-term on-the-job training	Much faster than average	\$35,000-\$54,999



OCCUPATION	ENTRY-LEVEL EDUCATION	ON-THE-JOB TRAINING	PROJECTED GROWTH RATE	2018 MEDIAN PAY
Economics teachers, postsecondary	Doctoral or professional degree	None	Faster than average	\$75,000 or more
Economists	Master's degree	None	As fast as average	\$75,000 or more
Editors	Bachelor's degree	None	Little or no change	\$55,000-\$74,999
Education administrators, all other	Bachelor's degree	None	Faster than average	\$75,000 or more
Education administrators, elementary and secondary school	Master's degree	None	As fast as average	\$75,000 or more
Education administrators, postsecondary	Master's degree	None	Faster than average	\$75,000 or more
Education administrators, preschool and childcare center/program	Bachelor's degree	None	Faster than average	\$35,000-\$54,999
Education teachers, postsecondary	Doctoral or professional degree	None	Faster than average	\$55,000-\$74,999
Education, training, and library workers, all other	Bachelor's degree	None	Faster than average	\$35,000-\$54,999
Educational, guidance, school, and vocational counselors	Master's degree	None	Faster than average	\$55,000-\$74,999
Electric motor, power tool, and related repairers	High school diploma or equiv.	Moderate-term on-the-job training	As fast as average	\$35,000-\$54,999
Electrical and electronic equipment assemblers	High school diploma or equiv.	Moderate-term on-the-job training	Decline	Not available.
Electrical and electronics drafters	Associate's degree	None	As fast as average	\$55,000-\$74,999
Electrical and electronics engineering technicians	Associate's degree	None	Slower than average	\$55,000-\$74,999
Electrical and electronics installers and repairers, transportation equipment	Postsecondary nondegree award	Long-term on-the-job training	Slower than average	\$55,000-\$74,999
Electrical and electronics repairers, commercial and industrial equipment	Postsecondary nondegree award	Long-term on-the-job training	Slower than average	\$55,000-\$74,999
Electrical and electronics repairers, powerhouse, substation, and relay	Postsecondary nondegree award	Moderate-term on-the-job training	Slower than average	\$75,000 or more
Electrical engineers	Bachelor's degree	None	As fast as average	\$75,000 or more
Electrical power-line installers and repairers	High school diploma or equiv.	Long-term on-the-job training	Faster than average	\$55,000-\$74,999
Electricians	High school diploma or equiv.	Apprenticeship	As fast as average	\$55,000-\$74,999



OCCUPATION	ENTRY-LEVEL EDUCATION	ON-THE-JOB TRAINING	PROJECTED GROWTH RATE	2018 MEDIAN PAY
Electromechanical equipment assemblers	High school diploma or equiv.	Moderate-term on-the-job training	Decline	Not available.
Electro-mechanical technicians	Associate's degree	None	Slower than average	\$55,000-\$74,999
Electronic equipment installers and repairers, motor vehicles	High school diploma or equiv.	Moderate-term on-the-job training	Decline	\$35,000-\$54,999
Electronic home entertainment equipment installers and repairers	Postsecondary nondegree award	Short-term on-the-job training	Little or no change	\$35,000-\$54,999
Electronics engineers, except computer	Bachelor's degree	None	Slower than average	\$75,000 or more
Elementary school teachers, except special education	Bachelor's degree	None	As fast as average	\$55,000-\$74,999
Elevator installers and repairers	High school diploma or equiv.	Apprenticeship	Faster than average	\$75,000 or more
Eligibility interviewers, government programs	High school diploma or equiv.	Moderate-term on-the-job training	As fast as average	\$35,000-\$54,999
Embalmers	Associate's degree	Long-term on-the-job training	Little or no change	\$35,000-\$54,999
Emergency management directors	Bachelor's degree	None	As fast as average	\$55,000-\$74,999
Emergency medical technicians and paramedics	Postsecondary nondegree award	None	Much faster than average	\$25,000-\$34,999
Engine and other machine assemblers	High school diploma or equiv.	Moderate-term on-the-job training	Decline	\$35,000-\$54,999
Engineering teachers, postsecondary	Doctoral or professional degree	None	Much faster than average	\$75,000 or more
Engineering technicians, except drafters, all other	Associate's degree	None	As fast as average	\$55,000-\$74,999
Engineers, all other	Bachelor's degree	None	As fast as average	\$75,000 or more
English language and literature teachers, postsecondary	Doctoral or professional degree	None	Faster than average	\$55,000-\$74,999
Entertainers and performers, sports and related workers, all other	No formal educ. credential	Short-term on-the-job training	As fast as average	Not available.
Entertainment attendants and related workers, all other	High school diploma or equiv.	Short-term on-the-job training	Faster than average	Less than \$25,000
Environmental engineering technicians	Associate's degree	None	Faster than average	\$35,000-\$54,999
Environmental engineers	Bachelor's degree	None	As fast as average	\$75,000 or more



OCCUPATION	ENTRY-LEVEL EDUCATION	ON-THE-JOB TRAINING	PROJECTED GROWTH RATE	2018 MEDIAN PAY
Environmental science and protection technicians, including health	Associate's degree	None	Faster than average	\$35,000-\$54,999
Environmental science teachers, postsecondary	Doctoral or professional degree	None	Faster than average	\$75,000 or more
Environmental scientists and specialists, including health	Bachelor's degree	None	Faster than average	\$55,000-\$74,999
Epidemiologists	Master's degree	None	As fast as average	\$55,000-\$74,999
Etchers and engravers	High school diploma or equiv.	Moderate-term on-the-job training	Little or no change	\$25,000-\$34,999
Excavating and loading machine and dragline operators	High school diploma or equiv.	Moderate-term on-the-job training	As fast as average	\$35,000-\$54,999
Executive secretaries and executive administrative assistants	High school diploma or equiv.	None	Decline	\$55,000-\$74,999
Exercise physiologists	Bachelor's degree	None	Faster than average	\$35,000-\$54,999
Explosives workers, ordnance handling experts, and blasters	High school diploma or equiv.	Long-term on-the-job training	As fast as average	\$35,000-\$54,999
Extraction workers, all other	High school diploma or equiv.	Moderate-term on-the-job training	Much faster than average	\$35,000-\$54,999
Extruding and drawing machine setters, operators, and tenders, metal and plastic	High school diploma or equiv.	Moderate-term on-the-job training	Decline	\$35,000-\$54,999
Extruding and forming machine setters, operators, and tenders, synthetic and glass fibers	High school diploma or equiv.	Moderate-term on-the-job training	Decline	\$25,000-\$34,999
Extruding, forming, pressing, and compacting machine setters, operators, and tenders	High school diploma or equiv.	Moderate-term on-the-job training	Decline	\$35,000-\$54,999
Fabric and apparel patternmakers	High school diploma or equiv.	Moderate-term on-the-job training	Decline	\$35,000-\$54,999
Fabric menders, except garment	High school diploma or equiv.	Long-term on-the-job training	Decline	\$25,000-\$34,999
Fallers	High school diploma or equiv.	Moderate-term on-the-job training	Decline	\$35,000-\$54,999
Family and general practitioners	Doctoral or professional degree	Internship/residency	Faster than average	\$75,000 or more
Farm and home management advisors	Master's degree	None	As fast as average	\$35,000-\$54,999



OCCUPATION	ENTRY-LEVEL EDUCATION	ON-THE-JOB TRAINING	PROJECTED GROWTH RATE	2018 MEDIAN PAY
Farm equipment mechanics and service technicians	High school diploma or equiv.	Long-term on-the-job training	As fast as average	\$35,000-\$54,999
Farm labor contractors	No formal educ. credential	Short-term on-the-job training	As fast as average	\$35,000-\$54,999
Farmers, ranchers, and other agricultural managers	High school diploma or equiv.	None	Little or no change	\$55,000-\$74,999
Farmworkers and laborers, crop, nursery, and greenhouse	No formal educ. credential	Short-term on-the-job training	Little or no change	Less than \$25,000
Farmworkers, farm, ranch, and aquacultural animals	No formal educ. credential	Short-term on-the-job training	Decline	\$25,000-\$34,999
Fashion designers	Bachelor's degree	None	Slower than average	\$55,000-\$74,999
Fence erectors	No formal educ. credential	Moderate-term on-the-job training	Faster than average	\$25,000-\$34,999
Fiberglass laminators and fabricators	High school diploma or equiv.	Moderate-term on-the-job training	Little or no change	\$25,000-\$34,999
File clerks	High school diploma or equiv.	Short-term on-the-job training	Decline	\$25,000-\$34,999
Film and video editors	Bachelor's degree	None	Much faster than average	\$55,000-\$74,999
Financial analysts	Bachelor's degree	None	Faster than average	\$75,000 or more
Financial clerks, all other	High school diploma or equiv.	Short-term on-the-job training	Faster than average	\$35,000-\$54,999
Financial examiners	Bachelor's degree	Long-term on-the-job training	Faster than average	\$75,000 or more
Financial managers	Bachelor's degree	None	Much faster than average	\$75,000 or more
Financial specialists, all other	Bachelor's degree	Moderate-term on-the-job training	Faster than average	\$55,000-\$74,999
Fine artists, including painters, sculptors, and illustrators	Bachelor's degree	Long-term on-the-job training	As fast as average	\$35,000-\$54,999
Fire inspectors and investigators	Postsecondary nondegree award	Moderate-term on-the-job training	As fast as average	\$55,000-\$74,999
Firefighters	Postsecondary nondegree award	Long-term on-the-job training	As fast as average	\$35,000-\$54,999
First-line supervisors of construction trades and extraction workers	High school diploma or equiv.	None	Faster than average	\$55,000-\$74,999
First-line supervisors of correctional officers	High school diploma or equiv.	None	Decline	\$55,000-\$74,999



OCCUPATION	ENTRY-LEVEL EDUCATION	ON-THE-JOB TRAINING	PROJECTED GROWTH RATE	2018 MEDIAN PAY
First-line supervisors of farming, fishing, and forestry workers	High school diploma or equiv.	None	Slower than average	\$35,000-\$54,999
First-line supervisors of fire fighting and prevention workers	Postsecondary nondegree award	Moderate-term on-the-job training	As fast as average	\$75,000 or more
First-line supervisors of food preparation and serving workers	High school diploma or equiv.	None	As fast as average	\$25,000-\$34,999
First-line supervisors of helpers, laborers, and material movers, hand	High school diploma or equiv.	None	As fast as average	Not available.
First-line supervisors of housekeeping and janitorial workers	High school diploma or equiv.	None	Faster than average	\$35,000-\$54,999
First-line supervisors of landscaping, lawn service, and groundskeeping workers	High school diploma or equiv.	None	Faster than average	\$35,000-\$54,999
First-line supervisors of mechanics, installers, and repairers	High school diploma or equiv.	None	As fast as average	\$55,000-\$74,999
First-line supervisors of non-retail sales workers	High school diploma or equiv.	None	As fast as average	\$55,000-\$74,999
First-line supervisors of office and administrative support workers	High school diploma or equiv.	None	Slower than average	\$55,000-\$74,999
First-line supervisors of personal service workers	High school diploma or equiv.	None	Much faster than average	\$35,000-\$54,999
First-line supervisors of police and detectives	High school diploma or equiv.	Moderate-term on-the-job training	As fast as average	\$75,000 or more
First-line supervisors of production and operating workers	High school diploma or equiv.	None	Little or no change	\$55,000-\$74,999
First-line supervisors of protective service workers, all other	High school diploma or equiv.	None	As fast as average	\$35,000-\$54,999
First-line supervisors of retail sales workers	High school diploma or equiv.	None	Slower than average	\$35,000-\$54,999
First-line supervisors of transportation and material-moving machine and vehicle operators	High school diploma or equiv.	None	As fast as average	Not available.
Fish and game wardens	Bachelor's degree	Moderate-term on-the-job training	Slower than average	\$55,000-\$74,999
Fitness trainers and aerobics instructors	High school diploma or equiv.	Short-term on-the-job training	Faster than average	\$35,000-\$54,999
Flight attendants	High school diploma or equiv.	Moderate-term on-the-job training	Faster than average	\$55,000-\$74,999
Floor layers, except carpet, wood, and hard tiles	No formal educ. credential	Moderate-term on-the-job training	Faster than average	\$35,000-\$54,999



OCCUPATION	ENTRY-LEVEL EDUCATION	ON-THE-JOB TRAINING	PROJECTED GROWTH RATE	2018 MEDIAN PAY
Floor sanders and finishers	No formal educ. credential	Moderate-term on-the-job training	As fast as average	\$35,000-\$54,999
Floral designers	High school diploma or equiv.	Moderate-term on-the-job training	Decline	\$25,000-\$34,999
Food and tobacco roasting, baking, and drying machine operators and tenders	No formal educ. credential	Moderate-term on-the-job training	Little or no change	\$25,000-\$34,999
Food batchmakers	High school diploma or equiv.	Moderate-term on-the-job training	Slower than average	\$25,000-\$34,999
Food cooking machine operators and tenders	High school diploma or equiv.	Moderate-term on-the-job training	Slower than average	\$25,000-\$34,999
Food preparation and serving related workers, all other	No formal educ. credential	Short-term on-the-job training	As fast as average	Less than \$25,000
Food preparation workers	No formal educ. credential	Short-term on-the-job training	As fast as average	Less than \$25,000
Food processing workers, all other	No formal educ. credential	Moderate-term on-the-job training	As fast as average	\$25,000-\$34,999
Food scientists and technologists	Bachelor's degree	None	As fast as average	\$55,000-\$74,999
Food servers, nonrestaurant	No formal educ. credential	Short-term on-the-job training	Faster than average	Less than \$25,000
Food service managers	High school diploma or equiv.	None	As fast as average	\$35,000-\$54,999
Foreign language and literature teachers, postsecondary	Doctoral or professional degree	None	Faster than average	\$55,000-\$74,999
Forensic science technicians	Bachelor's degree	Moderate-term on-the-job training	Much faster than average	\$55,000-\$74,999
Forest and conservation technicians	Associate's degree	None	Slower than average	\$35,000-\$54,999
Forest and conservation workers	High school diploma or equiv.	Moderate-term on-the-job training	Decline	\$25,000-\$34,999
Forest fire inspectors and prevention specialists	High school diploma or equiv.	Moderate-term on-the-job training	Much faster than average	\$35,000-\$54,999
Foresters	Bachelor's degree	None	As fast as average	\$55,000-\$74,999
Forestry and conservation science teachers, postsecondary	Doctoral or professional degree	None	As fast as average	\$75,000 or more
Forging machine setters, operators, and tenders, metal and plastic	High school diploma or equiv.	Moderate-term on-the-job training	Decline	\$35,000-\$54,999



OCCUPATION	ENTRY-LEVEL EDUCATION	ON-THE-JOB TRAINING	PROJECTED GROWTH RATE	2018 MEDIAN PAY
Foundry mold and coremakers	High school diploma or equiv.	Moderate-term on-the-job training	Decline	\$35,000-\$54,999
Fundraisers	Bachelor's degree	None	Much faster than average	\$55,000-\$74,999
Funeral attendants	High school diploma or equiv.	Short-term on-the-job training	Slower than average	\$25,000-\$34,999
Funeral service managers	Associate's degree	None	As fast as average	\$75,000 or more
Furnace, kiln, oven, drier, and kettle operators and tenders	High school diploma or equiv.	Moderate-term on-the-job training	Decline	\$35,000-\$54,999
Furniture finishers	High school diploma or equiv.	Short-term on-the-job training	Little or no change	\$25,000-\$34,999
Gaming and sports book writers and runners	High school diploma or equiv.	Short-term on-the-job training	Slower than average	Less than \$25,000
Gaming cage workers	High school diploma or equiv.	Short-term on-the-job training	Little or no change	\$25,000-\$34,999
Gaming change persons and booth cashiers	No formal educ. credential	Short-term on-the-job training	Slower than average	Less than \$25,000
Gaming dealers	High school diploma or equiv.	Short-term on-the-job training	Little or no change	Less than \$25,000
Gaming managers	High school diploma or equiv.	None	Slower than average	\$55,000-\$74,999
Gaming service workers, all other	High school diploma or equiv.	Short-term on-the-job training	Little or no change	\$25,000-\$34,999
Gaming supervisors	High school diploma or equiv.	None	Slower than average	Not available.
Gaming surveillance officers and gaming investigators	High school diploma or equiv.	Moderate-term on-the-job training	Slower than average	\$25,000-\$34,999
Gas compressor and gas pumping station operators	High school diploma or equiv.	Moderate-term on-the-job training	Slower than average	\$55,000-\$74,999
Gas plant operators	High school diploma or equiv.	Long-term on-the-job training	Little or no change	\$55,000-\$74,999
General and operations managers	Bachelor's degree	None	As fast as average	\$75,000 or more
Genetic counselors	Master's degree	None	Much faster than average	\$75,000 or more
Geographers	Bachelor's degree	None	As fast as average	\$75,000 or more
Geography teachers, postsecondary	Doctoral or professional degree	None	As fast as average	\$75,000 or more



OCCUPATION	ENTRY-LEVEL EDUCATION	ON-THE-JOB TRAINING	PROJECTED GROWTH RATE	2018 MEDIAN PAY
Geological and petroleum technicians	Associate's degree	Moderate-term on-the-job training	Much faster than average	\$35,000-\$54,999
Geoscientists, except hydrologists and geographers	Bachelor's degree	None	Faster than average	\$75,000 or more
Glaziers	High school diploma or equiv.	Apprenticeship	Faster than average	\$35,000-\$54,999
Graders and sorters, agricultural products	No formal educ. credential	Short-term on-the-job training	Little or no change	Less than \$25,000
Graduate teaching assistants	Bachelor's degree	None	As fast as average	\$25,000-\$34,999
Graphic designers	Bachelor's degree	None	Slower than average	\$35,000-\$54,999
Grinding and polishing workers, hand	No formal educ. credential	Moderate-term on-the-job training	Decline	\$25,000-\$34,999
Grinding, lapping, polishing, and buffing machine tool setters, operators, and tenders, metal and plastic	High school diploma or equiv.	Moderate-term on-the-job training	Decline	\$25,000-\$34,999
Grounds maintenance workers, all other	No formal educ. credential	Short-term on-the-job training	As fast as average	\$25,000-\$34,999
Hairdressers, hairstylists, and cosmetologists	Postsecondary nondegree award	None	Faster than average	Less than \$25,000
Hazardous materials removal workers	High school diploma or equiv.	Moderate-term on-the-job training	Much faster than average	\$35,000-\$54,999
Health and safety engineers, except mining safety engineers and inspectors	Bachelor's degree	None	As fast as average	\$75,000 or more
Health diagnosing and treating practitioners, all other	Master's degree	None	Faster than average	\$55,000-\$74,999
Health educators	Bachelor's degree	None	Faster than average	\$35,000-\$54,999
Health specialties teachers, postsecondary	Doctoral or professional degree	None	Much faster than average	\$75,000 or more
Health technologists and technicians, all other	Postsecondary nondegree award	None	Much faster than average	\$35,000-\$54,999
Healthcare practitioners and technical workers, all other	Postsecondary nondegree award	None	Faster than average	\$35,000-\$54,999
Healthcare social workers	Master's degree	Internship/residency	Much faster than average	\$55,000-\$74,999
Healthcare support workers, all other	High school diploma or equiv.	None	Faster than average	\$35,000-\$54,999



OCCUPATION	ENTRY-LEVEL EDUCATION	ON-THE-JOB TRAINING	PROJECTED GROWTH RATE	2018 MEDIAN PAY
Hearing aid specialists	High school diploma or equiv.	Moderate-term on-the-job training	Much faster than average	\$35,000-\$54,999
Heat treating equipment setters, operators, and tenders, metal and plastic	High school diploma or equiv.	Moderate-term on-the-job training	Decline	\$35,000-\$54,999
Heating, air conditioning, and refrigeration mechanics and installers	Postsecondary nondegree award	Long-term on-the-job training	Much faster than average	\$35,000-\$54,999
Heavy and tractor-trailer truck drivers	Postsecondary nondegree award	Short-term on-the-job training	As fast as average	\$35,000-\$54,999
Helpers, construction trades, all other	No formal educ. credential	Short-term on-the-job training	Faster than average	\$25,000-\$34,999
Helpers--brickmasons, blockmasons, stonemasons, and tile and marble setters	No formal educ. credential	Short-term on-the-job training	Faster than average	\$25,000-\$34,999
Helpers--carpenters	No formal educ. credential	Short-term on-the-job training	Faster than average	\$25,000-\$34,999
Helpers--electricians	High school diploma or equiv.	Short-term on-the-job training	Faster than average	\$25,000-\$34,999
Helpers--extraction workers	High school diploma or equiv.	Moderate-term on-the-job training	Much faster than average	\$35,000-\$54,999
Helpers--installation, maintenance, and repair workers	High school diploma or equiv.	Short-term on-the-job training	Faster than average	\$25,000-\$34,999
Helpers--painters, paperhangers, plasterers, and stucco masons	No formal educ. credential	Short-term on-the-job training	Slower than average	\$25,000-\$34,999
Helpers--pipelayers, plumbers, pipefitters, and steamfitters	High school diploma or equiv.	Short-term on-the-job training	Much faster than average	\$25,000-\$34,999
Helpers--production workers	High school diploma or equiv.	Short-term on-the-job training	Faster than average	\$25,000-\$34,999
Helpers--roofers	No formal educ. credential	Short-term on-the-job training	Faster than average	\$25,000-\$34,999
Highway maintenance workers	High school diploma or equiv.	Moderate-term on-the-job training	As fast as average	\$35,000-\$54,999
Historians	Master's degree	None	As fast as average	\$55,000-\$74,999
History teachers, postsecondary	Doctoral or professional degree	None	Faster than average	\$55,000-\$74,999
Hoist and winch operators	No formal educ. credential	Short-term on-the-job training	Little or no change	\$35,000-\$54,999
Home appliance repairers	High school diploma or equiv.	Moderate-term on-the-job training	Decline	\$35,000-\$54,999



OCCUPATION	ENTRY-LEVEL EDUCATION	ON-THE-JOB TRAINING	PROJECTED GROWTH RATE	2018 MEDIAN PAY
Home economics teachers, postsecondary	Master's degree	None	As fast as average	\$55,000-\$74,999
Home health aides	High school diploma or equiv.	Short-term on-the-job training	Much faster than average	Less than \$25,000
Hosts and hostesses, restaurant, lounge, and coffee shop	No formal educ. credential	Short-term on-the-job training	As fast as average	Less than \$25,000
Hotel, motel, and resort desk clerks	High school diploma or equiv.	Short-term on-the-job training	Slower than average	Less than \$25,000
Human resources assistants, except payroll and timekeeping	Associate's degree	None	Decline	\$35,000-\$54,999
Human resources managers	Bachelor's degree	None	As fast as average	\$75,000 or more
Human resources specialists	Bachelor's degree	None	As fast as average	\$55,000-\$74,999
Hydrologists	Bachelor's degree	None	Faster than average	\$75,000 or more
Industrial engineering technicians	Associate's degree	None	Little or no change	\$55,000-\$74,999
Industrial engineers	Bachelor's degree	None	Faster than average	\$75,000 or more
Industrial machinery mechanics	High school diploma or equiv.	Long-term on-the-job training	As fast as average	\$35,000-\$54,999
Industrial production managers	Bachelor's degree	None	Little or no change	\$75,000 or more
Industrial truck and tractor operators	No formal educ. credential	Short-term on-the-job training	As fast as average	\$25,000-\$34,999
Industrial-organizational psychologists	Master's degree	Internship/residency	As fast as average	\$75,000 or more
Information and record clerks, all other	High school diploma or equiv.	Short-term on-the-job training	As fast as average	\$35,000-\$54,999
Information security analysts	Bachelor's degree	None	Much faster than average	\$75,000 or more
Inspectors, testers, sorters, samplers, and weighers	High school diploma or equiv.	Moderate-term on-the-job training	Decline	\$35,000-\$54,999
Installation, maintenance, and repair workers, all other	High school diploma or equiv.	Moderate-term on-the-job training	As fast as average	\$35,000-\$54,999
Instructional coordinators	Master's degree	None	Faster than average	\$55,000-\$74,999
Insulation workers, floor, ceiling, and wall	No formal educ. credential	Short-term on-the-job training	Little or no change	\$35,000-\$54,999



OCCUPATION	ENTRY-LEVEL EDUCATION	ON-THE-JOB TRAINING	PROJECTED GROWTH RATE	2018 MEDIAN PAY
Insulation workers, mechanical	High school diploma or equiv.	Apprenticeship	Faster than average	\$35,000-\$54,999
Insurance appraisers, auto damage	Postsecondary nondegree award	Moderate-term on-the-job training	As fast as average	\$55,000-\$74,999
Insurance claims and policy processing clerks	High school diploma or equiv.	Moderate-term on-the-job training	Faster than average	\$35,000-\$54,999
Insurance sales agents	High school diploma or equiv.	Moderate-term on-the-job training	Faster than average	\$35,000-\$54,999
Insurance underwriters	Bachelor's degree	Moderate-term on-the-job training	Decline	\$55,000-\$74,999
Interior designers	Bachelor's degree	None	Slower than average	\$35,000-\$54,999
Internists, general	Doctoral or professional degree	Internship/residency	Much faster than average	\$75,000 or more
Interpreters and translators	Bachelor's degree	None	Much faster than average	\$35,000-\$54,999
Interviewers, except eligibility and loan	High school diploma or equiv.	Short-term on-the-job training	As fast as average	\$25,000-\$34,999
Janitors and cleaners, except maids and housekeeping cleaners	No formal educ. credential	Short-term on-the-job training	Faster than average	\$25,000-\$34,999
Jewelers and precious stone and metal workers	High school diploma or equiv.	Long-term on-the-job training	Decline	\$35,000-\$54,999
Judges, magistrate judges, and magistrates	Doctoral or professional degree	Short-term on-the-job training	As fast as average	\$75,000 or more
Judicial law clerks	Doctoral or professional degree	None	As fast as average	\$35,000-\$54,999
Kindergarten teachers, except special education	Bachelor's degree	None	As fast as average	\$55,000-\$74,999
Labor relations specialists	Bachelor's degree	None	Decline	\$55,000-\$74,999
Laborers and freight, stock, and material movers, hand	No formal educ. credential	Short-term on-the-job training	As fast as average	\$25,000-\$34,999
Landscape architects	Bachelor's degree	Internship/residency	As fast as average	\$55,000-\$74,999
Landscaping and groundskeeping workers	No formal educ. credential	Short-term on-the-job training	Faster than average	\$25,000-\$34,999
Lathe and turning machine tool setters, operators, and tenders, metal and plastic	High school diploma or equiv.	Moderate-term on-the-job training	Decline	\$35,000-\$54,999



OCCUPATION	ENTRY-LEVEL EDUCATION	ON-THE-JOB TRAINING	PROJECTED GROWTH RATE	2018 MEDIAN PAY
Laundry and dry-cleaning workers	No formal educ. credential	Short-term on-the-job training	Little or no change	Less than \$25,000
Law teachers, postsecondary	Doctoral or professional degree	None	Faster than average	\$75,000 or more
Lawyers	Doctoral or professional degree	None	As fast as average	\$75,000 or more
Layout workers, metal and plastic	High school diploma or equiv.	Moderate-term on-the-job training	Decline	\$35,000-\$54,999
Legal secretaries	High school diploma or equiv.	Moderate-term on-the-job training	Decline	\$35,000-\$54,999
Legal support workers, all other	Associate's degree	None	Slower than average	\$55,000-\$74,999
Legislators	Bachelor's degree	None	As fast as average	Less than \$25,000
Librarians	Master's degree	None	As fast as average	\$55,000-\$74,999
Library assistants, clerical	High school diploma or equiv.	Short-term on-the-job training	As fast as average	\$25,000-\$34,999
Library science teachers, postsecondary	Doctoral or professional degree	None	As fast as average	\$55,000-\$74,999
Library technicians	Postsecondary nondegree award	None	As fast as average	\$25,000-\$34,999
Licensed practical and licensed vocational nurses	Postsecondary nondegree award	None	Faster than average	\$35,000-\$54,999
Life scientists, all other	Bachelor's degree	None	As fast as average	\$75,000 or more
Life, physical, and social science technicians, all other	Associate's degree	None	Faster than average	\$35,000-\$54,999
Lifeguards, ski patrol, and other recreational protective service workers	No formal educ. credential	Short-term on-the-job training	As fast as average	Less than \$25,000
Light truck or delivery services drivers	High school diploma or equiv.	Short-term on-the-job training	As fast as average	\$25,000-\$34,999
Loading machine operators, underground mining	No formal educ. credential	Short-term on-the-job training	Decline	\$35,000-\$54,999
Loan interviewers and clerks	High school diploma or equiv.	Short-term on-the-job training	Faster than average	\$35,000-\$54,999
Loan officers	Bachelor's degree	Moderate-term on-the-job training	Faster than average	\$55,000-\$74,999
Locker room, coatroom, and dressing room attendants	High school diploma or equiv.	Short-term on-the-job training	As fast as average	Less than \$25,000



OCCUPATION	ENTRY-LEVEL EDUCATION	ON-THE-JOB TRAINING	PROJECTED GROWTH RATE	2018 MEDIAN PAY
Locksmiths and safe repairers	High school diploma or equiv.	Long-term on-the-job training	Decline	\$35,000-\$54,999
Locomotive engineers	High school diploma or equiv.	Moderate-term on-the-job training	Decline	\$55,000-\$74,999
Locomotive firers	High school diploma or equiv.	Moderate-term on-the-job training	Decline	\$55,000-\$74,999
Lodging managers	High school diploma or equiv.	None	Slower than average	\$35,000-\$54,999
Log graders and scalers	High school diploma or equiv.	Moderate-term on-the-job training	Decline	\$35,000-\$54,999
Logging equipment operators	High school diploma or equiv.	Moderate-term on-the-job training	Decline	\$35,000-\$54,999
Logging workers, all other	High school diploma or equiv.	Moderate-term on-the-job training	Decline	\$35,000-\$54,999
Logisticians	Bachelor's degree	None	As fast as average	\$55,000-\$74,999
Machine feeders and offbearers	No formal educ. credential	Short-term on-the-job training	Slower than average	\$25,000-\$34,999
Machinists	High school diploma or equiv.	Long-term on-the-job training	Slower than average	\$35,000-\$54,999
Magnetic resonance imaging technologists	Associate's degree	None	Faster than average	\$55,000-\$74,999
Maids and housekeeping cleaners	No formal educ. credential	Short-term on-the-job training	As fast as average	Less than \$25,000
Mail clerks and mail machine operators, except postal service	High school diploma or equiv.	Short-term on-the-job training	Decline	\$25,000-\$34,999
Maintenance and repair workers, general	High school diploma or equiv.	Moderate-term on-the-job training	As fast as average	\$35,000-\$54,999
Maintenance workers, machinery	High school diploma or equiv.	Long-term on-the-job training	As fast as average	\$35,000-\$54,999
Makeup artists, theatrical and performance	Postsecondary nondegree award	None	Faster than average	\$55,000-\$74,999
Management analysts	Bachelor's degree	None	Faster than average	\$75,000 or more
Managers, all other	Bachelor's degree	None	As fast as average	\$75,000 or more
Manicurists and pedicurists	Postsecondary nondegree award	None	Faster than average	Less than \$25,000
Manufactured building and mobile home installers	High school diploma or equiv.	Short-term on-the-job training	Decline	\$25,000-\$34,999



OCCUPATION	ENTRY-LEVEL EDUCATION	ON-THE-JOB TRAINING	PROJECTED GROWTH RATE	2018 MEDIAN PAY
Marine engineers and naval architects	Bachelor's degree	None	Faster than average	\$75,000 or more
Market research analysts and marketing specialists	Bachelor's degree	None	Much faster than average	\$55,000-\$74,999
Marketing managers	Bachelor's degree	None	Faster than average	\$75,000 or more
Marriage and family therapists	Master's degree	Internship/residency	Much faster than average	\$35,000-\$54,999
Massage therapists	Postsecondary nondegree award	None	Much faster than average	\$35,000-\$54,999
Material moving workers, all other	No formal educ. credential	Short-term on-the-job training	As fast as average	\$25,000-\$34,999
Materials engineers	Bachelor's degree	None	Slower than average	\$75,000 or more
Materials scientists	Bachelor's degree	None	As fast as average	\$75,000 or more
Mathematical science occupations, all other	Bachelor's degree	None	Faster than average	Not available.
Mathematical science teachers, postsecondary	Doctoral or professional degree	None	As fast as average	\$55,000-\$74,999
Mathematical technicians	Bachelor's degree	None	As fast as average	Not available.
Mathematicians	Master's degree	None	Much faster than average	\$75,000 or more
Meat, poultry, and fish cutters and trimmers	No formal educ. credential	Short-term on-the-job training	Little or no change	\$25,000-\$34,999
Mechanical door repairers	High school diploma or equiv.	Moderate-term on-the-job training	Faster than average	\$35,000-\$54,999
Mechanical drafters	Associate's degree	None	As fast as average	\$55,000-\$74,999
Mechanical engineering technicians	Associate's degree	None	As fast as average	\$55,000-\$74,999
Mechanical engineers	Bachelor's degree	None	As fast as average	\$75,000 or more
Media and communication equipment workers, all other	High school diploma or equiv.	Short-term on-the-job training	As fast as average	\$75,000 or more
Media and communication workers, all other	High school diploma or equiv.	Short-term on-the-job training	Faster than average	\$35,000-\$54,999
Medical and clinical laboratory technicians	Associate's degree	None	Faster than average	Not available.



OCCUPATION	ENTRY-LEVEL EDUCATION	ON-THE-JOB TRAINING	PROJECTED GROWTH RATE	2018 MEDIAN PAY
Medical and clinical laboratory technologists	Bachelor's degree	None	Faster than average	Not available.
Medical and health services managers	Bachelor's degree	None	Much faster than average	\$75,000 or more
Medical appliance technicians	High school diploma or equiv.	Moderate-term on-the-job training	Faster than average	\$35,000-\$54,999
Medical assistants	Postsecondary nondegree award	None	Much faster than average	\$25,000-\$34,999
Medical equipment preparers	High school diploma or equiv.	Moderate-term on-the-job training	Faster than average	\$35,000-\$54,999
Medical equipment repairers	Associate's degree	Moderate-term on-the-job training	Slower than average	\$35,000-\$54,999
Medical records and health information technicians	Postsecondary nondegree award	None	Faster than average	\$35,000-\$54,999
Medical scientists, except epidemiologists	Doctoral or professional degree	None	Faster than average	\$75,000 or more
Medical secretaries	High school diploma or equiv.	Moderate-term on-the-job training	Much faster than average	\$35,000-\$54,999
Medical transcriptionists	Postsecondary nondegree award	None	Decline	\$25,000-\$34,999
Meeting, convention, and event planners	Bachelor's degree	None	Faster than average	\$35,000-\$54,999
Mental health and substance abuse social workers	Master's degree	Internship/residency	Much faster than average	\$35,000-\$54,999
Mental health counselors	Master's degree	Internship/residency	Much faster than average	Not available.
Merchandise displayers and window trimmers	High school diploma or equiv.	Short-term on-the-job training	Slower than average	\$25,000-\$34,999
Metal workers and plastic workers, all other	High school diploma or equiv.	Moderate-term on-the-job training	Decline	\$35,000-\$54,999
Metal-refining furnace operators and tenders	High school diploma or equiv.	Moderate-term on-the-job training	Decline	\$35,000-\$54,999
Meter readers, utilities	High school diploma or equiv.	Short-term on-the-job training	Decline	\$35,000-\$54,999
Microbiologists	Bachelor's degree	None	As fast as average	\$55,000-\$74,999
Middle school teachers, except special and career/technical education	Bachelor's degree	None	As fast as average	\$55,000-\$74,999



OCCUPATION	ENTRY-LEVEL EDUCATION	ON-THE-JOB TRAINING	PROJECTED GROWTH RATE	2018 MEDIAN PAY
Milling and planing machine setters, operators, and tenders, metal and plastic	High school diploma or equiv.	Moderate-term on-the-job training	Decline	\$35,000-\$54,999
Millwrights	High school diploma or equiv.	Apprenticeship	Faster than average	\$55,000-\$74,999
Mine cutting and channeling machine operators	High school diploma or equiv.	Moderate-term on-the-job training	Decline	\$35,000-\$54,999
Mine shuttle car operators	No formal educ. credential	Short-term on-the-job training	Decline	\$55,000-\$74,999
Mining and geological engineers, including mining safety engineers	Bachelor's degree	None	As fast as average	\$75,000 or more
Mining machine operators, all other	High school diploma or equiv.	Moderate-term on-the-job training	Little or no change	\$35,000-\$54,999
Mixing and blending machine setters, operators, and tenders	High school diploma or equiv.	Moderate-term on-the-job training	Decline	\$35,000-\$54,999
Mobile heavy equipment mechanics, except engines	High school diploma or equiv.	Long-term on-the-job training	As fast as average	\$35,000-\$54,999
Model makers, metal and plastic	High school diploma or equiv.	Moderate-term on-the-job training	Decline	\$55,000-\$74,999
Model makers, wood	High school diploma or equiv.	Moderate-term on-the-job training	Slower than average	\$35,000-\$54,999
Models	No formal educ. credential	None	Little or no change	Less than \$25,000
Molders, shapers, and casters, except metal and plastic	High school diploma or equiv.	Long-term on-the-job training	Decline	\$25,000-\$34,999
Molding, coremaking, and casting machine setters, operators, and tenders, metal and plastic	High school diploma or equiv.	Moderate-term on-the-job training	Decline	\$25,000-\$34,999
Morticians, undertakers, and funeral directors	Associate's degree	Long-term on-the-job training	Slower than average	\$35,000-\$54,999
Motion picture projectionists	No formal educ. credential	Short-term on-the-job training	Decline	Less than \$25,000
Motor vehicle operators, all other	No formal educ. credential	Short-term on-the-job training	Faster than average	\$25,000-\$34,999
Motorboat mechanics and service technicians	High school diploma or equiv.	Long-term on-the-job training	Little or no change	\$35,000-\$54,999
Motorboat operators	Postsecondary nondegree award	None	As fast as average	\$35,000-\$54,999
Motorcycle mechanics	Postsecondary nondegree award	Short-term on-the-job training	Little or no change	\$35,000-\$54,999



OCCUPATION	ENTRY-LEVEL EDUCATION	ON-THE-JOB TRAINING	PROJECTED GROWTH RATE	2018 MEDIAN PAY
Multimedia artists and animators	Bachelor's degree	None	As fast as average	\$55,000-\$74,999
Multiple machine tool setters, operators, and tenders, metal and plastic	High school diploma or equiv.	Moderate-term on-the-job training	Decline	\$35,000-\$54,999
Museum technicians and conservators	Bachelor's degree	None	Faster than average	\$35,000-\$54,999
Music directors and composers	Bachelor's degree	None	As fast as average	\$35,000-\$54,999
Musical instrument repairers and tuners	High school diploma or equiv.	Apprenticeship	Little or no change	\$35,000-\$54,999
Musicians and singers	No formal educ. credential	Long-term on-the-job training	As fast as average	Not available.
Natural sciences managers	Bachelor's degree	None	Faster than average	\$75,000 or more
Network and computer systems administrators	Bachelor's degree	None	As fast as average	\$75,000 or more
New accounts clerks	High school diploma or equiv.	Moderate-term on-the-job training	Decline	\$35,000-\$54,999
Nonfarm animal caretakers	High school diploma or equiv.	Short-term on-the-job training	Much faster than average	Less than \$25,000
Nuclear engineers	Bachelor's degree	None	Slower than average	\$75,000 or more
Nuclear medicine technologists	Associate's degree	None	Faster than average	\$75,000 or more
Nuclear power reactor operators	High school diploma or equiv.	Long-term on-the-job training	Decline	\$75,000 or more
Nuclear technicians	Associate's degree	Moderate-term on-the-job training	Little or no change	\$75,000 or more
Nurse anesthetists	Master's degree	None	Much faster than average	\$75,000 or more
Nurse midwives	Master's degree	None	Much faster than average	\$75,000 or more
Nurse practitioners	Master's degree	None	Much faster than average	\$75,000 or more
Nursing assistants	Postsecondary nondegree award	None	Faster than average	\$25,000-\$34,999
Nursing instructors and teachers, postsecondary	Doctoral or professional degree	None	Much faster than average	\$55,000-\$74,999



OCCUPATION	ENTRY-LEVEL EDUCATION	ON-THE-JOB TRAINING	PROJECTED GROWTH RATE	2018 MEDIAN PAY
Obstetricians and gynecologists	Doctoral or professional degree	Internship/residency	Much faster than average	\$75,000 or more
Occupational health and safety specialists	Bachelor's degree	None	As fast as average	\$55,000-\$74,999
Occupational health and safety technicians	High school diploma or equiv.	Moderate-term on-the-job training	Faster than average	\$35,000-\$54,999
Occupational therapists	Master's degree	None	Much faster than average	\$75,000 or more
Occupational therapy aides	High school diploma or equiv.	Short-term on-the-job training	Much faster than average	\$25,000-\$34,999
Occupational therapy assistants	Associate's degree	None	Much faster than average	\$55,000-\$74,999
Office and administrative support workers, all other	High school diploma or equiv.	Short-term on-the-job training	As fast as average	\$25,000-\$34,999
Office clerks, general	High school diploma or equiv.	Short-term on-the-job training	Little or no change	\$25,000-\$34,999
Office machine operators, except computer	High school diploma or equiv.	Short-term on-the-job training	Decline	\$25,000-\$34,999
Operating engineers and other construction equipment operators	High school diploma or equiv.	Moderate-term on-the-job training	Faster than average	\$35,000-\$54,999
Operations research analysts	Bachelor's degree	None	Much faster than average	\$75,000 or more
Ophthalmic laboratory technicians	High school diploma or equiv.	Moderate-term on-the-job training	Faster than average	\$25,000-\$34,999
Ophthalmic medical technicians	Postsecondary nondegree award	None	Much faster than average	\$35,000-\$54,999
Opticians, dispensing	High school diploma or equiv.	Long-term on-the-job training	Much faster than average	\$35,000-\$54,999
Optometrists	Doctoral or professional degree	None	Much faster than average	\$75,000 or more
Oral and maxillofacial surgeons	Doctoral or professional degree	Internship/residency	Much faster than average	\$75,000 or more
Order clerks	High school diploma or equiv.	Short-term on-the-job training	Decline	\$25,000-\$34,999
Orderlies	High school diploma or equiv.	Short-term on-the-job training	As fast as average	\$25,000-\$34,999
Orthodontists	Doctoral or professional degree	Internship/residency	Much faster than average	\$75,000 or more
Orthotists and prosthetists	Master's degree	Internship/residency	Much faster than average	\$55,000-\$74,999



OCCUPATION	ENTRY-LEVEL EDUCATION	ON-THE-JOB TRAINING	PROJECTED GROWTH RATE	2018 MEDIAN PAY
Outdoor power equipment and other small engine mechanics	High school diploma or equiv.	Moderate-term on-the-job training	Faster than average	\$35,000-\$54,999
Packaging and filling machine operators and tenders	High school diploma or equiv.	Moderate-term on-the-job training	Slower than average	\$25,000-\$34,999
Packers and packagers, hand	No formal educ. credential	Short-term on-the-job training	Slower than average	Less than \$25,000
Painters, construction and maintenance	No formal educ. credential	Moderate-term on-the-job training	As fast as average	\$35,000-\$54,999
Painters, transportation equipment	High school diploma or equiv.	Moderate-term on-the-job training	As fast as average	\$35,000-\$54,999
Painting, coating, and decorating workers	No formal educ. credential	Moderate-term on-the-job training	Little or no change	\$25,000-\$34,999
Paper goods machine setters, operators, and tenders	High school diploma or equiv.	Moderate-term on-the-job training	Decline	\$35,000-\$54,999
Paperhangers	No formal educ. credential	Long-term on-the-job training	As fast as average	\$35,000-\$54,999
Paralegals and legal assistants	Associate's degree	None	Much faster than average	\$35,000-\$54,999
Parking enforcement workers	High school diploma or equiv.	Short-term on-the-job training	Decline	\$35,000-\$54,999
Parking lot attendants	No formal educ. credential	Short-term on-the-job training	As fast as average	Less than \$25,000
Parts salespersons	No formal educ. credential	Moderate-term on-the-job training	As fast as average	\$25,000-\$34,999
Patternmakers, metal and plastic	High school diploma or equiv.	Moderate-term on-the-job training	Decline	\$35,000-\$54,999
Patternmakers, wood	High school diploma or equiv.	Moderate-term on-the-job training	Slower than average	\$55,000-\$74,999
Paving, surfacing, and tamping equipment operators	High school diploma or equiv.	Moderate-term on-the-job training	Faster than average	\$35,000-\$54,999
Payroll and timekeeping clerks	High school diploma or equiv.	Moderate-term on-the-job training	Little or no change	\$35,000-\$54,999
Pediatricians, general	Doctoral or professional degree	Internship/residency	Much faster than average	\$75,000 or more
Personal care aides	High school diploma or equiv.	Short-term on-the-job training	Much faster than average	Less than \$25,000
Personal care and service workers, all other	High school diploma or equiv.	Short-term on-the-job training	As fast as average	\$25,000-\$34,999
Personal financial advisors	Bachelor's degree	Long-term on-the-job training	Much faster than average	\$75,000 or more



OCCUPATION	ENTRY-LEVEL EDUCATION	ON-THE-JOB TRAINING	PROJECTED GROWTH RATE	2018 MEDIAN PAY
Pest control workers	High school diploma or equiv.	Moderate-term on-the-job training	As fast as average	\$35,000-\$54,999
Pesticide handlers, sprayers, and applicators, vegetation	High school diploma or equiv.	Moderate-term on-the-job training	As fast as average	\$35,000-\$54,999
Petroleum engineers	Bachelor's degree	None	Much faster than average	\$75,000 or more
Petroleum pump system operators, refinery operators, and gaugers	High school diploma or equiv.	Moderate-term on-the-job training	Slower than average	\$55,000-\$74,999
Pharmacists	Doctoral or professional degree	None	As fast as average	\$75,000 or more
Pharmacy aides	High school diploma or equiv.	Short-term on-the-job training	Decline	\$25,000-\$34,999
Pharmacy technicians	High school diploma or equiv.	Moderate-term on-the-job training	Faster than average	\$25,000-\$34,999
Philosophy and religion teachers, postsecondary	Doctoral or professional degree	None	Faster than average	\$55,000-\$74,999
Phlebotomists	Postsecondary nondegree award	None	Much faster than average	\$25,000-\$34,999
Photographers	High school diploma or equiv.	Long-term on-the-job training	Decline	\$25,000-\$34,999
Photographic process workers and processing machine operators	High school diploma or equiv.	Short-term on-the-job training	Decline	\$25,000-\$34,999
Physical scientists, all other	Bachelor's degree	None	As fast as average	\$75,000 or more
Physical therapist aides	High school diploma or equiv.	Short-term on-the-job training	Much faster than average	\$25,000-\$34,999
Physical therapist assistants	Associate's degree	None	Much faster than average	\$55,000-\$74,999
Physical therapists	Doctoral or professional degree	None	Much faster than average	\$75,000 or more
Physician assistants	Master's degree	None	Much faster than average	\$75,000 or more
Physicians and surgeons, all other	Doctoral or professional degree	Internship/residency	Faster than average	\$75,000 or more
Physicists	Doctoral or professional degree	None	Faster than average	\$75,000 or more
Physics teachers, postsecondary	Doctoral or professional degree	None	Faster than average	\$75,000 or more
Pile-driver operators	High school diploma or equiv.	Moderate-term on-the-job training	Much faster than average	\$55,000-\$74,999



OCCUPATION	ENTRY-LEVEL EDUCATION	ON-THE-JOB TRAINING	PROJECTED GROWTH RATE	2018 MEDIAN PAY
Pipelayers	No formal educ. credential	Short-term on-the-job training	Much faster than average	\$35,000-\$54,999
Plant and system operators, all other	High school diploma or equiv.	Moderate-term on-the-job training	Slower than average	\$55,000-\$74,999
Plasterers and stucco masons	No formal educ. credential	Long-term on-the-job training	Slower than average	\$35,000-\$54,999
Plating and coating machine setters, operators, and tenders, metal and plastic	High school diploma or equiv.	Moderate-term on-the-job training	Decline	\$25,000-\$34,999
Plumbers, pipefitters, and steamfitters	High school diploma or equiv.	Apprenticeship	Much faster than average	\$35,000-\$54,999
Podiatrists	Doctoral or professional degree	Internship/residency	Faster than average	\$75,000 or more
Police and sheriff's patrol officers	High school diploma or equiv.	Moderate-term on-the-job training	As fast as average	\$55,000-\$74,999
Police, fire, and ambulance dispatchers	High school diploma or equiv.	Moderate-term on-the-job training	As fast as average	\$35,000-\$54,999
Political science teachers, postsecondary	Doctoral or professional degree	None	Faster than average	\$75,000 or more
Political scientists	Master's degree	None	Slower than average	\$75,000 or more
Postal service clerks	High school diploma or equiv.	Short-term on-the-job training	Decline	\$55,000-\$74,999
Postal service mail carriers	High school diploma or equiv.	Short-term on-the-job training	Decline	\$55,000-\$74,999
Postal service mail sorters, processors, and processing machine operators	High school diploma or equiv.	Short-term on-the-job training	Decline	\$55,000-\$74,999
Postmasters and mail superintendents	High school diploma or equiv.	Moderate-term on-the-job training	Decline	\$75,000 or more
Postsecondary teachers, all other	Doctoral or professional degree	None	As fast as average	\$55,000-\$74,999
Pourers and casters, metal	High school diploma or equiv.	Moderate-term on-the-job training	Decline	\$35,000-\$54,999
Power distributors and dispatchers	High school diploma or equiv.	Long-term on-the-job training	Decline	\$75,000 or more
Power plant operators	High school diploma or equiv.	Long-term on-the-job training	Little or no change	\$75,000 or more
Precision instrument and equipment repairers, all other	High school diploma or equiv.	Long-term on-the-job training	Slower than average	\$55,000-\$74,999



OCCUPATION	ENTRY-LEVEL EDUCATION	ON-THE-JOB TRAINING	PROJECTED GROWTH RATE	2018 MEDIAN PAY
Prepress technicians and workers	Postsecondary nondegree award	None	Decline	\$35,000-\$54,999
Preschool teachers, except special education	Associate's degree	None	Faster than average	\$25,000-\$34,999
Pressers, textile, garment, and related materials	No formal educ. credential	Short-term on-the-job training	Decline	Less than \$25,000
Print binding and finishing workers	High school diploma or equiv.	Moderate-term on-the-job training	Decline	\$25,000-\$34,999
Printing press operators	High school diploma or equiv.	Moderate-term on-the-job training	Decline	\$35,000-\$54,999
Private detectives and investigators	High school diploma or equiv.	Moderate-term on-the-job training	Faster than average	\$35,000-\$54,999
Probation officers and correctional treatment specialists	Bachelor's degree	Short-term on-the-job training	As fast as average	\$35,000-\$54,999
Procurement clerks	High school diploma or equiv.	Moderate-term on-the-job training	Decline	\$35,000-\$54,999
Producers and directors	Bachelor's degree	None	Faster than average	\$55,000-\$74,999
Production workers, all other	High school diploma or equiv.	Moderate-term on-the-job training	Slower than average	\$25,000-\$34,999
Production, planning, and expediting clerks	High school diploma or equiv.	Moderate-term on-the-job training	As fast as average	\$35,000-\$54,999
Proofreaders and copy markers	Bachelor's degree	None	Slower than average	\$35,000-\$54,999
Property, real estate, and community association managers	High school diploma or equiv.	None	Faster than average	\$55,000-\$74,999
Prosthodontists	Doctoral or professional degree	Internship/residency	Much faster than average	\$75,000 or more
Protective service workers, all other	High school diploma or equiv.	Short-term on-the-job training	As fast as average	\$25,000-\$34,999
Psychiatric aides	High school diploma or equiv.	Short-term on-the-job training	As fast as average	\$25,000-\$34,999
Psychiatric technicians	Postsecondary nondegree award	Short-term on-the-job training	As fast as average	\$25,000-\$34,999
Psychiatrists	Doctoral or professional degree	Internship/residency	Faster than average	\$75,000 or more
Psychologists, all other	Master's degree	Internship/residency	Faster than average	\$75,000 or more
Psychology teachers, postsecondary	Doctoral or professional degree	None	Much faster than average	\$75,000 or more



OCCUPATION	ENTRY-LEVEL EDUCATION	ON-THE-JOB TRAINING	PROJECTED GROWTH RATE	2018 MEDIAN PAY
Public address system and other announcers	High school diploma or equiv.	Short-term on-the-job training	Slower than average	\$25,000-\$34,999
Public relations and fundraising managers	Bachelor's degree	None	Faster than average	\$75,000 or more
Public relations specialists	Bachelor's degree	None	As fast as average	\$55,000-\$74,999
Pump operators, except wellhead pumpers	High school diploma or equiv.	Moderate-term on-the-job training	Faster than average	\$35,000-\$54,999
Purchasing agents, except wholesale, retail, and farm products	Bachelor's degree	Moderate-term on-the-job training	Decline	Not available.
Purchasing managers	Bachelor's degree	None	As fast as average	\$75,000 or more
Radiation therapists	Associate's degree	None	Faster than average	\$75,000 or more
Radio and television announcers	Bachelor's degree	None	Decline	\$25,000-\$34,999
Radio operators	High school diploma or equiv.	Short-term on-the-job training	Little or no change	\$35,000-\$54,999
Radio, cellular, and tower equipment installers and repairs	Associate's degree	Moderate-term on-the-job training	As fast as average	\$35,000-\$54,999
Radiologic technologists	Associate's degree	None	Faster than average	\$55,000-\$74,999
Rail car repairers	High school diploma or equiv.	Long-term on-the-job training	As fast as average	\$55,000-\$74,999
Rail transportation workers, all other	High school diploma or equiv.	Moderate-term on-the-job training	Slower than average	\$55,000-\$74,999
Rail yard engineers, dinky operators, and hostlers	High school diploma or equiv.	Moderate-term on-the-job training	Slower than average	\$35,000-\$54,999
Railroad brake, signal, and switch operators	High school diploma or equiv.	Moderate-term on-the-job training	Decline	\$55,000-\$74,999
Railroad conductors and yardmasters	High school diploma or equiv.	Moderate-term on-the-job training	Decline	\$55,000-\$74,999
Rail-track laying and maintenance equipment operators	High school diploma or equiv.	Moderate-term on-the-job training	As fast as average	\$55,000-\$74,999
Real estate brokers	High school diploma or equiv.	None	As fast as average	\$55,000-\$74,999
Real estate sales agents	High school diploma or equiv.	Moderate-term on-the-job training	As fast as average	\$35,000-\$54,999
Receptionists and information clerks	High school diploma or equiv.	Short-term on-the-job training	As fast as average	\$25,000-\$34,999



OCCUPATION	ENTRY-LEVEL EDUCATION	ON-THE-JOB TRAINING	PROJECTED GROWTH RATE	2018 MEDIAN PAY
Recreation and fitness studies teachers, postsecondary	Doctoral or professional degree	None	Faster than average	\$55,000-\$74,999
Recreation workers	High school diploma or equiv.	Short-term on-the-job training	As fast as average	\$25,000-\$34,999
Recreational therapists	Bachelor's degree	None	As fast as average	\$35,000-\$54,999
Recreational vehicle service technicians	High school diploma or equiv.	Long-term on-the-job training	Little or no change	\$35,000-\$54,999
Refractory materials repairers, except brickmasons	High school diploma or equiv.	Moderate-term on-the-job training	Decline	\$35,000-\$54,999
Refuse and recyclable material collectors	No formal educ. credential	Short-term on-the-job training	Faster than average	\$35,000-\$54,999
Registered nurses	Bachelor's degree	None	Much faster than average	\$55,000-\$74,999
Rehabilitation counselors	Master's degree	None	Faster than average	\$35,000-\$54,999
Reinforcing iron and rebar workers	High school diploma or equiv.	Apprenticeship	Faster than average	\$35,000-\$54,999
Religious workers, all other	Bachelor's degree	None	As fast as average	\$25,000-\$34,999
Reporters and correspondents	Bachelor's degree	None	Decline	\$35,000-\$54,999
Reservation and transportation ticket agents and travel clerks	High school diploma or equiv.	Short-term on-the-job training	Slower than average	\$35,000-\$54,999
Residential advisors	High school diploma or equiv.	Short-term on-the-job training	Faster than average	\$25,000-\$34,999
Respiratory therapists	Associate's degree	None	Much faster than average	\$55,000-\$74,999
Respiratory therapy technicians	Associate's degree	None	Decline	\$35,000-\$54,999
Retail salespersons	No formal educ. credential	Short-term on-the-job training	Slower than average	Less than \$25,000
Riggers	High school diploma or equiv.	Moderate-term on-the-job training	Faster than average	\$35,000-\$54,999
Rock splitters, quarry	No formal educ. credential	Short-term on-the-job training	Decline	\$25,000-\$34,999
Rolling machine setters, operators, and tenders, metal and plastic	High school diploma or equiv.	Moderate-term on-the-job training	Decline	\$35,000-\$54,999
Roof bolters, mining	High school diploma or equiv.	Moderate-term on-the-job training	Decline	\$55,000-\$74,999



OCCUPATION	ENTRY-LEVEL EDUCATION	ON-THE-JOB TRAINING	PROJECTED GROWTH RATE	2018 MEDIAN PAY
Roofers	No formal educ. credential	Moderate-term on-the-job training	Faster than average	\$35,000-\$54,999
Rotary drill operators, oil and gas	No formal educ. credential	Moderate-term on-the-job training	Much faster than average	\$35,000-\$54,999
Roustabouts, oil and gas	No formal educ. credential	Moderate-term on-the-job training	Much faster than average	\$35,000-\$54,999
Sailors and marine oilers	No formal educ. credential	Moderate-term on-the-job training	As fast as average	\$35,000-\$54,999
Sales and related workers, all other	High school diploma or equiv.	None	Faster than average	\$25,000-\$34,999
Sales engineers	Bachelor's degree	Moderate-term on-the-job training	As fast as average	\$75,000 or more
Sales managers	Bachelor's degree	None	As fast as average	\$75,000 or more
Sales representatives, services, all other	High school diploma or equiv.	Moderate-term on-the-job training	Faster than average	\$35,000-\$54,999
Sales representatives, wholesale and manufacturing, except technical and scientific products	High school diploma or equiv.	Moderate-term on-the-job training	As fast as average	\$55,000-\$74,999
Sales representatives, wholesale and manufacturing, technical and scientific products	Bachelor's degree	Moderate-term on-the-job training	As fast as average	\$75,000 or more
Sawing machine setters, operators, and tenders, wood	High school diploma or equiv.	Moderate-term on-the-job training	Little or no change	\$25,000-\$34,999
Secondary school teachers, except special and career/technical education	Bachelor's degree	None	As fast as average	\$55,000-\$74,999
Secretaries and administrative assistants, except legal, medical, and executive	High school diploma or equiv.	Short-term on-the-job training	Decline	\$35,000-\$54,999
Securities, commodities, and financial services sales agents	Bachelor's degree	Moderate-term on-the-job training	As fast as average	\$55,000-\$74,999
Security and fire alarm systems installers	High school diploma or equiv.	Moderate-term on-the-job training	Faster than average	\$35,000-\$54,999
Security guards	High school diploma or equiv.	Short-term on-the-job training	As fast as average	\$25,000-\$34,999
Segmental pavers	High school diploma or equiv.	Moderate-term on-the-job training	Faster than average	Not available.
Self-enrichment education teachers	High school diploma or equiv.	None	Much faster than average	\$35,000-\$54,999



OCCUPATION	ENTRY-LEVEL EDUCATION	ON-THE-JOB TRAINING	PROJECTED GROWTH RATE	2018 MEDIAN PAY
Semiconductor processors	High school diploma or equiv.	Moderate-term on-the-job training	Decline	\$35,000-\$54,999
Separating, filtering, clarifying, precipitating, and still machine setters, operators, and tenders	High school diploma or equiv.	Moderate-term on-the-job training	Little or no change	\$35,000-\$54,999
Septic tank servicers and sewer pipe cleaners	High school diploma or equiv.	Moderate-term on-the-job training	Much faster than average	\$35,000-\$54,999
Service unit operators, oil, gas, and mining	No formal educ. credential	Moderate-term on-the-job training	Much faster than average	\$35,000-\$54,999
Set and exhibit designers	Bachelor's degree	None	Faster than average	\$35,000-\$54,999
Sewers, hand	No formal educ. credential	Moderate-term on-the-job training	Decline	\$25,000-\$34,999
Sewing machine operators	No formal educ. credential	Short-term on-the-job training	Decline	\$25,000-\$34,999
Shampooers	No formal educ. credential	Short-term on-the-job training	Faster than average	Less than \$25,000
Sheet metal workers	High school diploma or equiv.	Apprenticeship	As fast as average	\$35,000-\$54,999
Ship engineers	Postsecondary nondegree award	None	As fast as average	\$55,000-\$74,999
Shipping, receiving, and traffic clerks	High school diploma or equiv.	Short-term on-the-job training	Little or no change	\$25,000-\$34,999
Shoe and leather workers and repairers	High school diploma or equiv.	Moderate-term on-the-job training	Decline	\$25,000-\$34,999
Shoe machine operators and tenders	High school diploma or equiv.	Short-term on-the-job training	Decline	\$25,000-\$34,999
Signal and track switch repairers	High school diploma or equiv.	Moderate-term on-the-job training	Little or no change	\$55,000-\$74,999
Skincare specialists	Postsecondary nondegree award	None	Faster than average	\$25,000-\$34,999
Slaughterers and meat packers	No formal educ. credential	Short-term on-the-job training	Little or no change	\$25,000-\$34,999
Slot supervisors	High school diploma or equiv.	None	As fast as average	Not available.
Social and community service managers	Bachelor's degree	None	Much faster than average	\$55,000-\$74,999
Social and human service assistants	High school diploma or equiv.	Short-term on-the-job training	Much faster than average	\$25,000-\$34,999



OCCUPATION	ENTRY-LEVEL EDUCATION	ON-THE-JOB TRAINING	PROJECTED GROWTH RATE	2018 MEDIAN PAY
Social science research assistants	Bachelor's degree	None	Slower than average	\$35,000-\$54,999
Social sciences teachers, postsecondary, all other	Doctoral or professional degree	None	Faster than average	\$55,000-\$74,999
Social scientists and related workers, all other	Bachelor's degree	None	As fast as average	\$75,000 or more
Social work teachers, postsecondary	Doctoral or professional degree	None	Faster than average	\$55,000-\$74,999
Social workers, all other	Bachelor's degree	None	As fast as average	\$55,000-\$74,999
Sociologists	Master's degree	None	Little or no change	\$75,000 or more
Sociology teachers, postsecondary	Doctoral or professional degree	None	Faster than average	\$55,000-\$74,999
Software developers, applications	Bachelor's degree	None	Much faster than average	\$75,000 or more
Software developers, systems software	Bachelor's degree	None	Faster than average	\$75,000 or more
Soil and plant scientists	Bachelor's degree	None	As fast as average	\$55,000-\$74,999
Solar photovoltaic installers	High school diploma or equiv.	Moderate-term on-the-job training	Much faster than average	\$35,000-\$54,999
Sound engineering technicians	Postsecondary nondegree award	Short-term on-the-job training	As fast as average	\$35,000-\$54,999
Special education teachers, all other	Bachelor's degree	None	Faster than average	\$55,000-\$74,999
Special education teachers, kindergarten and elementary school	Bachelor's degree	None	As fast as average	\$55,000-\$74,999
Special education teachers, middle school	Bachelor's degree	None	As fast as average	\$55,000-\$74,999
Special education teachers, preschool	Bachelor's degree	None	Faster than average	\$55,000-\$74,999
Special education teachers, secondary school	Bachelor's degree	None	As fast as average	\$55,000-\$74,999
Speech-language pathologists	Master's degree	Internship/residency	Much faster than average	\$75,000 or more
Stationary engineers and boiler operators	High school diploma or equiv.	Long-term on-the-job training	As fast as average	\$55,000-\$74,999
Statistical assistants	Bachelor's degree	None	As fast as average	\$35,000-\$54,999



OCCUPATION	ENTRY-LEVEL EDUCATION	ON-THE-JOB TRAINING	PROJECTED GROWTH RATE	2018 MEDIAN PAY
Statisticians	Master's degree	None	Much faster than average	\$75,000 or more
Stock clerks and order fillers	High school diploma or equiv.	Short-term on-the-job training	As fast as average	\$25,000-\$34,999
Stonemasons	High school diploma or equiv.	Apprenticeship	Faster than average	\$35,000-\$54,999
Structural iron and steel workers	High school diploma or equiv.	Apprenticeship	Faster than average	\$35,000-\$54,999
Structural metal fabricators and fitters	High school diploma or equiv.	Moderate-term on-the-job training	Decline	\$35,000-\$54,999
Substance abuse and behavioral disorder counselors	Bachelor's degree	None	Much faster than average	Not available.
Subway and streetcar operators	High school diploma or equiv.	Moderate-term on-the-job training	Slower than average	\$55,000-\$74,999
Surgeons	Doctoral or professional degree	Internship/residency	Faster than average	\$75,000 or more
Surgical technologists	Postsecondary nondegree award	None	Faster than average	\$35,000-\$54,999
Survey researchers	Master's degree	None	Slower than average	\$55,000-\$74,999
Surveying and mapping technicians	High school diploma or equiv.	Moderate-term on-the-job training	Faster than average	\$35,000-\$54,999
Surveyors	Bachelor's degree	Internship/residency	Faster than average	\$55,000-\$74,999
Switchboard operators, including answering service	High school diploma or equiv.	Short-term on-the-job training	Decline	\$25,000-\$34,999
Tailors, dressmakers, and custom sewers	No formal educ. credential	Moderate-term on-the-job training	Decline	\$25,000-\$34,999
Tank car, truck, and ship loaders	No formal educ. credential	Short-term on-the-job training	As fast as average	\$35,000-\$54,999
Tapers	No formal educ. credential	Moderate-term on-the-job training	Little or no change	\$55,000-\$74,999
Tax examiners and collectors, and revenue agents	Bachelor's degree	Moderate-term on-the-job training	Little or no change	\$35,000-\$54,999
Tax preparers	High school diploma or equiv.	Moderate-term on-the-job training	Faster than average	\$35,000-\$54,999
Taxi drivers and chauffeurs	No formal educ. credential	Short-term on-the-job training	As fast as average	\$25,000-\$34,999
Teacher assistants	Some college, no degree	None	As fast as average	\$25,000-\$34,999



OCCUPATION	ENTRY-LEVEL EDUCATION	ON-THE-JOB TRAINING	PROJECTED GROWTH RATE	2018 MEDIAN PAY
Teachers and instructors, all other	Bachelor's degree	None	Faster than average	\$25,000-\$34,999
Team assemblers	High school diploma or equiv.	Moderate-term on-the-job training	Decline	Not available.
Technical writers	Bachelor's degree	Short-term on-the-job training	Faster than average	\$55,000-\$74,999
Telecommunications equipment installers and repairers, except line installers	Postsecondary nondegree award	Moderate-term on-the-job training	Decline	\$55,000-\$74,999
Telecommunications line installers and repairers	High school diploma or equiv.	Long-term on-the-job training	Little or no change	\$55,000-\$74,999
Telemarketers	No formal educ. credential	Short-term on-the-job training	Little or no change	\$25,000-\$34,999
Telephone operators	High school diploma or equiv.	Short-term on-the-job training	Decline	\$35,000-\$54,999
Tellers	High school diploma or equiv.	Short-term on-the-job training	Decline	\$25,000-\$34,999
Terrazzo workers and finishers	High school diploma or equiv.	Apprenticeship	Faster than average	\$35,000-\$54,999
Textile bleaching and dyeing machine operators and tenders	High school diploma or equiv.	Short-term on-the-job training	Decline	\$25,000-\$34,999
Textile cutting machine setters, operators, and tenders	High school diploma or equiv.	Moderate-term on-the-job training	Decline	\$25,000-\$34,999
Textile knitting and weaving machine setters, operators, and tenders	High school diploma or equiv.	Short-term on-the-job training	Decline	\$25,000-\$34,999
Textile winding, twisting, and drawing out machine setters, operators, and tenders	High school diploma or equiv.	Moderate-term on-the-job training	Decline	\$25,000-\$34,999
Textile, apparel, and furnishings workers, all other	High school diploma or equiv.	Short-term on-the-job training	Decline	\$25,000-\$34,999
Therapists, all other	Bachelor's degree	None	Much faster than average	\$35,000-\$54,999
Tile and marble setters	No formal educ. credential	Long-term on-the-job training	Faster than average	\$35,000-\$54,999
Timing device assemblers and adjusters	High school diploma or equiv.	Moderate-term on-the-job training	Decline	\$25,000-\$34,999
Tire builders	High school diploma or equiv.	Moderate-term on-the-job training	Decline	\$35,000-\$54,999
Tire repairers and changers	High school diploma or equiv.	Short-term on-the-job training	Little or no change	\$25,000-\$34,999



OCCUPATION	ENTRY-LEVEL EDUCATION	ON-THE-JOB TRAINING	PROJECTED GROWTH RATE	2018 MEDIAN PAY
Title examiners, abstractors, and searchers	High school diploma or equiv.	Moderate-term on-the-job training	Slower than average	\$35,000-\$54,999
Tool and die makers	Postsecondary nondegree award	Long-term on-the-job training	Decline	\$35,000-\$54,999
Tool grinders, filers, and sharpeners	High school diploma or equiv.	Moderate-term on-the-job training	Decline	\$35,000-\$54,999
Tour guides and escorts	High school diploma or equiv.	Moderate-term on-the-job training	Faster than average	Not available.
Traffic technicians	High school diploma or equiv.	Moderate-term on-the-job training	As fast as average	\$35,000-\$54,999
Training and development managers	Bachelor's degree	None	Faster than average	\$75,000 or more
Training and development specialists	Bachelor's degree	None	Faster than average	\$55,000-\$74,999
Transit and railroad police	High school diploma or equiv.	Moderate-term on-the-job training	As fast as average	\$55,000-\$74,999
Transportation attendants, except flight attendants	High school diploma or equiv.	Short-term on-the-job training	As fast as average	\$25,000-\$34,999
Transportation inspectors	High school diploma or equiv.	Moderate-term on-the-job training	As fast as average	\$55,000-\$74,999
Transportation security screeners	High school diploma or equiv.	Short-term on-the-job training	Slower than average	\$35,000-\$54,999
Transportation workers, all other	High school diploma or equiv.	Short-term on-the-job training	As fast as average	\$35,000-\$54,999
Transportation, storage, and distribution managers	High school diploma or equiv.	None	As fast as average	\$75,000 or more
Travel agents	High school diploma or equiv.	Moderate-term on-the-job training	Decline	\$35,000-\$54,999
Travel guides	High school diploma or equiv.	Moderate-term on-the-job training	As fast as average	Not available.
Tree trimmers and pruners	High school diploma or equiv.	Short-term on-the-job training	Faster than average	\$35,000-\$54,999
Umpires, referees, and other sports officials	High school diploma or equiv.	Moderate-term on-the-job training	As fast as average	\$25,000-\$34,999
Upholsterers	High school diploma or equiv.	Moderate-term on-the-job training	Little or no change	\$25,000-\$34,999
Urban and regional planners	Master's degree	None	Faster than average	\$55,000-\$74,999
Ushers, lobby attendants, and ticket takers	No formal educ. credential	Short-term on-the-job training	As fast as average	Less than \$25,000



OCCUPATION	ENTRY-LEVEL EDUCATION	ON-THE-JOB TRAINING	PROJECTED GROWTH RATE	2018 MEDIAN PAY
Veterinarians	Doctoral or professional degree	None	Much faster than average	\$75,000 or more
Veterinary assistants and laboratory animal caretakers	High school diploma or equiv.	Short-term on-the-job training	Much faster than average	\$25,000-\$34,999
Veterinary technologists and technicians	Associate's degree	None	Much faster than average	\$25,000-\$34,999
Vocational education teachers, postsecondary	Bachelor's degree	None	Little or no change	\$35,000-\$54,999
Waiters and waitresses	No formal educ. credential	Short-term on-the-job training	As fast as average	Less than \$25,000
Watch repairers	High school diploma or equiv.	Long-term on-the-job training	Decline	\$35,000-\$54,999
Water and wastewater treatment plant and system operators	High school diploma or equiv.	Long-term on-the-job training	Decline	\$35,000-\$54,999
Web developers	Associate's degree	None	Much faster than average	\$55,000-\$74,999
Weighers, measurers, checkers, and samplers, recordkeeping	High school diploma or equiv.	Short-term on-the-job training	Slower than average	\$25,000-\$34,999
Welders, cutters, solderers, and brazers	High school diploma or equiv.	Moderate-term on-the-job training	As fast as average	\$35,000-\$54,999
Welding, soldering, and brazing machine setters, operators, and tenders	High school diploma or equiv.	Moderate-term on-the-job training	Decline	\$35,000-\$54,999
Wellhead pumpers	High school diploma or equiv.	Moderate-term on-the-job training	Much faster than average	\$35,000-\$54,999
Wholesale and retail buyers, except farm products	Bachelor's degree	Moderate-term on-the-job training	Decline	Not available.
Wind turbine service technicians	Postsecondary nondegree award	Long-term on-the-job training	Much faster than average	\$35,000-\$54,999
Woodworkers, all other	High school diploma or equiv.	Moderate-term on-the-job training	Slower than average	\$25,000-\$34,999
Woodworking machine setters, operators, and tenders, except sawing	High school diploma or equiv.	Moderate-term on-the-job training	Little or no change	\$25,000-\$34,999
Word processors and typists	High school diploma or equiv.	Short-term on-the-job training	Decline	\$35,000-\$54,999
Writers and authors	Bachelor's degree	Long-term on-the-job training	As fast as average	\$55,000-\$74,999
Zoologists and wildlife biologists	Bachelor's degree	None	As fast as average	\$55,000-\$74,999



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 you 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 percent 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.



SOURCES

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