

Financial Ratings Series

WeissRatings
& Grey House Publishing

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

2022



GREY HOUSE PUBLISHING

Financial Literacy Basics:

Calculating the Cost of College & Understanding Student Loans



Financial Literacy Basics: Calculating the Cost of College & Understanding Student Loans 2022 Edition



GREY HOUSE PUBLISHING



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Welcome!

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

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

- How to **Make and Stick to a Budget**
- How to **Manage Debt**
- Starting a **401(k)**
- Understanding **Health Insurance** Plans
- **Renting an Apartment & Understanding Renters Insurance**
- 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 that includes helpful, hands-on worksheets and planners, these volumes are designed to point you toward a solid financial future with clear suggestions, supportive guidance and easy-to-follow dos and don'ts.

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

Part 1: Calculating the Cost of a College Education



Investing in Your Future

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

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

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



Explore Your Career Options

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

To get an idea of what you might earn in various occupations, 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 the 2020 median annual salary, based on the entry-level education required.

High School Diploma & On-the-Job Apprenticeship*

- Elevator Installers & Repairers: \$88,540
- Electricians: \$56,900
- Plumbers, Pipefitters & Steamfitters: \$56,330

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: \$66,680
- HVAC Technicians: \$50,590
- Firefighters: \$52,500

- License Practical Nurse (LPN): \$48,820
- Automotive Mechanics: \$44,050
- Emergency Medical Technicians: \$36,650

Two-Year Associate's Degree

- Air Traffic Controllers: \$130,420
- Dental Hygienists: \$77,090
- Physical Therapy Assistants: \$49,970
- Architectural & Civil Drafters: \$57,960

Four-Year Bachelor's Degree

- Financial Manager: \$134,180
- Registered Nurse (RN): \$75,330
- Web Designer: \$77,200
- Social Workers: \$51,760

Use the Occupational Statistics table in the Appendix to view data on more potential career paths. Knowing what you will be earning when you graduate, and how many years it will take you to graduate, will help you budget for potential student loans and make sure you still have enough to live on.





How Much Does a College Education Cost?

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

Here are the average annual costs for tuition and fees for the 2021/2022 school year¹:

- Private 4-Year Not-for-Profit Colleges & Universities: **\$38,070**
- Public 4-Year Colleges & Universities (Out-of-State): **\$27,560**
- Public 4-Year Colleges & Universities (In-State): **\$10,740**
- Public 2-Year Colleges & Universities (In-District): **\$3,800**
- Private For-Profit Colleges & Universities: **\$15,780**

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

- **Room & Board** ranges from \$9,330 to \$13,620 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: **\$50,580**
- Public 4-Year Colleges & Universities (Out-of-State): **\$39,510**
- Public 4-Year Colleges & Universities (In-State): **\$22,690**
- Public 2-Year Colleges & Universities (In-District): **\$13,130**
- Private For-Profit: **\$15,780** (includes cost of tuition only)

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

- **Books & Supplies** range from \$1,240 to \$1,460 per year
- **Transportation** ranges from \$1,060 to \$1,840 per year
- **Other Expenses** range from \$1,810 to \$2,400 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.

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





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:

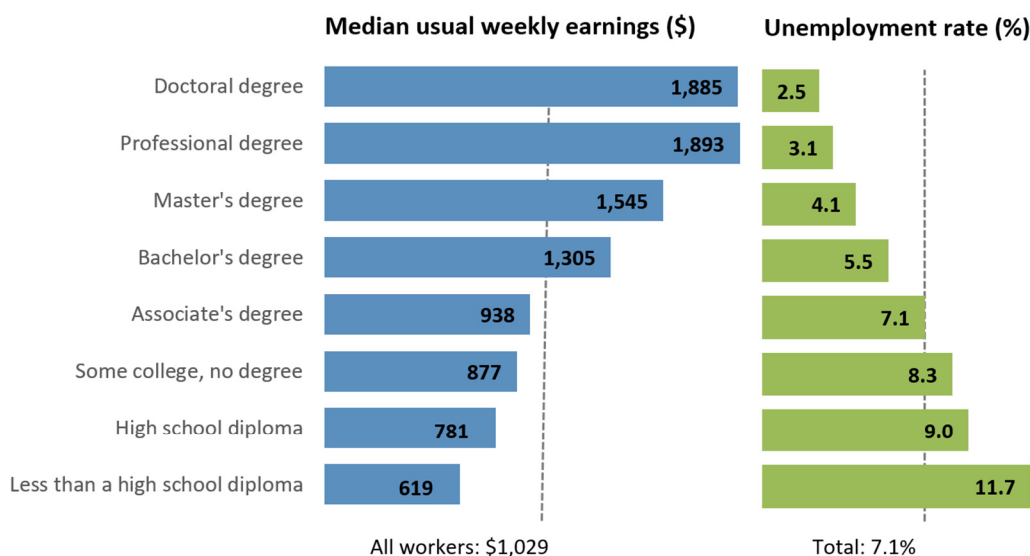
- Doctoral Degree: **\$3,920,800**
- Professional Degree: **\$3,937,440**
- Master's Degree: **\$3,213,600**
- Bachelor's Degree: **\$2,714,400**
- Associate's Degree: **\$1,951,040**

- Some College, No Degree: **\$1,824,160**
- High School Diploma: **\$1,624,480**
- Less than a High School Diploma: **\$1,287,520**

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

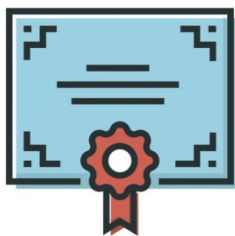
Your lifetime earning potential should be factored in when considering whether or not to go on to higher education after high school.

Earnings and unemployment rates by educational attainment, 2020



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.





Choosing a School

There is a wide variety 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 federal student aid programs. Always check with your school to find out which financial aid programs will be available to you there.

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

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

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

Choosing the right school involves a variety of factors including your interests, career goals, and financial situation, as well as the school's cost, size and location, and admissions requirements.

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



than one school in order to compare costs.



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

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

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

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

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

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

your federal tax information or your bank statements).

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

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

Here's what to expect on the worksheet:

- At the top of the page, enter the school's cost of attendance.
- Next, sources of college funding are listed, including your estimated Federal Pell Grant amount (if any), Federal Work-Study amount (based on the average nationally), and maximum Direct Subsidized Loan and Direct Unsubsidized Loan eligibility.
- You will be asked to fill in the amounts of state and college aid and private scholarships you expect (or hope) to get.
- Once you select "Calculate," the federal student aid estimator summarizes the cost, the total aid entered, and the difference (the net cost of attending college). Your estimated Expected Family



Contribution (EFC) also appears. You can compare schools by changing the variables: the cost of attendance; state aid options; the amount of aid available from the school, etc.

- The School Costs Comparison Worksheet on the next page is another way to estimate the cost of attending your school.

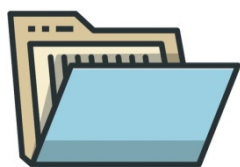


SCHOOL COSTS COMPARISON WORKSHEET

| | School #1 | School #2 | School #3 |
|---|-----------|-----------|-----------|
| School name | | | |
| Federal school code | | | |
| FAFSA deadline | | | |
| A. COSTS | | | |
| Tuition and fees | | | |
| Room and board | | | |
| Books and supplies | | | |
| Transportation | | | |
| Miscellaneous/personal | | | |
| Additional costs | | | |
| Total cost of attendance (add up this section, write in 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; and
- **Direct Consolidation Loans**, which may enable students to combine federal student loans into one loan, eliminating the need to make multiple payments.

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

Private Student Loans

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



Apply for Federal Student Loans First

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

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

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



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

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



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 with a Direct PLUS Loan.





The Application for Federal Student Aid: FAFSA

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

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.gov/aid-estimator/>

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



Independent Students

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

You are an independent student if you are: at least 24 years old; married;



a graduate or professional student; a veteran; a member of the armed forces; an orphan; a ward of the court; someone with legal dependents other than a spouse; an emancipated minor or someone who is homeless or at risk of becoming homeless.

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

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

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

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

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

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

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



Processing Your FAFSA Application

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



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 2022-2023 year, you must submit your FAFSA form by June 30, 2022.
- The FAFSA form is available each year on October 1 for the next school year. Some federal student aid programs have limited funds, however, that are awarded on a first-come first-serve basis, so be sure to apply as soon as you can once the FAFSA form is available for the year you'll be attending school.

State Student Aid

- You can find state deadlines at 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 their 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), and 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.gov/understand-aid/types/grants/pell>

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

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

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

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

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





More Information About Scholarships

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

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

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

In addition, these free sources offer information about scholarships:

- A high school or TRIO (Upward Bound, Talent Search, or Student Support Service) counselor

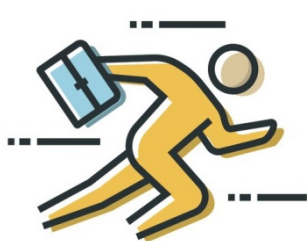
- U.S. Department of Labor's FREE scholarship search tool available at <https://www.careeronestop.org/toolkit/training/find-scholarships.aspx>
- State grant agency website at <https://www2.ed.gov/about/contact/state/index.html>
- Your library's reference section
- Foundations, religious or community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

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

A scholarship will affect your other student aid because all your student aid together can't be more than your cost of attendance at your college or career school. Let your school know if you've been awarded a scholarship so that the financial aid office can



subtract that amount from your cost of attendance (and from certain other aid, such as loans, that you might have been offered). Then, any amount left can be covered by other financial aid for which you're eligible.



Work-Study Programs

Federal Work-Study programs provide part-time jobs for undergraduate and

graduate students with financial need, allowing them to earn money to help pay education expenses. The program encourages community service work and work related to the student's course of study. These work-study programs:

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

office to find out if your school participates.

Jobs are available on campus and off campus. If you work on campus, you'll usually work for your school. If you work off campus, your employer will most likely be a private nonprofit organization or a public agency, and the work performed must be in the public interest, like city government, public schools, community hospitals, public libraries, community centers, day care centers, halfway houses, crisis centers, and summer camps.

Some schools have agreements with private for-profit employers for work-study jobs. These jobs usually must be relevant to your course of study. If you attend a 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, which is a fixed amount based on the length of your employment.

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

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

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

- If you're a parent taking out a Direct PLUS Loan to help pay for your child's education expenses, your loan funds will be disbursed according to the same type of schedule (usually, at least twice per academic year).
- If you're a first-year undergraduate student and a first-time borrower, you may have to wait 30 days after the

first day of your enrollment period (semester, trimester, etc.) for your first disbursement. Check with your school to see whether this rule applies 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.

Direct PLUS Loan/Parent (PLUS) Loans

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

If you take out a (student or parent) loan, the school will notify you in writing each time they disburse part of your loan money. At the same time,

they will provide information about how to cancel all or part of your disbursement if you find you no longer need the full amount. You also will receive a notice from your loan servicer confirming the disbursement.



Entrance Counseling

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

During entrance counseling, you will learn about the following:

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





How to Avoid Scholarship and Other Financial Aid Scams

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

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

The U.S. Department of Education² recommends these steps to help steer clear of financial aid and scholarship scams.



Commercial financial aid advice services can cost well over \$1,000. Charging for help or information that's available for free elsewhere is not fraudulent. However, if a company doesn't deliver what it promises, it's scamming you.



If you're unsure whether to pay a company for help finding financial aid, stop and think for a minute: What's being offered? Is the service going to be worth your money? Do the claims seem too good to be true?

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



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



We guarantee you'll get aid. A company could claim it fulfilled its promise if you were offered student loans or a \$200 scholarship. Is that worth a fee of \$1,000 or more?



I've got aid for you; give me your credit card or bank account number. Never give out a credit card or bank account number unless you know the organization you are giving it to is legitimate. You could be putting yourself at risk for identity theft.

² <https://studentaid.gov/resources/scams>



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; or
- See if you qualify for loan forgiveness.

Protect Your Personal Data

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

How to Reduce Your Risk When Applying for Aid

- Apply for federal student aid by filling out the FAFSA form only at fafsa.gov.
- After completing the FAFSA form online, exit the application and close the browser; any cookies created during your session will be deleted automatically.



- Don't tell anyone your FSA ID, even if that person is helping you fill out the FAFSA form.
 - Review your financial aid award documents and keep track of the amounts you applied for and received.
 - Never give personal information over the phone or internet unless you 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.
 - 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/login>. 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 studentaid.gov to check the status of your financial aid and studentaid.gov/h/manage-loans for federal student loan payment information and to identify your loan servicer.

Federal student loans are assigned to loan servicers. These servicers provide assistance to clients for free. Some companies may offer to help you for a fee, but you should not need to pay anyone for help with federal student loans. Find contact information for your servicer through the Department of Education (studentaid.gov/manage-loans/repayment/servicers).

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





Loan Servicers

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

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

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

LOAN SERVICERS

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

Aidvantage

1-800-722-1300

aidvantage.com

Default Resolution Group

1-800-621-3115

<https://myeddebt.ed.gov>

ECSI

1-866-313-3797

<https://efpls.ed.gov>

FedLoan Servicing (PHEAA)

1-800-699-2908

www.myfedloan.org

Great Lakes Educational Loan Services, Inc.

1-800-236-4300

www.mygreatlakes.org

HESC/Edfinancial

1-855-337-6884

www.edfinancial.com/DL

MOHELA

1-888-866-4352

www.mohela.com

Nelnet

1-888-486-4722

www.nelnet.com

OSLA Servicing

1-866-264-9762

www.osla.org





Student Loan Forbearance Due to the Coronavirus Pandemic

On March 27, 2020, the CARES Act was signed into law. Part of that law provided broad relief for federal student loan borrowers. The CARES Act suspended federal student loan payments and provided for a temporary 0% interest rate on loans owned by the U.S. Department of Education until September 30, 2020. The suspension of federal student loan payments and the temporary 0% interest rate was extended several times after that. It was most recently extended until May 1, 2022.

Visit the Department of Education's website for more information about specific questions related to the Coronavirus pandemic as it relates to financial aid at <https://studentaid.gov/announcements-events/covid-19>

As borrowers are getting ready for student loan payments to resume on May 1, 2022, the Department of Education³ recommends the following steps:

- Update your contact information in your profile on

your loan servicer's website and in your StudentAid.gov profile.

- Review your auto-debit enrollment or sign up for the first time. To do so, log in to your loan servicer's website or contact your loan servicer directly.
- Check out their Loan Simulator at <https://studentaid.gov/loan-simulator> to find a repayment plan that meets your needs and goals or to decide whether to consolidate.
- Consider applying for an income-driven repayment (IDR) plan at <https://studentaid.gov/app/ibr/instructions.action>. An IDR plan can make your payments more affordable, depending on your income and family size.



Student Loan Assistance from Employers

A few companies help employees pay off student loans; it's called the Student Loan Repayment Benefit. This benefit is gaining popularity among U.S. companies. The Society for Human

³ <https://studentaid.gov/announcements-events/covid-19>



Resource Management⁴ reports that the number of companies who offer this benefit has doubled from 2018 to 2020, from 4% to 8%.

For the most part, companies that recruit and seek to retain young workers are more likely to offer this benefit. And, given the tight labor market in 2022, employers are looking for new ways to recruit young candidates. Be sure to ask about student loan repayment benefits when you are applying for a new job.

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.

⁴<https://www.shrm.org/ResourcesAndTools/hr-topics/benefits/pages/shrm-benefits-survey-finds-renewed-focus-on-employee-wellbeing.aspx#loan-repayment>



Here is a list of just some of the companies offering Student Loan Repayment Benefits.

EMPLOYERS OFFERING STUDENT LOAN ASSISTANCE

| Company Name | Amount | Notes |
|----------------------|----------------------|---|
| Aetna | \$2,000/yr | Full-time employees: matching contribution of \$2,000/yr, up to \$10,000 |
| Ally Financial | \$1,200/yr | Paid as \$100/mo up to \$10,000 |
| Anderson Global | \$1,200/yr | Paid as a lump sum based on \$100/mo over 5 years, with an additional lump sum of \$6,000 |
| Carhartt | \$600/yr | Paid as \$50/mo up to \$10,000 |
| Carvana | \$1,000/yr | For full-time employees only. |
| Chegg | \$1,000/yr | Stock shares are also made available for student loan assistance. |
| Common Bond | \$1,200/yr | \$1,200 per year until the loan is paid off |
| Estee Lauder | \$1,200/yr | Paid as \$100/mo up to \$10,000 |
| Fidelity Investments | | \$15,000 maximum |
| First Republic Bank | \$1,200 - \$2,400/yr | Paid as \$100/mo with increases to \$200/mo |
| Google | \$2,500/yr | Company will match up to \$2,500 per year |
| Hulu | \$1,200/yr | Paid as \$100/mo up to \$6,000 |



| Company Name | Amount | Notes |
|---------------------------------|------------|--|
| LiveNation | \$1,200/yr | Paid as \$100/mo up to \$6,000 |
| Lockheed Martin | \$1,800/yr | Paid as \$150/mo up to \$9,000 |
| Natixis Global Asset Management | \$1,000/yr | \$1,000 per year and up to \$10,000 over 10 years |
| New York Life | \$2,040/yr | Paid as \$170/mo up to \$10,200 over 5 years |
| Nvidia | \$6,000/yr | For recent graduates (in the last three years): Paid as \$500/mo, up to \$30,000 |
| Peloton | \$1,200/yr | Paid as \$100/mo with no maximum |
| Penguin Random House | \$1,200/yr | \$1,200 per year and up to \$9,000 over 7.5 years |
| Pepper Construction | \$600/yr | Paid as \$100/mo with no maximum |
| 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 | Paid as \$100/mo up to \$3,600 over 3 years |
| Terminix | \$600/yr | Paid as \$50/mo with no maximum |

Sources:

<https://www.nerdwallet.com/article/loans/student-loans/employer-student-loan-repayment>

<https://www.forbes.com/advisor/student-loans/companies-that-pay-student-loans/>





Loan Consolidation

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

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



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

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

A private lender may also charge you fees for consolidating loans. A lender could charge you a prepayment penalty—meaning you would pay a penalty for paying off your loans

early—while federal student loans have no prepayment penalty.

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

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

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



Repayment Plans

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

One option that holds appeal for many people early in their working life is an **income-driven repayment plan**. This means that your payments are based on how much you are earning now. If you consolidate your loans into a Direct Consolidation Loan, you may apply for the Revised Pay as You Earn Repayment Plan (REPAYE), Pay



as You Earn Repayment Plan (PAYE), or Income-Contingent Repayment Plan (ICR).

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

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

- **REPAYE Plan:** 10 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.

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

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

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 borrower) | \$60 | \$296 | 20 years | \$39,517 |
| IBR (not new borrower) | \$90 | \$333 | 21 years, 10 months | \$61,006 |
| ICR | \$195 | \$253 | 19 years, 6 months | \$52,233 |

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. Usually, the best idea is 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://bhw.hrsa.gov/loans-scholarships>.



Loan Forgiveness, Cancellation, or Discharge

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

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

The National Health Service Corps at <https://nhsc.hrsa.gov/loan-repayment/index.html> 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/loans-scholarships/nurse-corps/loan-repayment-program>.

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.

★ The U.S. Department of Education changed the Public Service Loan Forgiveness program rules in October 2021. For a limited period of time, through October 21, 2022, borrowers may receive credit for past periods of repayment that would otherwise not qualify for the PSLF program.

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

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://studentaid.gov/app/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://studentaid.gov/app/downloadForm.action?searchType=library&shortName=teachfrgv&localeCode=en-us>) and submit it to your loan holder or servicer. If you have loans with different loan holders or servicers, you must submit forms to each.



Perkins Loan Cancellation and Discharge

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

If you had a Federal Perkins Loan, you may be eligible for loan cancellation if you have served in an area of hostilities with the U.S. armed forces, volunteered in the Peace Corps or ACTION program, or worked as a nurse or medical technician, in law enforcement/corrections, Head Start, child or family services, are a professional in early intervention services, or worked as a teacher.

Contact the school that made the loan for information about deferment and cancellation. Teachers must be employed full-time for a full academic year (or two consecutive half-years) in a qualifying position at a qualifying low-income school or BIE-owned or –operated school. You may be eligible if you teach part-time in two or more schools. You may also qualify if you provide special education services such as recreational therapy and speech and language pathology, or teach a subject for which teachers are in short supply in your state. You may also qualify if you teach languages, math, and sciences.

You may be eligible for cancellation of 15 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: disabilitydischarge.com.

Discharge Due to Death

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



such as a death certificate, to the loan servicer.

Discharge in Bankruptcy (in rare cases)

If you wish to have your federal student loan discharged in bankruptcy, you must ask the bankruptcy court to decide that making the loan payments presents an undue hardship on you and your dependents. This action is called an adversary proceeding. Discharge is possible under Chapter 7 or Chapter 13 bankruptcy. The bankruptcy court could decide to fully discharge your loan (you owe nothing more), partially discharge it (leaving you with a portion to repay), or set new terms for full repayment (such as a lower interest rate). Parents may also seek discharge of PLUS loans in bankruptcy.

False Certification of Student Eligibility or Unauthorized Payment Discharge

You may be able to have a Direct Loan discharged due to false certification⁵:

- The school falsely certified your eligibility to receive the loan based on your ability to benefit from its training, and you didn't

meet the ability-to-benefit student eligibility requirements.

- The school certified your eligibility to receive the loan, but at the time of the certification, you had a status (physical or mental condition, age, criminal record, or other circumstance) that disqualified you from meeting the legal requirements for employment in your state of residence in the occupation for which the program of study was preparing you.
- The school signed your name on the loan application or promissory note without your authorization or the school endorsed your loan check or signed your authorization for electronic funds transfer without your knowledge, and the loan money wasn't given to you or applied to charges you owed to the school.

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

Unpaid Refund Discharge

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

⁵ <https://studentaid.gov/manage-loans/forgiveness-cancellation/false-certification>



Department of Education. Contact the school and the loan servicer for information.

Borrower Defense Discharge

If the school misled you or violated some laws, you may be eligible for forgiveness of student loans. You must complete an application, available at:

[https://studentaid.gov/manage-loans/forgiveness-](https://studentaid.gov/manage-loans/forgiveness-cancellation/borrower-defense)

[cancellation/borrower-defense](https://studentaid.gov/manage-loans/forgiveness-cancellation/borrower-defense). You may be required to include transcripts to prove enrollment, correspondence with school officials, and materials 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.

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

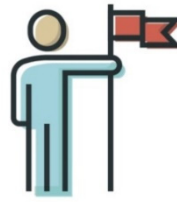
You could potentially save thousands over the course of your degree by attending a college in-state, choosing a school that has lower tuition costs, or pursuing a career path that has extra scholarships or awards.

Get College Credit in High School

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

Make Each Semester Count

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



Education Benefits for the Military

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

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

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

Montgomery GI Bill (Selected Reserve)

The MGIB-Selected Reserve program provides up to 36 months of education benefits to eligible members of the Selected Reserve. To be eligible, candidates must: incur a six-year obligation to serve in the Selected Reserve after June 30, 1985; complete their Initial Active Duty for Training (IADT); remain in good standing while serving in an active Selected Reserve unit; and complete high school or have a high school equivalency certificate.

Post 9/11 GI Bill

The Post 9/11 GI Bill is an educational assistance program enacted by Congress for individuals with active duty service after September 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 how much you earn and how much you owe each month. Start by tracking every penny for a month. This will show you exactly how much you spend and what you have left over after paying the necessary bills. You may find areas that you can cut back on, such as unnecessary clothing purchases, and use this money to pay off student loans and other debt. You can use the Budget Worksheet on page 46 to get started, or you can search online for a budget calculator and other money management tools.

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 total 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:

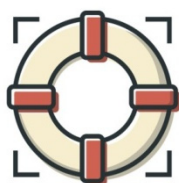
<https://finaid.org/calculators/loanconsolidation/>

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

Interest paid on student loans is usually tax deductible. Your annual deduction is limited and is only for loans used for school expenses, including tuition and room and board. You may also earn a tax credit for having student loans. The American Opportunity credit is available to students making tuition payments,



including funds from student loans. The Lifetime Learning credit is for students who have completed four years of education. It covers tuition and fees, including those paid using student loans. Tax law may change, so consult a tax preparer or use tax software that helps you make the most of 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; or
- performing some services (or in some cases for up to thirteen months) following active-duty military service.

Contact your loan servicer to discuss your situation and determine 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 U.S. Department of Defense Student Loan Repayment Program;
- you are serving in a dental or medical residency program;
- are serving in a national service position for which you have received a national service award; or
- you have been activated by a governor in your role with the National Guard.

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



Financial Strategies

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

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

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



Appendices

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Budget Worksheet

Month/Year: _____

Monthly Income

| | |
|-----------------------------|--------------|
| Wages | _____ |
| Tips | _____ |
| Other Income | _____ |
| TOTAL MONTHLY INCOME | _____ |

Monthly Expenses

HOUSING

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

FOOD

| | |
|------------------------------|-------|
| Groceries/Household Supplies | _____ |
| Restaurant and Other Food | _____ |

TRANSPORTATION

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

HEALTH

| | |
|--------------------------------|-------|
| Vehicle Insurance | _____ |
| Health Insurance | _____ |
| Medicine/Prescriptions | _____ |
| Other (Dental, Vision, Copays) | _____ |

PERSONAL

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

DEBT & FINANCE

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

MISCELLANEOUS EXPENSES

| | |
|-------------------------|-------|
| Supplies (School, etc.) | _____ |
| Pet Care | _____ |
| Other | _____ |

TOTAL MONTHLY EXPENSES _____

TOTAL MONTHLY INCOME _____

subtract your **TOTAL MONTHLY EXPENSES** _____

= _____



Banks and Consolidation Rates

| | Variable Rates | Loan Types | Terms (in years) |
|-------------------------------|----------------|------------------|------------------|
| CommonBond | 2.50% - 6.85% | Variable & Fixed | 5, 7, 10, 15, 20 |
| Earnest | 1.99% - 5.89% | Variable & Fixed | 5 to 20 |
| Education Loan Finance | 1.86% - 6.01% | Variable & Fixed | 5, 7, 10, 15, 20 |
| LendKey | 1.90% - 5.25% | Variable & Fixed | 5, 7, 10, 15, 20 |
| Navient Refinancing | 1.74% - 5.64% | Variable & Fixed | 5 to 20 |
| PenFed Credit Union | 2.13% - 5.25% | Variable & Fixed | 5, 8, 12, 15 |
| SoFi | 1.74% - 7.24% | Variable & Fixed | 5, 7, 10, 15, 20 |
| Splash Financial | 1.74% - 7.49% | Variable & Fixed | 5 to 25 |

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
<https://studentaid.gov>

Alabama

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

Alaska

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

Arizona

Arizona Commission for Postsecondary Education
<https://azgrants.az.gov/available-grants>

Arkansas

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

California

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

Colorado

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

Connecticut

Connecticut Office of Higher Education
<https://www.ctohe.org/SFA/default.shtml>



Delaware

Delaware Department of Education

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

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

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

Georgia

Georgia Student Finance Commission

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

Hawaii

Hawaii State Department of Education

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

Idaho

Idaho State Board of Education

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

Illinois

Illinois Student Assistance Commission

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

Indiana

Indiana Commission for Higher Education

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

Iowa

Iowa College Student Aid Commission

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



Kansas

Kansas Board of Regents

https://www.kansasregents.org/scholarships_and_grants

Kentucky

Kentucky Higher Education Assistance Authority

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

Louisiana

Louisiana Office of Student Financial Assistance

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

Maine

Finance Authority of Maine

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

Maryland

Maryland Higher Education Commission

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

Massachusetts

Massachusetts Department of Higher Education

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

Michigan

Michigan Student Financial Services Bureau

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

Minnesota

Minnesota Office of Higher Education

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

Mississippi

MS Institutions of Higher Learning

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



Missouri

Missouri Department of Higher Education

<https://dhewd.mo.gov/ppc/grants/>

Montana

Montana Higher Education Student Assistance Program

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

Nebraska

Coordinating Commission for Postsecondary Education

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

Nevada

Nevada State Treasurer

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

New Hampshire

New Hampshire Department of Education

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

New Jersey

New Jersey Higher Education Student Assistance Authority

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

New Mexico

New Mexico Higher Education Department

<https://hed.state.nm.us/students-parents>

New York

New York Higher Education Services Corporation

<https://www.hesc.ny.gov/pay-for-college/apply-for-financial-aid/apply-for-aid-start-here.html>

North Carolina

College Foundation of North Carolina

<https://www.cfnc.org/pay-for-college/apply-for-financial-aid/nc-community-college-grant/>



North Dakota

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

Ohio

Ohio Department of Higher Education
<https://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/>

Pennsylvania

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

Rhode Island

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

South Carolina

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

South Dakota

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

Tennessee

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



Texas

Texas Higher Education Coordinating Board

<https://www.highered.texas.gov/>

Utah

Utah System of Higher Education

<https://ushe.edu/initiatives/state-aid-programs/>

Vermont

Vermont Student Assistance Corporation

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

Virginia

State Council of Higher Education for Virginia

<https://www.schev.edu/>

Washington

Washington Student Achievement Council

<https://wsac.wa.gov/financial-aid>

West Virginia

College Foundation of West Virginia

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

Wisconsin

State of Wisconsin Higher Educational Aids Board

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

Wyoming

Wyoming Department of Education

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



Income-Driven Repayment Plans & Direct Consolidation Loans

Apply for an Income Driven Repayment Plan

Visit <https://studentaid.gov/app/ibrInstructions.action>

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

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



FAFSA®

FREE APPLICATION for FEDERAL STUDENT AID

July 1, 2022 – June 30, 2023

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.

Apply by the Deadlines

For federal aid, submit your application as early as possible, but no earlier than October 1, 2021. We must receive your application no later than June 30, 2023. Your college must have your correct, complete information by your last day of enrollment in the 2022-2023 school year.

For state or college aid, the deadline may be as early as October 2021. See the table to the right for state deadlines. You may also need to complete additional forms.

Check with your high school 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 either online at fafsa.gov or via the myStudentAid mobile app. These are the fastest and easiest ways to apply for aid.

Use Your Tax Return

We recommend that you complete and submit your FAFSA form as soon as possible on or after October 1, 2021. The easiest way to complete or correct your FAFSA form with accurate tax information is by using the IRS Data Retrieval Tool either through fafsa.gov or the myStudentAid mobile app. In a few simple steps, most students and parents who filed a 2020 tax return can transfer their tax return information directly into their FAFSA form.

If you (or your parents) have missed the 2020 tax filing deadline and still need to file a 2020 income tax return with the Internal Revenue Service (IRS), you should submit your FAFSA form 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 form if they did not file a joint tax return for 2020. For assistance with answering the income information questions in this situation, call 1-800-4-FED-AID (1-800-433-3243).

Fill Out the FAFSA® Form

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 form, go to StudentAid.gov/completefafsa or call 1-800-433-3243.

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:

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

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

Correct ● Incorrect ⊗ ✓

| | | | | | | | | |
|---|---|--|---|---|---|--|---|---|
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|---|---|--|---|---|---|--|---|---|

\$

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

 no cents

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

Mail Your FAFSA® Form

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 7650, London, KY 40742-7650.

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 application, go to fafsa.gov or call 1-800-433-3243.

Let's Get Started!

Now go to page 3 of the FAFSA 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 the main listing below: AL*, AS**, AZ*, CO*, FM**, GU**, HI**, KY**, MH**, NC*, ND*, NE*, NH**, NM*, OK*, PR*, PW**, RI**, SD**, UT**, VA**, VI**, VT**, WA**, WI* and WY**.

| State | Deadline |
|-------|---|
| AK | Alaska Education Grant ^ \$ Alaska Performance Scholarship: June 30, 2022 # \$ |
| AR | Academic Challenge: July 1, 2022 (date received) ArFuture Grant: fall term, July 1, 2022 (date received); spring term, Jan. 10, 2023 (date received) |
| CA | For many state financial aid programs: March 2, 2022 (date postmarked). Cal Grant also requires submission of a school-certified GPA by March 2, 2022. For additional community college Cal Grants: Sept. 2, 2022 (date postmarked). For noncitizens without a Social Security card or with one issued through the federal Deferred Action for Childhood Arrivals (DACA) program, fill out the <i>California Dream Act Application</i> . Contact the California Student Aid Commission or your financial aid administrator for more information. |
| CT | Feb. 15, 2022 (date received) # * * |
| DC | FAFSA form completed by Aug. 19, 2022 # For DC Tuition Assistance Grant, complete the DC OneApp and submit supporting documents by Aug. 26, 2022. # |
| DE | April 15, 2022 (date received) |
| FL | May 15, 2022 (date processed) |
| GA | Refer to Georgia Student Finance Commission's web site for additional information. ^ * * |
| IA | July 1, 2022 (date received); earlier priority deadlines may exist for certain programs. * |
| ID | Opportunity Scholarship: March 1, 2022 (date received) # * * |
| IL | Refer to the Illinois Student Assistance Commission's web site for the Monetary Award Program (MAP) renewal deadline. ^ \$ |
| IN | Adult Student Grant ^ \$: New applicants must submit additional form. Workforce Ready Grant ^ Frank O'Bannon Grant: April 15, 2022 (date received) 21st Century Scholarship: April 15, 2022 (date received) |
| KS | April 1, 2022 (date received) # * * |
| LA | July 1, 2023 (Feb. 1, 2022, recommended) |
| MA | May 1, 2022 (date received) # |
| MD | March 1, 2022 (date received) |
| ME | May 1, 2022 (date received) |
| MI | March 1, 2022 (date received) |
| MN | 30 days after term starts (date received) |
| MO | Feb. 1, 2022 # Applications accepted through April 1, 2022 (date received) |
| MP | April 30, 2022 (date received) # * |
| MS | MTAG and MESG Grants: Oct. 15, 2022 (date received) HELP Grant: April 30, 2022 (date received) |
| MT | Dec. 1, 2021 # * * |
| NJ | Renewal applicants (2021–2022 Tuition Aid Grant recipients): April 15, 2022 (date received) All other applicants: fall and spring terms, Sept. 15, 2022 (date received); spring term only, Feb. 15, 2023 (date received) |
| NV | Silver State Opportunity Grant ^ \$ Nevada Promise Scholarship: March 1, 2022 * \$ All other aid * * |
| NY | June 30, 2023 (date received) * |
| OH | Oct. 1, 2022 (date received) |
| OR | Oregon Opportunity Grant ^ \$ OSAC Private Scholarships: March 1, 2022 * Oregon Promise Grant: Contact state agency. * |
| PA | All first-time applicants enrolled in a community college; business/trade/ technical school; hospital school of nursing; designated Pennsylvania open-admission institution; or nontransferable two-year program: Aug. 1, 2022 (date received) All other applicants: May 1, 2022 (date received) * |
| SC | SC Commission on Higher Education Need-based Grants ^ \$ Tuition Grants: June 30, 2022 (date received) |
| TN | State Grant: Prior-year recipients receive award if eligible and apply by Feb. 1, 2022; all other awards made to neediest applicants. \$ Tennessee Promise: Feb. 1, 2022 (date received) State Lottery: fall term, Sept. 1, 2022 (date received); spring and summer terms, Feb. 1, 2023 (date received) |
| TX | Jan. 15, 2022 # * Private and two-year institutions may have different deadlines. * |
| WV | PROMISE Scholarship: March 1, 2022. New applicants must submit additional form. Contact your financial aid administrator or state agency. WV Higher Education Grant: April 15, 2022 WV Invests Grant: April 15, 2022 # |

* Additional forms may be required.

^ As soon as possible after Oct. 1, 2021.

• Check with your financial aid administrator.

For priority consideration, submit by date specified.

\$ Awards made until funds are depleted.

STATE AID DEADLINES

What is the FAFSA® form?

Why fill out a FAFSA form?

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

Why all the questions?

Most of the questions on the FAFSA form are required to calculate your 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 form. 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 form 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 have 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 2020 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 form information?

If you are completing a paper FAFSA form, 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 form has been processed, go to fafsa.gov, log in to the site, and follow the instructions for correcting your FAFSA form.
- Use the SAR which you will receive after your FAFSA form is processed. Your Data Release Number (DRN) verifies your identity and will be listed on the first page of 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 form.

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.
- 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.

FAFSA® Privacy Act Statement

Authority: Sections 483 and 484 of the Higher Education Act of 1965, as amended, give us the authority to ask these questions, and to collect Social Security numbers (SSN), from both you and your parents.

Purpose: We use the information provided on your *Free Application for Federal Student Aid* (FAFSA®) form to determine if you are eligible to receive federal student aid and the amount that you are eligible to receive. Your SSN is used to verify your identity and retrieve your records. We may request your SSN again for these purposes. State and institutional student financial aid programs also may use the information provided on your FAFSA form to determine if you are eligible to receive state and institutional aid and the financial need that you have for such aid.

Routine Uses: The information you provide will not be disclosed outside of the U.S. Department of Education (Department), except with your consent, and as otherwise allowed by the Privacy Act of 1974, 5 U.S.C. 552a, as amended, pursuant to the routine uses identified in the Federal Student Aid Application File System of Records Notice federalregister.gov/documents/2020/10/29/2020-23581/privacy-act-of-1974-system-of-records. A routine use is a disclosure to a third party without your consent. The Department may disclose your information to third parties under a routine use published in the Notice linked to above. Significant routine use disclosures are as follows:

- Under the published routine uses, we may disclose information to third parties that we have authorized to assist the Department in administering the federal student financial aid programs.
- The Department also may send your information to other federal agencies through computer matching programs to verify your eligibility for federal student financial aid, to perform debt collection under the federal loan programs, and to minimize and prevent waste, fraud, and abuse in the federal student aid programs. Such computer matching programs include matching programs with the Selective Service System, Social Security Administration, Department of Veterans Affairs, Department of Homeland Security, Department of Justice, the Department of Defense, and the Department of Housing and Urban Development. More information on sharing with other federal agencies pursuant to a computer matching agreement can be found on the Department of Education's Computer Matching Agreements page www2.ed.gov/about/offices/list/om/pirms/cma.html.
- The Department will send your information to the state higher education agency in your state of legal residence. This disclosure will allow you to apply for state student financial aid without necessarily having to submit an additional application form. Your application information also will be sent to the college(s) listed on your FAFSA form, or its representative, and to the state higher education agencies in the states of the colleges listed. Additional information on state higher education agencies can be found at www2.ed.gov/about/contacts/state/index.html
- The Department may also disclose information 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. We may send information to the Office of Management and Budget or the Congressional Budget Service to fulfill Fair Credit Reporting Act requirements. Finally, we may disclose records in the course of responding to a breach of data to appropriate agencies, entities, and persons.
- The Department may disclose information to a federal or state agency or a fiscal or financial agency designated by the U.S. Department of the Treasury for the purposes of identifying, preventing, or recouping an improper payment.
- 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.

Effects of Not Providing Information: Providing information, including your SSN, is voluntary; however, if you do not give us all the information we need to process your FAFSA form, your aid may be delayed or denied. If you are applying solely for federal aid, you must answer all of the following questions that apply to you and are requested: 1–9, 14–16, 18, 21–23, 26, 28–29, 32–58, 60–67, 72–100, 102, and 103. If you want to apply for state financial aid, you must answer all the relevant questions.

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.

FAFSA[®]

July 1, 2022 – June 30, 2023

FREE APPLICATION for FEDERAL STUDENT AID

Federal Student Aid
An OFFICE of the U.S. DEPARTMENT of EDUCATIONPROUD SPONSOR of
the AMERICAN MIND[®]**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 | |
|--------------|--|---------------|--|-------------------|--|

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 | |
|-----------------------------|--|----------------------------|--|

13. Your e-mail address. If you provide your e-mail address, we will communicate with you electronically. For example, when your FAFSA form 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 form 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 | A |

| | | | | | |
|--|--|--|---|-------|------|
| 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. | MONTH | YEAR |
| I am married/remarried <input type="radio"/> 2 | I am divorced or widowed <input type="radio"/> 4 | | | | |

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|--|-------|---|-----------------------------|--|-------|------|
| 18. What is your state of legal residence? | STATE | 19. Did you become a legal resident of this state before January 1, 2017? | 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. | MONTH | YEAR |
| | | No <input type="radio"/> 2 | | | | |

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|---|--------------------------------|--|-------------------------------------|
| 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. 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 | | |

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|---|-----------------------------|
| 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." A recently passed law means that you are now eligible for federal student aid even if you have been convicted for the sale or possession of illegal drugs while receiving federal student aid. No further action is required. | 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 2022-2023 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 2022-2023 school year?

Yes ☐ 1 No ☐ 2

29. What will your college grade level be when you begin the 2022-2023 school year?

Never attended college and 1st year undergraduate

Attended college before and 1st year undergraduate

2nd year undergraduate/sophomore

3rd year undergraduate/junior

4th year undergraduate/senior

5th year/other undergraduate

1st year college graduate/professional (MBA, MD, PhD, etc.)

Continuing graduate/professional or beyond (MBA, MD, PhD, etc.)

☐ 0

☐ 1

☐ 2

☐ 3

☐ 4

☐ 5

☐ 6

☐ 7

30. What college degree or certificate will you be working on when you begin the 2022-2023 school year?

1st bachelor's degree

2nd bachelor's degree

Associate degree (occupational or technical program)

Associate degree (general education or transfer program)

Certificate or diploma (occupational, technical or education program of less than two years)

Certificate or diploma (occupational, technical or education program of two or more years)

Teaching credential (nondegree program)

College graduate or professional degree (MBA, MD, PhD, etc.)

Other/undecided

☐ 1

☐ 2

☐ 3

☐ 4

☐ 5

☐ 6

☐ 7

☐ 8

☐ 9

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

Yes ☐ 1 No ☐ 2 Don't know ☐ 3

Step Two (Student):

Answer questions 32–57 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 2020, have you (the student) completed your IRS income tax return or another tax return listed in question 33?

I have already completed my return

I will file but have not yet completed my return

I'm not going to file. **Skip to question 38.**

☐ 1

☐ 2

☐ 3

33. What income tax return did you file or will you file for 2020?

IRS 1040

A foreign tax return or IRS 1040NR. **See Notes page 9.**

A tax return with Puerto Rico, another U.S. territory, or Freely Associated State. **See Notes page 9.**

☐ 1

☐ 3

☐ 4

34. For 2020, what is or will be your tax filing status according to your tax return?

Single

Head of household

Married—filed joint return

Married—filed separate return

Qualifying widow(er)

Don't know

☐ 1

☐ 4

☐ 2

☐ 3

☐ 5

☐ 6

35. Did (or will) you file a Schedule 1 with your 2020 tax return? Answer “No” if you did not file a Schedule 1 or **only filed** a Schedule 1 to report: unemployment compensation, educator expenses, IRA deduction, student loan interest deduction, or Alaska Permanent Fund dividend. **See Notes page 9.**

Yes ☐ 2 No ☐ 1 Don't know ☐ 3

For questions 36–44, 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 2020? Adjusted gross income is on IRS Form 1040—line 11.

\$

37. Enter your (and spouse's) income tax for 2020. Income tax amount is the total of IRS Form 1040—line 22 minus Schedule 2—line 2. If negative, enter a zero here.

\$

Questions 38 and 39 ask about earnings (wages, salaries, tips, etc.) in 2020. 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—line 1 + Schedule 1—lines 3 + 6 + Schedule K-1 (IRS Form 1065)—Box 14 (Code A). If any individual earning item is negative, do not include that item in your calculation.

38. How much did you earn from working in 2020?

\$

39. How much did your spouse earn from working in 2020?

\$

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

\$

41. 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.**

\$

42. 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.**

\$

43. Student's 2020 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 Schedule 3—line 3. \$
- 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 93. \$
- 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. \$

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44. Student's 2020 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 Schedule 1—total of lines 15 + 19. \$
- 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 2a. \$
- e. Untaxed portions of IRA distributions and pensions from IRS Form 1040—(lines 4a + 5a) minus (lines 4b + 5b). **Exclude rollovers.** If negative, enter a zero here. \$
- f. 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. \$
- g. Veterans noneducation benefits, such as Disability, Death Pension, or Dependency & Indemnity Compensation (DIC) and/or VA Educational Work-Study allowances. \$
- h. Other untaxed income not reported in items 44a through 44g, such as workers' compensation, disability benefits, untaxed foreign income, etc. Also include the untaxed portions of health savings accounts from IRS Form 1040 Schedule 1—line 12. **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. \$
- i. 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.** \$

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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.

45. Were you born before January 1, 1999? Yes ☐ 1 No ☐ 2
46. As of today, are you married? (Also answer "Yes" if you are separated but not divorced.) Yes ☐ 1 No ☐ 2
47. At the beginning of the 2022-2023 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
48. 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
49. Are you a veteran of the U.S. Armed Forces? **See Notes page 9.** Yes ☐ 1 No ☐ 2
50. Do you now have or will you have children who will receive more than half of their support from you between July 1, 2022 and June 30, 2023? Yes ☐ 1 No ☐ 2
51. 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, 2023? Yes ☐ 1 No ☐ 2
52. 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
53. 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
54. 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
55. At any time on or after July 1, 2021, 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
56. At any time on or after July 1, 2021, 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
57. At any time on or after July 1, 2021, 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

| | | | |
|-----|-------------------------|----|-------------------------|
| Yes | <input type="radio"/> 1 | No | <input type="radio"/> 2 |
| Yes | <input type="radio"/> 1 | No | <input type="radio"/> 2 |
| Yes | <input type="radio"/> 1 | No | <input type="radio"/> 2 |
| Yes | <input type="radio"/> 1 | No | <input type="radio"/> 2 |
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| Yes | <input type="radio"/> 1 | No | <input type="radio"/> 2 |
| Yes | <input type="radio"/> 1 | No | <input type="radio"/> 2 |
| Yes | <input type="radio"/> 1 | No | <input type="radio"/> 2 |
| Yes | <input type="radio"/> 1 | No | <input type="radio"/> 2 |
| Yes | <input type="radio"/> 1 | No | <input type="radio"/> 2 |
| Yes | <input type="radio"/> 1 | No | <input type="radio"/> 2 |
| Yes | <input type="radio"/> 1 | No | <input type="radio"/> 2 |
| Yes | <input type="radio"/> 1 | No | <input type="radio"/> 2 |
| Yes | <input type="radio"/> 1 | No | <input type="radio"/> 2 |
| Yes | <input type="radio"/> 1 | No | <input type="radio"/> 2 |

Step Four CONTINUES on Page 7

For questions 84–92, if the answer is zero or the question does not apply, enter 0. Report whole dollar amounts with no cents.

84. What was your parents' adjusted gross income for 2020? Adjusted gross income is on IRS Form 1040—line 11.

\$

85. Enter your parents' income tax for 2020. Income tax amount is the total of IRS Form 1040—line 22 minus Schedule 2—line 2. If negative, enter a zero here.

\$

Questions 86 and 87 ask about earnings (wages, salaries, tips, etc.) in 2020. 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 80: IRS Form 1040—line 1 + Schedule 1—lines 3 + 6 + Schedule K-1 (IRS Form 1065)—Box 14 (Code A). If any individual earning item is negative, do not include that item in your calculation. Report the information for the parent listed in questions 60-63 in question 86 and the information for the parent listed in questions 64-67 in question 87.

86. How much did Parent 1 (father/mother/stepparent) earn from working in 2020?

\$

87. How much did Parent 2 (father/mother/stepparent) earn from working in 2020?

\$

88. As of today, what is your parents' total current balance of cash, savings, and checking accounts? **Don't include** student financial aid.

\$

89. 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.**

\$

90. 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.**

\$

91. Parents' 2020 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 Schedule 3—line 3.

\$

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 72.

\$

c. Your parents' taxable earnings from need-based employment programs, such as Federal Work-Study and need-based employment portions of fellowships and assistantships.

\$

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.

\$

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.

\$

f. Earnings from work under a cooperative education program offered by a college.

\$

92. Parents' 2020 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).

\$

b. IRA deductions and payments to self-employed SEP, SIMPLE, Keogh and other qualified plans from IRS Form 1040 Schedule 1—total of lines 15 + 19.

\$

c. Child support received for any of your parents' children. **Don't include** foster care or adoption payments.

\$

d. Tax exempt interest income from IRS Form 1040—line 2a.

\$

e. Untaxed portions of IRA distributions and pensions from IRS Form 1040—(lines 4a + 5a) minus (lines 4b + 5b). **Exclude rollovers.** If negative, enter a zero here.

\$

f. 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.

\$

g. Veterans noneducation benefits, such as Disability, Death Pension, or Dependency & Indemnity Compensation (DIC) and/or VA Educational Work-Study allowances.

\$

h. Other untaxed income not reported in items 92a through 92g, such as workers' compensation, disability benefits, untaxed foreign income, etc. Also include the untaxed portions of health savings accounts from IRS Form 1040 Schedule 1—line 12. **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.

\$

Step Five (Student): Complete this step only if you (the student) answered “Yes” to any questions in Step Three.

93. How many people are in your household?
Include:

- yourself (and your spouse),
- your children, if you will provide more than half of their support between July 1, 2022 and June 30, 2023, even if they do not live with you, and
- other people if they now live with you, you provide more than half of their support and you will continue to provide more than half of their support between July 1, 2022 and June 30, 2023.

94. How many people in your (and your spouse’s) household (from question 93) will be college students between July 1, 2022 and June 30, 2023? Always count yourself as a college student. Do not include family members who are in U.S. military service academies. Include others only if they will attend, at least half-time in 2022-2023, a program that leads to a college degree or certificate.

At any time during 2020 or 2021, did you (or your spouse) or anyone in your household (from question 93) 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 (or your spouse) or anyone in your household receives any of these benefits after filing the FAFSA form but before December 31, 2021, you must update your response by logging in to **fafsa.gov** and selecting “Make FAFSA Corrections.”

95. Medicaid or Supplemental Security Income (SSI) ☐

96. Supplemental Nutrition Assistance Program (SNAP) ☐

97. Free or Reduced Price School Lunch ☐

98. Temporary Assistance for Needy Families (TANF) ☐

99. Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) ☐

100. As of today, are you (or your spouse) a dislocated worker? See Notes page 10.

Yes ☐ ¹

No ☐ ²

Don’t know ☐ ³

Step Six (Student): Indicate which colleges you want to receive your FAFSA information.

Enter the six-digit federal school code and your housing plans for each college or school you want to receive your FAFSA information. You can find the school codes at **fafsa.gov/schoolsearch** or by calling 1-800-433-3243. If you cannot obtain a code, write in the complete name, address, city and state of the college. If you want more schools to receive your FAFSA information, read **What is the FAFSA form?** on page 2. All of the information you included on your FAFSA form, *with the exception of the list of colleges*, will be sent to each of the colleges you listed. In addition, all of your FAFSA information, *including the list of colleges*, will be sent to your state grant agency. For federal student aid purposes, it does not matter in what order you list your selected schools. However, the order in which you list schools may affect your eligibility for state aid. Consult your state agency or **StudentAid.gov/order** for details.

101.a

1ST FEDERAL SCHOOL CODE

OR

NAME OF COLLEGE

ADDRESS AND CITY

STATE

HOUSING PLANS

101.b on campus ☐ ¹

with parent ☐ ²

off campus ☐ ³

101.c

2ND FEDERAL SCHOOL CODE

OR

NAME OF COLLEGE

ADDRESS AND CITY

STATE

101.d on campus ☐ ¹

with parent ☐ ²

off campus ☐ ³

101.e

3RD FEDERAL SCHOOL CODE

OR

NAME OF COLLEGE

ADDRESS AND CITY

STATE

101.f on campus ☐ ¹

with parent ☐ ²

off campus ☐ ³

101.g

4TH FEDERAL SCHOOL CODE

OR

NAME OF COLLEGE

ADDRESS AND CITY

STATE

101.h on campus ☐ ¹

with parent ☐ ²

off campus ☐ ³

Step Seven (Student and Parent): Read, sign and date.

If you are the student, by signing this application you certify that you (1) will use federal and/or state student financial aid only to pay the cost of attending an institution of higher education, (2) are not in default on a federal student loan or have made satisfactory arrangements to repay it, (3) do not owe money back on a federal student grant or have made satisfactory arrangements to repay it, (4) will notify your college if you default on a federal student loan and (5) will not receive a Federal Pell Grant from more than one college for the same period of time.

If you are the parent or the student, by signing this application you certify that all of the information you provided is true and complete to the best of your knowledge and you agree, if asked, to provide information that will verify the accuracy of your completed form. This information may include U.S. or state income tax forms that you filed or are required to file. Also, you certify that you understand that **the Secretary of Education has the authority to verify information reported on this application with the Internal Revenue Service and other federal agencies.** If you electronically sign any document related to the federal student aid programs using an FSA ID (username and password) and/or any other credential, you certify that you are the person identified by that username and password and/or other credential, and have not disclosed that username and password and/or other credential to anyone else. If you purposely give false or misleading information, you may be fined up to \$20,000, sent to prison, or both.

102. Date this form was completed

MONTH

DAY

2021 ☐

2022 ☐

2023 ☐

103. Student (Sign below)

1

Parent (A parent from Step Four sign below.)

2

If a fee was paid to someone for advice or for completing this form, that person must complete this section.

Preparer’s name, firm and address

104. Preparer’s Social Security Number (or 105)

105. Employer ID number (or 104)

106. Preparer’s signature and date

1

COLLEGE USE ONLY

D/O ☐ ¹

Homeless Youth Determination ☐ ⁴

FAA Signature

1

DATA ENTRY USE ONLY: ☐ P ☐ * ☐ L ☐ E

FEDERAL SCHOOL CODE

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 one 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 form previously, enter that number here. If you are a first-time applicant from one of the Freely Associated States, enter “666” in the first three boxes of the Social Security Number field and leave the remaining six positions blank, and we will create an identification number to be used for federal student aid purposes. Do not enter an Individual Taxpayer Identification Number (ITIN) in the Social Security Number field.

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

Notes for questions 21 and 22 (page 3)

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 80 (page 6)

If you filed or will file a foreign tax return or IRS 1040NR, or 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 82 (page 6)

Answer “**No**” if you (and if married, your spouse) did not file a Schedule 1. Answer “**No**” if you (and if married, your spouse) did or will file a Schedule 1 to report **only one or more** of the following items:

1. Unemployment compensation (line 7)
2. Other income to report an Alaska Permanent Fund dividend (line 8 – may not be a negative value)
3. Educator expenses (line 10)
4. IRA deduction (line 19)
5. Student loan interest deduction (line 20)

Answer “**Yes**” if you (or if married, your spouse) filed or will file a Schedule 1 and reported additional income or adjustments to income on any lines **other than or in addition to** the five exceptions listed above.

If you do not know if you filed or will file a Schedule 1, select “**Don’t know**.”

Notes for questions 41 and 42 (page 4), 44i (page 5), and 89 and 90 (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 41. For a student who must report parental information, the accounts are reported as parental investments in question 89, 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 44i.

Investments do not include the home you live in, the value of life insurance, ABLE accounts, retirement plans (401[k] plans, pension funds, annuities, non-education IRAs, Keogh plans, etc.) or cash, savings and checking accounts already reported in questions 40 and 88.

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 48 (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 49 (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, 2023.

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, 2023.

Notes for question 52 (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 53 and 54 (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 55–57 (page 5)

Answer **"Yes"** if you received a determination at any time on or after July 1, 2021, 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 55, 56, and 57, 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 form 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 form 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 form.

Notes for Step Four, questions 58–92 (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 79-92, 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 83 (page 6) and 100 (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 83 if your parent is a dislocated worker. Answer **"Yes"** to question 100 if you or your spouse is a dislocated worker.

Answer **"No"** to question 83 if your parent is not a dislocated worker. Answer **"No"** to question 100 if neither you nor your spouse is a dislocated worker.

Answer **"Don't know"** to question 83 if you are not sure whether your parent is a dislocated worker. Answer **"Don't know"** to question 100 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 83, or that you or your spouse is a dislocated worker, if you answered **"Yes"** to question 100.

Occupational Statistics:

Entry-Level Education, On-the-Job Training, Projected Growth Rate, 2020 Median Pay

| OCCUPATION | ENTRY-LEVEL EDUCATION | ON-THE-JOB TRAINING | PROJECTED GROWTH RATE | 2020 MEDIAN PAY |
|--|-----------------------------------|-----------------------------------|--------------------------|----------------------|
| Accountants and auditors | Bachelor's degree | None | As fast as average | \$60,000 to \$79,999 |
| Actors | Some college, no degree | Long-term on-the-job training | Much faster than average | n/a |
| Actuaries | Bachelor's degree | Long-term on-the-job training | Much faster than average | \$80,000 or more |
| Acupuncturists and healthcare diagnosing or treating practitioners, all other | Master's degree | None | Slower than average | \$80,000 or more |
| Adhesive bonding machine operators and tenders | High school diploma or equivalent | Moderate-term on-the-job training | Little or no change | \$30,000 to \$39,999 |
| Administrative law judges, adjudicators, and hearing officers | Doctoral or professional degree | Short-term on-the-job training | Little or no change | \$80,000 or more |
| Administrative services and facilities managers | Bachelor's degree | None | As fast as average | \$80,000 or more |
| Adult basic education, adult secondary education, and English as a Second Language instructors | Bachelor's degree | None | Decline | \$40,000 to \$59,999 |
| Advertising and promotions managers | Bachelor's degree | None | As fast as average | \$80,000 or more |
| Advertising sales agents | High school diploma or equivalent | Moderate-term on-the-job training | Slower than average | \$40,000 to \$59,999 |
| Aerospace engineering and operations technologists and technicians | Associate's degree | None | As fast as average | \$60,000 to \$79,999 |
| Aerospace engineers | Bachelor's degree | None | As fast as average | \$80,000 or more |
| Agents and business managers of artists, performers, and athletes | Bachelor's degree | None | Much faster than average | \$60,000 to \$79,999 |
| Agricultural and food science technicians | Associate's degree | Moderate-term on-the-job training | As fast as average | \$40,000 to \$59,999 |
| Agricultural engineers | Bachelor's degree | None | Slower than average | \$80,000 or more |
| Agricultural equipment operators | No formal educational credential | Moderate-term on-the-job training | Faster than average | \$30,000 to \$39,999 |
| Agricultural inspectors | Bachelor's degree | Moderate-term on-the-job training | As fast as average | \$40,000 to \$59,999 |
| Agricultural sciences teachers, postsecondary | Doctoral or professional degree | None | Slower than average | \$80,000 or more |
| Agricultural workers, all other | No formal educational credential | Short-term on-the-job training | Slower than average | \$30,000 to \$39,999 |
| Air traffic controllers | Associate's degree | Long-term on-the-job training | Slower than average | \$80,000 or more |
| Aircraft cargo handling supervisors | High school diploma or equivalent | None | Faster than average | \$40,000 to \$59,999 |



| OCCUPATION | ENTRY-LEVEL EDUCATION | ON-THE-JOB TRAINING | PROJECTED GROWTH RATE | 2020 MEDIAN PAY |
|--|-----------------------------------|-----------------------------------|--------------------------|----------------------|
| Aircraft mechanics and service technicians | Postsecondary nondegree award | None | Faster than average | \$60,000 to \$79,999 |
| Aircraft service attendants and transportation workers, all other | High school diploma or equivalent | Short-term on-the-job training | Faster than average | \$30,000 to \$39,999 |
| Aircraft structure, surfaces, rigging, and systems assemblers | High school diploma or equivalent | Moderate-term on-the-job training | Decline | \$40,000 to \$59,999 |
| Airfield operations specialists | High school diploma or equivalent | Long-term on-the-job training | Faster than average | \$40,000 to \$59,999 |
| Airline pilots, copilots, and flight engineers | Bachelor's degree | Moderate-term on-the-job training | Faster than average | \$80,000 or more |
| Ambulance drivers and attendants, except emergency medical technicians | High school diploma or equivalent | Moderate-term on-the-job training | Much faster than average | Less than \$30,000 |
| Amusement and recreation attendants | No formal educational credential | Short-term on-the-job training | Much faster than average | Less than \$30,000 |
| Anesthesiologists | Doctoral or professional degree | Internship/residency | Little or no change | \$80,000 or more |
| Animal breeders | High school diploma or equivalent | Short-term on-the-job training | Decline | \$40,000 to \$59,999 |
| Animal caretakers | High school diploma or equivalent | Short-term on-the-job training | Much faster than average | Less than \$30,000 |
| Animal control workers | High school diploma or equivalent | Moderate-term on-the-job training | As fast as average | \$30,000 to \$39,999 |
| Animal scientists | Bachelor's degree | None | As fast as average | \$60,000 to \$79,999 |
| Animal trainers | High school diploma or equivalent | Moderate-term on-the-job training | Much faster than average | \$30,000 to \$39,999 |
| Anthropologists and archeologists | Master's degree | None | As fast as average | \$60,000 to \$79,999 |
| Anthropology and archeology teachers, postsecondary | Doctoral or professional degree | None | As fast as average | \$80,000 or more |
| Arbitrators, mediators, and conciliators | Bachelor's degree | Moderate-term on-the-job training | As fast as average | \$60,000 to \$79,999 |
| Architects, except landscape and naval | Bachelor's degree | Internship/residency | Slower than average | \$80,000 or more |
| Architectural and civil drafters | Associate's degree | None | Little or no change | \$40,000 to \$59,999 |
| Architectural and engineering managers | Bachelor's degree | None | Slower than average | \$80,000 or more |
| Architecture teachers, postsecondary | Doctoral or professional degree | None | As fast as average | \$80,000 or more |
| Archivists | Master's degree | None | Faster than average | \$40,000 to \$59,999 |
| Area, ethnic, and cultural studies teachers, postsecondary | Doctoral or professional degree | None | As fast as average | \$60,000 to \$79,999 |
| Art directors | Bachelor's degree | None | Faster than average | \$80,000 or more |
| Art, drama, and music teachers, postsecondary | Master's degree | None | As fast as average | \$60,000 to \$79,999 |
| Artists and related workers, all other | No formal educational credential | Long-term on-the-job training | As fast as average | \$60,000 to \$79,999 |



| OCCUPATION | ENTRY-LEVEL EDUCATION | ON-THE-JOB TRAINING | PROJECTED GROWTH RATE | 2020 MEDIAN PAY |
|--|-----------------------------------|-----------------------------------|--------------------------|----------------------|
| Astronomers | Doctoral or professional degree | None | Slower than average | \$80,000 or more |
| Athletes and sports competitors | No formal educational credential | Long-term on-the-job training | Much faster than average | \$40,000 to \$59,999 |
| Athletic trainers | Bachelor's degree | None | Much faster than average | \$40,000 to \$59,999 |
| Atmospheric and space scientists | Bachelor's degree | None | As fast as average | \$80,000 or more |
| Atmospheric, earth, marine, and space sciences teachers, postsecondary | Doctoral or professional degree | None | As fast as average | \$80,000 or more |
| Audio and video technicians | Postsecondary nondegree award | Short-term on-the-job training | Much faster than average | \$40,000 to \$59,999 |
| Audiologists | Doctoral or professional degree | None | Much faster than average | \$80,000 or more |
| Audiovisual equipment installers and repairers | Postsecondary nondegree award | Short-term on-the-job training | Decline | \$40,000 to \$59,999 |
| Automotive and watercraft service attendants | No formal educational credential | Short-term on-the-job training | Slower than average | Less than \$30,000 |
| Automotive body and related repairers | High school diploma or equivalent | Long-term on-the-job training | Slower than average | \$40,000 to \$59,999 |
| Automotive glass installers and repairers | High school diploma or equivalent | Moderate-term on-the-job training | As fast as average | \$30,000 to \$39,999 |
| Automotive service technicians and mechanics | Postsecondary nondegree award | Short-term on-the-job training | Little or no change | \$40,000 to \$59,999 |
| Avionics technicians | Associate's degree | None | As fast as average | \$60,000 to \$79,999 |
| Baggage porters and bellhops | High school diploma or equivalent | Short-term on-the-job training | Much faster than average | Less than \$30,000 |
| Bailiffs | High school diploma or equivalent | Moderate-term on-the-job training | Little or no change | \$40,000 to \$59,999 |
| Bakers | No formal educational credential | Long-term on-the-job training | As fast as average | Less than \$30,000 |
| Barbers | Postsecondary nondegree award | None | Much faster than average | \$30,000 to \$39,999 |
| Bartenders | No formal educational credential | Short-term on-the-job training | Much faster than average | Less than \$30,000 |
| Bicycle repairers | High school diploma or equivalent | Moderate-term on-the-job training | Slower than average | \$30,000 to \$39,999 |
| Bill and account collectors | High school diploma or equivalent | Moderate-term on-the-job training | Decline | \$30,000 to \$39,999 |
| Billing and posting clerks | High school diploma or equivalent | Moderate-term on-the-job training | Slower than average | \$30,000 to \$39,999 |
| Biochemists and biophysicists | Doctoral or professional degree | None | Slower than average | \$80,000 or more |
| Bioengineers and biomedical engineers | Bachelor's degree | None | As fast as average | \$80,000 or more |
| Biological science teachers, postsecondary | Doctoral or professional degree | None | Faster than average | \$80,000 or more |



| OCCUPATION | ENTRY-LEVEL EDUCATION | ON-THE-JOB TRAINING | PROJECTED GROWTH RATE | 2020 MEDIAN PAY |
|---|-----------------------------------|-----------------------------------|--------------------------|----------------------|
| Biological scientists, all other | Bachelor's degree | None | Slower than average | \$80,000 or more |
| Biological technicians | Bachelor's degree | None | As fast as average | \$40,000 to \$59,999 |
| Boilermakers | High school diploma or equivalent | Apprenticeship | Little or no change | \$60,000 to \$79,999 |
| Bookkeeping, accounting, and auditing clerks | Some college, no degree | Moderate-term on-the-job training | Decline | \$40,000 to \$59,999 |
| Brickmasons and blockmasons | High school diploma or equivalent | Apprenticeship | Decline | \$40,000 to \$59,999 |
| Bridge and lock tenders | High school diploma or equivalent | Short-term on-the-job training | Slower than average | \$40,000 to \$59,999 |
| Broadcast announcers and radio disc jockeys | Bachelor's degree | None | As fast as average | \$30,000 to \$39,999 |
| Broadcast technicians | Associate's degree | Short-term on-the-job training | Faster than average | \$40,000 to \$59,999 |
| Brokerage clerks | High school diploma or equivalent | Moderate-term on-the-job training | Decline | \$40,000 to \$59,999 |
| Budget analysts | Bachelor's degree | None | Slower than average | \$60,000 to \$79,999 |
| Building cleaning workers, all other | No formal educational credential | Short-term on-the-job training | Slower than average | \$30,000 to \$39,999 |
| Bus and truck mechanics and diesel engine specialists | High school diploma or equivalent | Long-term on-the-job training | As fast as average | \$40,000 to \$59,999 |
| Bus drivers, transit and intercity | High school diploma or equivalent | Moderate-term on-the-job training | Much faster than average | \$40,000 to \$59,999 |
| Business teachers, postsecondary | Doctoral or professional degree | None | As fast as average | \$80,000 or more |
| Butchers and meat cutters | No formal educational credential | Long-term on-the-job training | Decline | \$30,000 to \$39,999 |
| Buyers and purchasing agents | Bachelor's degree | Moderate-term on-the-job training | Decline | \$60,000 to \$79,999 |
| Cabinetmakers and bench carpenters | High school diploma or equivalent | Moderate-term on-the-job training | As fast as average | \$30,000 to \$39,999 |
| Calibration technologists and technicians and engineering technologists and technicians, except drafters, all other | Associate's degree | None | Slower than average | \$60,000 to \$79,999 |
| Camera and photographic equipment repairers | High school diploma or equivalent | Long-term on-the-job training | As fast as average | \$40,000 to \$59,999 |
| Camera operators, television, video, and film | Bachelor's degree | None | Much faster than average | \$40,000 to \$59,999 |
| Captains, mates, and pilots of water vessels | Postsecondary nondegree award | None | Faster than average | \$60,000 to \$79,999 |
| Cardiovascular technologists and technicians | Associate's degree | None | As fast as average | \$40,000 to \$59,999 |
| Career/technical education teachers, middle school | Bachelor's degree | None | As fast as average | \$60,000 to \$79,999 |
| Career/technical education teachers, postsecondary | Bachelor's degree | None | Slower than average | \$40,000 to \$59,999 |



| OCCUPATION | ENTRY-LEVEL EDUCATION | ON-THE-JOB TRAINING | PROJECTED GROWTH RATE | 2020 MEDIAN PAY |
|---|-----------------------------------|-----------------------------------|--------------------------|----------------------|
| Career/technical education teachers, secondary school | Bachelor's degree | None | As fast as average | \$60,000 to \$79,999 |
| Cargo and freight agents | High school diploma or equivalent | Short-term on-the-job training | As fast as average | \$40,000 to \$59,999 |
| Carpenters | High school diploma or equivalent | Apprenticeship | Slower than average | \$40,000 to \$59,999 |
| Carpet installers | No formal educational credential | Short-term on-the-job training | Decline | \$40,000 to \$59,999 |
| Cartographers and photogrammetrists | Bachelor's degree | None | Slower than average | \$60,000 to \$79,999 |
| Cashiers | No formal educational credential | Short-term on-the-job training | Decline | Less than \$30,000 |
| Cement masons and concrete finishers | No formal educational credential | Moderate-term on-the-job training | Little or no change | \$40,000 to \$59,999 |
| Chefs and head cooks | High school diploma or equivalent | None | Much faster than average | \$40,000 to \$59,999 |
| Chemical engineers | Bachelor's degree | None | As fast as average | \$80,000 or more |
| Chemical equipment operators and tenders | High school diploma or equivalent | Moderate-term on-the-job training | Decline | \$40,000 to \$59,999 |
| Chemical plant and system operators | High school diploma or equivalent | Moderate-term on-the-job training | Little or no change | \$60,000 to \$79,999 |
| Chemical technicians | Associate's degree | Moderate-term on-the-job training | Slower than average | \$40,000 to \$59,999 |
| Chemistry teachers, postsecondary | Doctoral or professional degree | None | As fast as average | \$80,000 or more |
| Chemists | Bachelor's degree | None | As fast as average | \$60,000 to \$79,999 |
| Chief executives | Bachelor's degree | None | Decline | \$80,000 or more |
| Child, family, and school social workers | Bachelor's degree | None | Faster than average | \$40,000 to \$59,999 |
| Childcare workers | High school diploma or equivalent | Short-term on-the-job training | As fast as average | Less than \$30,000 |
| Chiropractors | Doctoral or professional degree | None | Faster than average | \$60,000 to \$79,999 |
| Choreographers | High school diploma or equivalent | Long-term on-the-job training | Much faster than average | \$40,000 to \$59,999 |
| Civil engineering technologists and technicians | Associate's degree | None | Slower than average | \$40,000 to \$59,999 |
| Civil engineers | Bachelor's degree | None | As fast as average | \$80,000 or more |
| Claims adjusters, examiners, and investigators | High school diploma or equivalent | Long-term on-the-job training | Decline | \$60,000 to \$79,999 |
| Cleaners of vehicles and equipment | No formal educational credential | Short-term on-the-job training | As fast as average | Less than \$30,000 |
| Cleaning, washing, and metal pickling equipment operators and tenders | High school diploma or equivalent | Moderate-term on-the-job training | As fast as average | \$30,000 to \$39,999 |



| OCCUPATION | ENTRY-LEVEL EDUCATION | ON-THE-JOB TRAINING | PROJECTED GROWTH RATE | 2020 MEDIAN PAY |
|---|-----------------------------------|-----------------------------------|--------------------------|----------------------|
| Clergy | Bachelor's degree | Moderate-term on-the-job training | Slower than average | \$40,000 to \$59,999 |
| Clinical laboratory technologists and technicians | Bachelor's degree | None | Faster than average | \$40,000 to \$59,999 |
| Clinical, counseling, and school psychologists | Doctoral or professional degree | Internship/residency | As fast as average | \$60,000 to \$79,999 |
| Coaches and scouts | Bachelor's degree | None | Much faster than average | \$30,000 to \$39,999 |
| Coating, painting, and spraying machine setters, operators, and tenders | High school diploma or equivalent | Moderate-term on-the-job training | As fast as average | \$30,000 to \$39,999 |
| Coil winders, tapers, and finishers | High school diploma or equivalent | Moderate-term on-the-job training | Decline | \$30,000 to \$39,999 |
| Coin, vending, and amusement machine servicers and repairers | High school diploma or equivalent | Short-term on-the-job training | As fast as average | \$30,000 to \$39,999 |
| Commercial and industrial designers | Bachelor's degree | None | As fast as average | \$60,000 to \$79,999 |
| Commercial divers | Postsecondary nondegree award | Moderate-term on-the-job training | Much faster than average | \$40,000 to \$59,999 |
| Commercial pilots | High school diploma or equivalent | Moderate-term on-the-job training | Faster than average | \$80,000 or more |
| Communications equipment operators, all other | High school diploma or equivalent | Short-term on-the-job training | Faster than average | \$40,000 to \$59,999 |
| Communications teachers, postsecondary | Doctoral or professional degree | None | As fast as average | \$60,000 to \$79,999 |
| Community and social service specialists, all other | Bachelor's degree | None | Faster than average | \$40,000 to \$59,999 |
| Community health workers | High school diploma or equivalent | Short-term on-the-job training | Much faster than average | \$40,000 to \$59,999 |
| Compensation and benefits managers | Bachelor's degree | None | Slower than average | \$80,000 or more |
| Compensation, benefits, and job analysis specialists | Bachelor's degree | None | As fast as average | \$60,000 to \$79,999 |
| Compliance officers | Bachelor's degree | Moderate-term on-the-job training | As fast as average | \$60,000 to \$79,999 |
| Computer and information research scientists | Master's degree | None | Much faster than average | \$80,000 or more |
| Computer and information systems managers | Bachelor's degree | None | Faster than average | \$80,000 or more |
| Computer hardware engineers | Bachelor's degree | None | Slower than average | \$80,000 or more |
| Computer network architects | Bachelor's degree | None | Slower than average | \$80,000 or more |
| Computer network support specialists | Associate's degree | None | As fast as average | \$60,000 to \$79,999 |
| Computer numerically controlled tool operators | High school diploma or equivalent | Moderate-term on-the-job training | Decline | \$40,000 to \$59,999 |
| Computer numerically controlled tool programmers | Postsecondary nondegree award | Moderate-term on-the-job training | Much faster than average | \$40,000 to \$59,999 |
| Computer occupations, all other | Bachelor's degree | None | As fast as average | \$80,000 or more |
| Computer programmers | Bachelor's degree | None | Decline | \$80,000 or more |



| OCCUPATION | ENTRY-LEVEL EDUCATION | ON-THE-JOB TRAINING | PROJECTED GROWTH RATE | 2020 MEDIAN PAY |
|--|-----------------------------------|-----------------------------------|--------------------------|----------------------|
| Computer science teachers, postsecondary | Doctoral or professional degree | None | As fast as average | \$80,000 or more |
| Computer systems analysts | Bachelor's degree | None | As fast as average | \$80,000 or more |
| Computer user support specialists | Some college, no degree | None | As fast as average | \$40,000 to \$59,999 |
| Computer, automated teller, and office machine repairers | Some college, no degree | Short-term on-the-job training | Decline | \$40,000 to \$59,999 |
| Concierges | High school diploma or equivalent | Moderate-term on-the-job training | Much faster than average | \$30,000 to \$39,999 |
| Conservation scientists | Bachelor's degree | None | As fast as average | \$60,000 to \$79,999 |
| Construction and building inspectors | High school diploma or equivalent | Moderate-term on-the-job training | Decline | \$60,000 to \$79,999 |
| Construction laborers | No formal educational credential | Short-term on-the-job training | As fast as average | \$30,000 to \$39,999 |
| Construction managers | Bachelor's degree | Moderate-term on-the-job training | Faster than average | \$80,000 or more |
| Continuous mining machine operators | No formal educational credential | Moderate-term on-the-job training | As fast as average | \$40,000 to \$59,999 |
| Control and valve installers and repairers, except mechanical door | High school diploma or equivalent | Moderate-term on-the-job training | Slower than average | \$60,000 to \$79,999 |
| Conveyor operators and tenders | No formal educational credential | Short-term on-the-job training | As fast as average | \$30,000 to \$39,999 |
| Cooks, all other | No formal educational credential | Moderate-term on-the-job training | Faster than average | \$30,000 to \$39,999 |
| Cooks, fast food | No formal educational credential | Short-term on-the-job training | Decline | Less than \$30,000 |
| Cooks, institution and cafeteria | No formal educational credential | Short-term on-the-job training | As fast as average | Less than \$30,000 |
| Cooks, private household | Postsecondary nondegree award | None | Slower than average | \$30,000 to \$39,999 |
| Cooks, restaurant | No formal educational credential | Moderate-term on-the-job training | Much faster than average | Less than \$30,000 |
| Cooks, short order | No formal educational credential | Short-term on-the-job training | As fast as average | Less than \$30,000 |
| Cooling and freezing equipment operators and tenders | High school diploma or equivalent | Moderate-term on-the-job training | As fast as average | \$30,000 to \$39,999 |
| Correctional officers and jailers | High school diploma or equivalent | Moderate-term on-the-job training | Decline | \$40,000 to \$59,999 |
| Correspondence clerks | High school diploma or equivalent | Short-term on-the-job training | Decline | \$30,000 to \$39,999 |
| Cost estimators | Bachelor's degree | Moderate-term on-the-job training | Little or no change | \$60,000 to \$79,999 |
| Costume attendants | High school diploma or equivalent | Short-term on-the-job training | Much faster than average | \$40,000 to \$59,999 |



| OCCUPATION | ENTRY-LEVEL EDUCATION | ON-THE-JOB TRAINING | PROJECTED GROWTH RATE | 2020 MEDIAN PAY |
|---|-----------------------------------|-----------------------------------|--------------------------|----------------------|
| Counselors, all other | Master's degree | None | As fast as average | \$40,000 to \$59,999 |
| Counter and rental clerks | No formal educational credential | Short-term on-the-job training | As fast as average | \$30,000 to \$39,999 |
| Couriers and messengers | High school diploma or equivalent | Short-term on-the-job training | Decline | \$30,000 to \$39,999 |
| Court reporters and simultaneous captioners | Postsecondary nondegree award | Short-term on-the-job training | Slower than average | \$60,000 to \$79,999 |
| Court, municipal, and license clerks | High school diploma or equivalent | Long-term on-the-job training | As fast as average | \$40,000 to \$59,999 |
| Craft artists | No formal educational credential | Long-term on-the-job training | Faster than average | \$30,000 to \$39,999 |
| Crane and tower operators | High school diploma or equivalent | Moderate-term on-the-job training | Slower than average | \$40,000 to \$59,999 |
| Credit analysts | Bachelor's degree | None | Decline | \$60,000 to \$79,999 |
| Credit authorizers, checkers, and clerks | High school diploma or equivalent | Moderate-term on-the-job training | Decline | \$40,000 to \$59,999 |
| Credit counselors | Bachelor's degree | Moderate-term on-the-job training | As fast as average | \$40,000 to \$59,999 |
| Crematory operators and personal care and service workers, all other | High school diploma or equivalent | Short-term on-the-job training | Much faster than average | Less than \$30,000 |
| Criminal justice and law enforcement teachers, postsecondary | Doctoral or professional degree | None | Faster than average | \$60,000 to \$79,999 |
| Crossing guards and flaggers | No formal educational credential | Short-term on-the-job training | Faster than average | \$30,000 to \$39,999 |
| Crushing, grinding, and polishing machine setters, operators, and tenders | High school diploma or equivalent | Moderate-term on-the-job training | Little or no change | \$30,000 to \$39,999 |
| Curators | Master's degree | None | Much faster than average | \$40,000 to \$59,999 |
| Customer service representatives | High school diploma or equivalent | Short-term on-the-job training | Little or no change | \$30,000 to \$39,999 |
| Cutters and trimmers, hand | No formal educational credential | Short-term on-the-job training | Decline | \$30,000 to \$39,999 |
| Cutting and slicing machine setters, operators, and tenders | High school diploma or equivalent | Moderate-term on-the-job training | Decline | \$30,000 to \$39,999 |
| Cutting, punching, and press machine setters, operators, and tenders, metal and plastic | High school diploma or equivalent | Moderate-term on-the-job training | Decline | \$30,000 to \$39,999 |
| Dancers | No formal educational credential | Long-term on-the-job training | Much faster than average | n/a |
| Data entry keyers | High school diploma or equivalent | Short-term on-the-job training | Decline | \$30,000 to \$39,999 |
| Data scientists and mathematical science occupations, all other | Bachelor's degree | None | Much faster than average | \$80,000 or more |
| Database administrators and architects | Bachelor's degree | None | As fast as average | \$80,000 or more |



| OCCUPATION | ENTRY-LEVEL EDUCATION | ON-THE-JOB TRAINING | PROJECTED GROWTH RATE | 2020 MEDIAN PAY |
|---|-----------------------------------|-----------------------------------|--------------------------|----------------------|
| Demonstrators and product promoters | No formal educational credential | Short-term on-the-job training | As fast as average | \$30,000 to \$39,999 |
| Dental assistants | Postsecondary nondegree award | None | Faster than average | \$40,000 to \$59,999 |
| Dental hygienists | Associate's degree | None | Faster than average | \$60,000 to \$79,999 |
| Dental laboratory technicians | High school diploma or equivalent | Moderate-term on-the-job training | Faster than average | \$40,000 to \$59,999 |
| Dentists, all other specialists | Doctoral or professional degree | Internship/residency | Slower than average | \$80,000 or more |
| Dentists, general | Doctoral or professional degree | None | As fast as average | \$80,000 or more |
| Derrick operators, oil and gas | No formal educational credential | Short-term on-the-job training | Much faster than average | \$40,000 to \$59,999 |
| Designers, all other | Bachelor's degree | None | Little or no change | \$60,000 to \$79,999 |
| Desktop publishers | Associate's degree | Short-term on-the-job training | Decline | \$40,000 to \$59,999 |
| Detectives and criminal investigators | High school diploma or equivalent | Moderate-term on-the-job training | Slower than average | \$80,000 or more |
| Diagnostic medical sonographers | Associate's degree | None | Much faster than average | \$60,000 to \$79,999 |
| Dietetic technicians | Associate's degree | None | As fast as average | \$30,000 to \$39,999 |
| Dietitians and nutritionists | Bachelor's degree | Internship/residency | Faster than average | \$60,000 to \$79,999 |
| Dining room and cafeteria attendants and bartender helpers | No formal educational credential | Short-term on-the-job training | Much faster than average | Less than \$30,000 |
| Directors, religious activities and education | Bachelor's degree | None | Slower than average | \$40,000 to \$59,999 |
| Dishwashers | No formal educational credential | Short-term on-the-job training | Much faster than average | Less than \$30,000 |
| Dispatchers, except police, fire, and ambulance | High school diploma or equivalent | Moderate-term on-the-job training | Slower than average | \$40,000 to \$59,999 |
| Door-to-door sales workers, news and street vendors, and related workers | No formal educational credential | Short-term on-the-job training | Decline | Less than \$30,000 |
| Drafters, all other | Associate's degree | None | Decline | \$40,000 to \$59,999 |
| Dredge operators | High school diploma or equivalent | Moderate-term on-the-job training | Slower than average | \$40,000 to \$59,999 |
| Drilling and boring machine tool setters, operators, and tenders, metal and plastic | High school diploma or equivalent | Moderate-term on-the-job training | Decline | \$30,000 to \$39,999 |
| Driver/sales workers | High school diploma or equivalent | Short-term on-the-job training | Much faster than average | Less than \$30,000 |
| Drywall and ceiling tile installers | No formal educational credential | Moderate-term on-the-job training | Slower than average | \$40,000 to \$59,999 |



| OCCUPATION | ENTRY-LEVEL EDUCATION | ON-THE-JOB TRAINING | PROJECTED GROWTH RATE | 2020 MEDIAN PAY |
|--|-----------------------------------|-----------------------------------|-----------------------|----------------------|
| Earth drillers, except oil and gas; and explosives workers, ordnance handling experts, and blasters | High school diploma or equivalent | Long-term on-the-job training | As fast as average | \$40,000 to \$59,999 |
| Economics teachers, postsecondary | Doctoral or professional degree | None | As fast as average | \$80,000 or more |
| Economists | Master's degree | None | Faster than average | \$80,000 or more |
| Editors | Bachelor's degree | None | Slower than average | \$60,000 to \$79,999 |
| Education administrators, all other | Bachelor's degree | None | Faster than average | \$80,000 or more |
| Education administrators, kindergarten through secondary | Master's degree | None | As fast as average | \$80,000 or more |
| Education administrators, postsecondary | Master's degree | None | As fast as average | \$80,000 or more |
| Education and childcare administrators, preschool and daycare | Bachelor's degree | None | Faster than average | \$40,000 to \$59,999 |
| Education teachers, postsecondary | Doctoral or professional degree | None | As fast as average | \$60,000 to \$79,999 |
| Educational instruction and library workers, all other | Bachelor's degree | None | As fast as average | \$40,000 to \$59,999 |
| Educational, guidance, and career counselors and advisors | Master's degree | None | Faster than average | \$40,000 to \$59,999 |
| Electric motor, power tool, and related repairers | High school diploma or equivalent | Moderate-term on-the-job training | As fast as average | \$40,000 to \$59,999 |
| Electrical and electronic engineering technologists and technicians | Associate's degree | None | Slower than average | \$60,000 to \$79,999 |
| Electrical and electronics drafters | Associate's degree | None | Slower than average | \$60,000 to \$79,999 |
| Electrical and electronics installers and repairers, transportation equipment | Postsecondary nondegree award | Long-term on-the-job training | As fast as average | \$60,000 to \$79,999 |
| Electrical and electronics repairers, commercial and industrial equipment | Postsecondary nondegree award | Long-term on-the-job training | Slower than average | \$60,000 to \$79,999 |
| Electrical and electronics repairers, powerhouse, substation, and relay | Postsecondary nondegree award | Moderate-term on-the-job training | Decline | \$80,000 or more |
| Electrical engineers | Bachelor's degree | None | As fast as average | \$80,000 or more |
| Electrical power-line installers and repairers | High school diploma or equivalent | Long-term on-the-job training | Little or no change | \$60,000 to \$79,999 |
| Electrical, electronic, and electromechanical assemblers, except coil winders, tapers, and finishers | High school diploma or equivalent | Moderate-term on-the-job training | As fast as average | \$30,000 to \$39,999 |
| Electricians | High school diploma or equivalent | Apprenticeship | As fast as average | \$40,000 to \$59,999 |
| Electro-mechanical and mechatronics technologists and technicians | Associate's degree | None | Decline | \$40,000 to \$59,999 |
| Electronic equipment installers and repairers, motor vehicles | High school diploma or equivalent | Moderate-term on-the-job training | Decline | \$30,000 to \$39,999 |
| Electronics engineers, except computer | Bachelor's degree | None | As fast as average | \$80,000 or more |
| Elementary school teachers, except special education | Bachelor's degree | None | As fast as average | \$60,000 to \$79,999 |



| OCCUPATION | ENTRY-LEVEL EDUCATION | ON-THE-JOB TRAINING | PROJECTED GROWTH RATE | 2020 MEDIAN PAY |
|---|-----------------------------------|-----------------------------------|--------------------------|----------------------|
| Elevator and escalator installers and repairers | High school diploma or equivalent | Apprenticeship | As fast as average | \$80,000 or more |
| Eligibility interviewers, government programs | High school diploma or equivalent | Moderate-term on-the-job training | Slower than average | \$40,000 to \$59,999 |
| Embalmers | Associate's degree | Long-term on-the-job training | Little or no change | \$40,000 to \$59,999 |
| Emergency management directors | Bachelor's degree | None | As fast as average | \$60,000 to \$79,999 |
| Emergency medical technicians and paramedics | Postsecondary nondegree award | None | Faster than average | \$30,000 to \$39,999 |
| Engine and other machine assemblers | High school diploma or equivalent | Moderate-term on-the-job training | Decline | \$40,000 to \$59,999 |
| Engineering teachers, postsecondary | Doctoral or professional degree | None | Faster than average | \$80,000 or more |
| Engineers, all other | Bachelor's degree | None | Slower than average | \$80,000 or more |
| English language and literature teachers, postsecondary | Doctoral or professional degree | None | As fast as average | \$60,000 to \$79,999 |
| Entertainment attendants and related workers, all other | High school diploma or equivalent | Short-term on-the-job training | Much faster than average | Less than \$30,000 |
| Environmental engineering technologists and technicians | Associate's degree | None | As fast as average | \$40,000 to \$59,999 |
| Environmental engineers | Bachelor's degree | None | Slower than average | \$80,000 or more |
| Environmental science and protection technicians, including health | Associate's degree | None | Faster than average | \$40,000 to \$59,999 |
| Environmental science teachers, postsecondary | Doctoral or professional degree | None | As fast as average | \$80,000 or more |
| Environmental scientists and specialists, including health | Bachelor's degree | None | As fast as average | \$60,000 to \$79,999 |
| Epidemiologists | Master's degree | None | Much faster than average | \$60,000 to \$79,999 |
| Etchers and engravers | High school diploma or equivalent | Moderate-term on-the-job training | Slower than average | \$30,000 to \$39,999 |
| Excavating and loading machine and dragline operators, surface mining | High school diploma or equivalent | Moderate-term on-the-job training | Slower than average | \$40,000 to \$59,999 |
| Executive secretaries and executive administrative assistants | High school diploma or equivalent | None | Decline | \$60,000 to \$79,999 |
| Exercise physiologists | Bachelor's degree | None | Faster than average | \$40,000 to \$59,999 |
| Exercise trainers and group fitness instructors | High school diploma or equivalent | Short-term on-the-job training | Much faster than average | \$40,000 to \$59,999 |
| Extruding and drawing machine setters, operators, and tenders, metal and plastic | High school diploma or equivalent | Moderate-term on-the-job training | Decline | \$30,000 to \$39,999 |
| Extruding and forming machine setters, operators, and tenders, synthetic and glass fibers | High school diploma or equivalent | Moderate-term on-the-job training | Decline | \$30,000 to \$39,999 |
| Extruding, forming, pressing, and compacting machine setters, operators, and tenders | High school diploma or equivalent | Moderate-term on-the-job training | Little or no change | \$30,000 to \$39,999 |
| Fabric and apparel patternmakers | High school diploma or equivalent | Moderate-term on-the-job training | Decline | \$40,000 to \$59,999 |



| OCCUPATION | ENTRY-LEVEL EDUCATION | ON-THE-JOB TRAINING | PROJECTED GROWTH RATE | 2020 MEDIAN PAY |
|---|-----------------------------------|-----------------------------------|--------------------------|----------------------|
| Fallers | High school diploma or equivalent | Moderate-term on-the-job training | Little or no change | \$40,000 to \$59,999 |
| Family and consumer sciences teachers, postsecondary | Doctoral or professional degree | None | As fast as average | \$60,000 to \$79,999 |
| Family medicine physicians | Doctoral or professional degree | Internship/residency | Slower than average | \$80,000 or more |
| Farm and home management educators | Master's degree | None | Little or no change | \$40,000 to \$59,999 |
| Farm equipment mechanics and service technicians | High school diploma or equivalent | Long-term on-the-job training | Faster than average | \$40,000 to \$59,999 |
| Farm labor contractors | No formal educational credential | Short-term on-the-job training | Faster than average | \$40,000 to \$59,999 |
| Farmers, ranchers, and other agricultural managers | High school diploma or equivalent | None | Little or no change | \$60,000 to \$79,999 |
| Farmworkers and laborers, crop, nursery, and greenhouse | No formal educational credential | Short-term on-the-job training | Slower than average | Less than \$30,000 |
| Farmworkers, farm, ranch, and aquacultural animals | No formal educational credential | Short-term on-the-job training | Decline | Less than \$30,000 |
| Fashion designers | Bachelor's degree | None | Little or no change | \$60,000 to \$79,999 |
| Fast food and counter workers | No formal educational credential | Short-term on-the-job training | Faster than average | Less than \$30,000 |
| Fence erectors | No formal educational credential | Moderate-term on-the-job training | Slower than average | \$30,000 to \$39,999 |
| Fiberglass laminators and fabricators | High school diploma or equivalent | Moderate-term on-the-job training | Little or no change | \$30,000 to \$39,999 |
| File clerks | High school diploma or equivalent | Short-term on-the-job training | Decline | \$30,000 to \$39,999 |
| Film and video editors | Bachelor's degree | None | Much faster than average | \$60,000 to \$79,999 |
| Financial and investment analysts, financial risk specialists, and financial specialists, all other | Bachelor's degree | None | As fast as average | \$80,000 or more |
| Financial clerks, all other | High school diploma or equivalent | Short-term on-the-job training | As fast as average | \$40,000 to \$59,999 |
| Financial examiners | Bachelor's degree | Long-term on-the-job training | Much faster than average | \$80,000 or more |
| Financial managers | Bachelor's degree | None | Much faster than average | \$80,000 or more |
| Fine artists, including painters, sculptors, and illustrators | Bachelor's degree | Long-term on-the-job training | Much faster than average | \$40,000 to \$59,999 |
| Fire inspectors and investigators | Postsecondary nondegree award | Moderate-term on-the-job training | As fast as average | \$60,000 to \$79,999 |
| Firefighters | Postsecondary nondegree award | Long-term on-the-job training | As fast as average | \$40,000 to \$59,999 |
| First-line supervisors of construction trades and extraction workers | High school diploma or equivalent | None | As fast as average | \$60,000 to \$79,999 |
| First-line supervisors of correctional officers | High school diploma or equivalent | None | Decline | \$60,000 to \$79,999 |



| OCCUPATION | ENTRY-LEVEL EDUCATION | ON-THE-JOB TRAINING | PROJECTED GROWTH RATE | 2020 MEDIAN PAY |
|--|-----------------------------------|-----------------------------------|--------------------------|----------------------|
| First-line supervisors of farming, fishing, and forestry workers | High school diploma or equivalent | None | As fast as average | \$40,000 to \$59,999 |
| First-line supervisors of firefighting and prevention workers | Postsecondary nondegree award | Moderate-term on-the-job training | As fast as average | \$60,000 to \$79,999 |
| First-line supervisors of food preparation and serving workers | High school diploma or equivalent | None | Much faster than average | \$30,000 to \$39,999 |
| First-line supervisors of gambling services workers | High school diploma or equivalent | None | Much faster than average | \$40,000 to \$59,999 |
| First-line supervisors of housekeeping and janitorial workers | High school diploma or equivalent | None | As fast as average | \$40,000 to \$59,999 |
| First-line supervisors of landscaping, lawn service, and groundskeeping workers | High school diploma or equivalent | None | Slower than average | \$40,000 to \$59,999 |
| First-line supervisors of mechanics, installers, and repairers | High school diploma or equivalent | None | As fast as average | \$60,000 to \$79,999 |
| First-line supervisors of non-retail sales workers | High school diploma or equivalent | None | Decline | \$60,000 to \$79,999 |
| First-line supervisors of office and administrative support workers | High school diploma or equivalent | None | Decline | \$40,000 to \$59,999 |
| First-line supervisors of personal service and entertainment and recreation workers, except gambling services | High school diploma or equivalent | None | Much faster than average | \$40,000 to \$59,999 |
| First-line supervisors of police and detectives | High school diploma or equivalent | Moderate-term on-the-job training | As fast as average | \$80,000 or more |
| First-line supervisors of production and operating workers | High school diploma or equivalent | None | Slower than average | \$60,000 to \$79,999 |
| First-line supervisors of retail sales workers | High school diploma or equivalent | None | Decline | \$40,000 to \$59,999 |
| First-line supervisors of transportation and material-moving workers, except aircraft cargo handling supervisors | High school diploma or equivalent | None | As fast as average | \$40,000 to \$59,999 |
| Fish and game wardens | Bachelor's degree | Moderate-term on-the-job training | Little or no change | \$40,000 to \$59,999 |
| Fishing and hunting workers | No formal educational credential | Moderate-term on-the-job training | Faster than average | n/a |
| Flight attendants | High school diploma or equivalent | Moderate-term on-the-job training | Much faster than average | \$40,000 to \$59,999 |
| Floor layers, except carpet, wood, and hard tiles | No formal educational credential | Moderate-term on-the-job training | Faster than average | \$40,000 to \$59,999 |
| Floor sanders and finishers | No formal educational credential | Moderate-term on-the-job training | Slower than average | \$30,000 to \$39,999 |
| Floral designers | High school diploma or equivalent | Moderate-term on-the-job training | Decline | Less than \$30,000 |
| Food and tobacco roasting, baking, and drying machine operators and tenders | No formal educational credential | Moderate-term on-the-job training | Slower than average | \$30,000 to \$39,999 |
| Food batchmakers | High school diploma or equivalent | Moderate-term on-the-job training | As fast as average | \$30,000 to \$39,999 |
| Food cooking machine operators and tenders | High school diploma or equivalent | Moderate-term on-the-job training | Slower than average | \$30,000 to \$39,999 |



| OCCUPATION | ENTRY-LEVEL EDUCATION | ON-THE-JOB TRAINING | PROJECTED GROWTH RATE | 2020 MEDIAN PAY |
|--|-----------------------------------|-----------------------------------|--------------------------|----------------------|
| Food preparation and serving related workers, all other | No formal educational credential | Short-term on-the-job training | Much faster than average | Less than \$30,000 |
| Food preparation workers | No formal educational credential | Short-term on-the-job training | As fast as average | Less than \$30,000 |
| Food processing workers, all other | No formal educational credential | Moderate-term on-the-job training | Slower than average | Less than \$30,000 |
| Food scientists and technologists | Bachelor's degree | None | As fast as average | \$60,000 to \$79,999 |
| Food servers, nonrestaurant | No formal educational credential | Short-term on-the-job training | Faster than average | Less than \$30,000 |
| Food service managers | High school diploma or equivalent | None | Faster than average | \$40,000 to \$59,999 |
| Foreign language and literature teachers, postsecondary | Doctoral or professional degree | None | As fast as average | \$60,000 to \$79,999 |
| Forensic science technicians | Bachelor's degree | Moderate-term on-the-job training | Much faster than average | \$60,000 to \$79,999 |
| Forest and conservation technicians | Associate's degree | None | Little or no change | \$30,000 to \$39,999 |
| Forest and conservation workers | High school diploma or equivalent | Moderate-term on-the-job training | Decline | \$30,000 to \$39,999 |
| Forest fire inspectors and prevention specialists | High school diploma or equivalent | Moderate-term on-the-job training | Much faster than average | \$40,000 to \$59,999 |
| Foresters | Bachelor's degree | None | As fast as average | \$60,000 to \$79,999 |
| Forestry and conservation science teachers, postsecondary | Doctoral or professional degree | None | As fast as average | \$80,000 or more |
| Forging machine setters, operators, and tenders, metal and plastic | High school diploma or equivalent | Moderate-term on-the-job training | Decline | \$40,000 to \$59,999 |
| Foundry mold and coremakers | High school diploma or equivalent | Moderate-term on-the-job training | Decline | \$30,000 to \$39,999 |
| Fundraisers | Bachelor's degree | None | Much faster than average | \$40,000 to \$59,999 |
| Funeral attendants | High school diploma or equivalent | Short-term on-the-job training | Slower than average | Less than \$30,000 |
| Funeral home managers | Associate's degree | None | Slower than average | \$60,000 to \$79,999 |
| Furnace, kiln, oven, drier, and kettle operators and tenders | High school diploma or equivalent | Moderate-term on-the-job training | Slower than average | \$40,000 to \$59,999 |
| Furniture finishers | High school diploma or equivalent | Short-term on-the-job training | As fast as average | \$30,000 to \$39,999 |
| Gambling and sports book writers and runners | High school diploma or equivalent | Short-term on-the-job training | Much faster than average | Less than \$30,000 |
| Gambling cage workers | High school diploma or equivalent | Short-term on-the-job training | Much faster than average | Less than \$30,000 |
| Gambling change persons and booth cashiers | No formal educational credential | Short-term on-the-job training | Much faster than average | Less than \$30,000 |
| Gambling dealers | High school diploma or equivalent | Short-term on-the-job training | Much faster than average | Less than \$30,000 |



| OCCUPATION | ENTRY-LEVEL EDUCATION | ON-THE-JOB TRAINING | PROJECTED GROWTH RATE | 2020 MEDIAN PAY |
|--|-----------------------------------|-----------------------------------|--------------------------|----------------------|
| Gambling managers | High school diploma or equivalent | None | Much faster than average | \$60,000 to \$79,999 |
| Gambling service workers, all other | High school diploma or equivalent | Short-term on-the-job training | Much faster than average | Less than \$30,000 |
| Gambling surveillance officers and gambling investigators | High school diploma or equivalent | Moderate-term on-the-job training | Faster than average | \$30,000 to \$39,999 |
| Gas compressor and gas pumping station operators | High school diploma or equivalent | Moderate-term on-the-job training | Little or no change | \$60,000 to \$79,999 |
| Gas plant operators | High school diploma or equivalent | Long-term on-the-job training | Decline | \$60,000 to \$79,999 |
| General and operations managers | Bachelor's degree | None | As fast as average | \$80,000 or more |
| General internal medicine physicians | Doctoral or professional degree | Internship/residency | Little or no change | \$80,000 or more |
| Genetic counselors | Master's degree | None | Much faster than average | \$80,000 or more |
| Geographers | Bachelor's degree | None | Little or no change | \$80,000 or more |
| Geography teachers, postsecondary | Doctoral or professional degree | None | As fast as average | \$80,000 or more |
| Geological and hydrologic technicians | Associate's degree | Moderate-term on-the-job training | As fast as average | \$40,000 to \$59,999 |
| Geoscientists, except hydrologists and geographers | Bachelor's degree | None | As fast as average | \$80,000 or more |
| Glaziers | High school diploma or equivalent | Apprenticeship | Slower than average | \$40,000 to \$59,999 |
| Graders and sorters, agricultural products | No formal educational credential | Short-term on-the-job training | Little or no change | Less than \$30,000 |
| Graphic designers | Bachelor's degree | None | Slower than average | \$40,000 to \$59,999 |
| Grinding and polishing workers, hand | No formal educational credential | Moderate-term on-the-job training | Decline | \$30,000 to \$39,999 |
| Grinding, lapping, polishing, and buffing machine tool setters, operators, and tenders, metal and plastic | High school diploma or equivalent | Moderate-term on-the-job training | Decline | \$30,000 to \$39,999 |
| Grounds maintenance workers, all other | No formal educational credential | Short-term on-the-job training | As fast as average | \$30,000 to \$39,999 |
| Hairdressers, hairstylists, and cosmetologists | Postsecondary nondegree award | None | Much faster than average | Less than \$30,000 |
| Hazardous materials removal workers | High school diploma or equivalent | Moderate-term on-the-job training | As fast as average | \$40,000 to \$59,999 |
| Health and safety engineers, except mining safety engineers and inspectors | Bachelor's degree | None | As fast as average | \$80,000 or more |
| Health education specialists | Bachelor's degree | None | Faster than average | \$40,000 to \$59,999 |
| Health information technologists, medical registrars, surgical assistants, and healthcare practitioners and technical workers, all other | Postsecondary nondegree award | None | Faster than average | \$40,000 to \$59,999 |
| Health specialties teachers, postsecondary | Doctoral or professional degree | None | Much faster than average | \$80,000 or more |



| OCCUPATION | ENTRY-LEVEL EDUCATION | ON-THE-JOB TRAINING | PROJECTED GROWTH RATE | 2020 MEDIAN PAY |
|---|-----------------------------------|-----------------------------------|--------------------------|----------------------|
| Healthcare social workers | Master's degree | Internship/residency | Faster than average | \$40,000 to \$59,999 |
| Healthcare support workers, all other | High school diploma or equivalent | None | Faster than average | \$30,000 to \$39,999 |
| Hearing aid specialists | High school diploma or equivalent | Moderate-term on-the-job training | Faster than average | \$40,000 to \$59,999 |
| Heat treating equipment setters, operators, and tenders, metal and plastic | High school diploma or equivalent | Moderate-term on-the-job training | Decline | \$30,000 to \$39,999 |
| Heating, air conditioning, and refrigeration mechanics and installers | Postsecondary nondegree award | Long-term on-the-job training | Slower than average | \$40,000 to \$59,999 |
| Heavy and tractor-trailer truck drivers | Postsecondary nondegree award | Short-term on-the-job training | As fast as average | \$40,000 to \$59,999 |
| Helpers, construction trades, all other | No formal educational credential | Short-term on-the-job training | As fast as average | \$30,000 to \$39,999 |
| Helpers--brickmasons, blockmasons, stonemasons, and tile and marble setters | No formal educational credential | Short-term on-the-job training | Decline | \$30,000 to \$39,999 |
| Helpers--carpenters | No formal educational credential | Short-term on-the-job training | Little or no change | \$30,000 to \$39,999 |
| Helpers--electricians | High school diploma or equivalent | Short-term on-the-job training | Little or no change | \$30,000 to \$39,999 |
| Helpers--extraction workers | High school diploma or equivalent | Moderate-term on-the-job training | Much faster than average | \$30,000 to \$39,999 |
| Helpers--installation, maintenance, and repair workers | High school diploma or equivalent | Short-term on-the-job training | As fast as average | \$30,000 to \$39,999 |
| Helpers--painters, paperhangers, plasterers, and stucco masons | No formal educational credential | Short-term on-the-job training | As fast as average | \$30,000 to \$39,999 |
| Helpers--pipelayers, plumbers, pipefitters, and steamfitters | High school diploma or equivalent | Short-term on-the-job training | As fast as average | \$30,000 to \$39,999 |
| Helpers--production workers | High school diploma or equivalent | Short-term on-the-job training | Decline | \$30,000 to \$39,999 |
| Helpers--roofers | No formal educational credential | Short-term on-the-job training | Slower than average | \$30,000 to \$39,999 |
| Highway maintenance workers | High school diploma or equivalent | Moderate-term on-the-job training | As fast as average | \$40,000 to \$59,999 |
| Historians | Master's degree | None | Slower than average | \$60,000 to \$79,999 |
| History teachers, postsecondary | Doctoral or professional degree | None | As fast as average | \$60,000 to \$79,999 |
| Hoist and winch operators | No formal educational credential | Short-term on-the-job training | Slower than average | \$60,000 to \$79,999 |
| Home appliance repairers | High school diploma or equivalent | Moderate-term on-the-job training | Decline | \$40,000 to \$59,999 |
| Home health and personal care aides | High school diploma or equivalent | Short-term on-the-job training | Much faster than average | Less than \$30,000 |
| Hosts and hostesses, restaurant, lounge, and coffee shop | No formal educational credential | Short-term on-the-job training | Much faster than average | Less than \$30,000 |



| OCCUPATION | ENTRY-LEVEL EDUCATION | ON-THE-JOB TRAINING | PROJECTED GROWTH RATE | 2020 MEDIAN PAY |
|--|-----------------------------------|-----------------------------------|--------------------------|----------------------|
| Hotel, motel, and resort desk clerks | High school diploma or equivalent | Short-term on-the-job training | Much faster than average | Less than \$30,000 |
| Human resources assistants, except payroll and timekeeping | Associate's degree | None | Decline | \$40,000 to \$59,999 |
| Human resources managers | Bachelor's degree | None | As fast as average | \$80,000 or more |
| Human resources specialists | Bachelor's degree | None | As fast as average | \$60,000 to \$79,999 |
| Hydrologists | Bachelor's degree | None | As fast as average | \$80,000 or more |
| Industrial engineering technologists and technicians | Associate's degree | None | Slower than average | \$40,000 to \$59,999 |
| Industrial engineers | Bachelor's degree | None | Faster than average | \$80,000 or more |
| Industrial machinery mechanics | High school diploma or equivalent | Long-term on-the-job training | Much faster than average | \$40,000 to \$59,999 |
| Industrial production managers | Bachelor's degree | None | Slower than average | \$80,000 or more |
| Industrial truck and tractor operators | No formal educational credential | Short-term on-the-job training | As fast as average | \$30,000 to \$39,999 |
| Industrial-organizational psychologists | Master's degree | Internship/residency | Slower than average | \$80,000 or more |
| Information and record clerks, all other | High school diploma or equivalent | Short-term on-the-job training | Slower than average | \$40,000 to \$59,999 |
| Information security analysts | Bachelor's degree | None | Much faster than average | \$80,000 or more |
| Inspectors, testers, sorters, samplers, and weighers | High school diploma or equivalent | Moderate-term on-the-job training | Decline | \$40,000 to \$59,999 |
| Installation, maintenance, and repair workers, all other | High school diploma or equivalent | Moderate-term on-the-job training | As fast as average | \$40,000 to \$59,999 |
| Instructional coordinators | Master's degree | None | As fast as average | \$60,000 to \$79,999 |
| Insulation workers, floor, ceiling, and wall | No formal educational credential | Short-term on-the-job training | Slower than average | \$40,000 to \$59,999 |
| Insulation workers, mechanical | High school diploma or equivalent | Apprenticeship | Slower than average | \$40,000 to \$59,999 |
| Insurance appraisers, auto damage | Postsecondary nondegree award | Moderate-term on-the-job training | Little or no change | \$60,000 to \$79,999 |
| Insurance claims and policy processing clerks | High school diploma or equivalent | Moderate-term on-the-job training | Little or no change | \$40,000 to \$59,999 |
| Insurance sales agents | High school diploma or equivalent | Moderate-term on-the-job training | As fast as average | \$40,000 to \$59,999 |
| Insurance underwriters | Bachelor's degree | Moderate-term on-the-job training | Decline | \$60,000 to \$79,999 |
| Interior designers | Bachelor's degree | None | Little or no change | \$40,000 to \$59,999 |
| Interpreters and translators | Bachelor's degree | None | Much faster than average | \$40,000 to \$59,999 |
| Interviewers, except eligibility and loan | High school diploma or equivalent | Short-term on-the-job training | Decline | \$30,000 to \$39,999 |



| OCCUPATION | ENTRY-LEVEL EDUCATION | ON-THE-JOB TRAINING | PROJECTED GROWTH RATE | 2020 MEDIAN PAY |
|---|-----------------------------------|-----------------------------------|-----------------------|----------------------|
| Janitors and cleaners, except maids and housekeeping cleaners | No formal educational credential | Short-term on-the-job training | As fast as average | Less than \$30,000 |
| Jewelers and precious stone and metal workers | High school diploma or equivalent | Long-term on-the-job training | Little or no change | \$40,000 to \$59,999 |
| Judges, magistrate judges, and magistrates | Doctoral or professional degree | Short-term on-the-job training | Slower than average | \$80,000 or more |
| Judicial law clerks | Doctoral or professional degree | None | Slower than average | \$40,000 to \$59,999 |
| Kindergarten teachers, except special education | Bachelor's degree | None | As fast as average | \$40,000 to \$59,999 |
| Labor relations specialists | Bachelor's degree | None | Decline | \$60,000 to \$79,999 |
| Laborers and freight, stock, and material movers, hand | No formal educational credential | Short-term on-the-job training | As fast as average | \$30,000 to \$39,999 |
| Landscape architects | Bachelor's degree | Internship/residency | Little or no change | \$60,000 to \$79,999 |
| Landscaping and groundskeeping workers | No formal educational credential | Short-term on-the-job training | As fast as average | \$30,000 to \$39,999 |
| Lathe and turning machine tool setters, operators, and tenders, metal and plastic | High school diploma or equivalent | Moderate-term on-the-job training | Decline | \$40,000 to \$59,999 |
| Laundry and dry-cleaning workers | No formal educational credential | Short-term on-the-job training | Faster than average | Less than \$30,000 |
| Law teachers, postsecondary | Doctoral or professional degree | None | Faster than average | \$80,000 or more |
| Lawyers | Doctoral or professional degree | None | As fast as average | \$80,000 or more |
| Layout workers, metal and plastic | High school diploma or equivalent | Moderate-term on-the-job training | Decline | \$40,000 to \$59,999 |
| Legal secretaries and administrative assistants | High school diploma or equivalent | Moderate-term on-the-job training | Decline | \$40,000 to \$59,999 |
| Legal support workers, all other | Associate's degree | None | Little or no change | \$40,000 to \$59,999 |
| Legislators | Bachelor's degree | None | As fast as average | \$30,000 to \$39,999 |
| Librarians and media collections specialists | Master's degree | None | As fast as average | \$60,000 to \$79,999 |
| Library assistants, clerical | High school diploma or equivalent | Short-term on-the-job training | Little or no change | Less than \$30,000 |
| Library science teachers, postsecondary | Doctoral or professional degree | None | As fast as average | \$60,000 to \$79,999 |
| Library technicians | Postsecondary nondegree award | None | Little or no change | \$30,000 to \$39,999 |
| Licensed practical and licensed vocational nurses | Postsecondary nondegree award | None | As fast as average | \$40,000 to \$59,999 |
| Life scientists, all other | Bachelor's degree | None | As fast as average | \$80,000 or more |
| Life, physical, and social science technicians, all other | Associate's degree | None | As fast as average | \$40,000 to \$59,999 |



| OCCUPATION | ENTRY-LEVEL EDUCATION | ON-THE-JOB TRAINING | PROJECTED GROWTH RATE | 2020 MEDIAN PAY |
|---|-----------------------------------|-----------------------------------|--------------------------|----------------------|
| Lifeguards, ski patrol, and other recreational protective service workers | No formal educational credential | Short-term on-the-job training | Much faster than average | Less than \$30,000 |
| Light truck drivers | High school diploma or equivalent | Short-term on-the-job training | As fast as average | \$30,000 to \$39,999 |
| Lighting technicians and media and communication equipment workers, all other | High school diploma or equivalent | Short-term on-the-job training | Much faster than average | \$60,000 to \$79,999 |
| Loading and moving machine operators, underground mining | No formal educational credential | Short-term on-the-job training | Decline | \$40,000 to \$59,999 |
| Loan interviewers and clerks | High school diploma or equivalent | Short-term on-the-job training | Decline | \$40,000 to \$59,999 |
| Loan officers | Bachelor's degree | Moderate-term on-the-job training | Little or no change | \$60,000 to \$79,999 |
| Locker room, coatroom, and dressing room attendants | High school diploma or equivalent | Short-term on-the-job training | Much faster than average | Less than \$30,000 |
| Locksmiths and safe repairers | High school diploma or equivalent | Long-term on-the-job training | Decline | \$40,000 to \$59,999 |
| Locomotive engineers | High school diploma or equivalent | Moderate-term on-the-job training | As fast as average | \$60,000 to \$79,999 |
| Lodging managers | High school diploma or equivalent | None | As fast as average | \$40,000 to \$59,999 |
| Log graders and scalers | High school diploma or equivalent | Moderate-term on-the-job training | As fast as average | \$30,000 to \$39,999 |
| Logging equipment operators | High school diploma or equivalent | Moderate-term on-the-job training | As fast as average | \$40,000 to \$59,999 |
| Logging workers, all other | High school diploma or equivalent | Moderate-term on-the-job training | As fast as average | \$40,000 to \$59,999 |
| Logisticians | Bachelor's degree | None | Much faster than average | \$60,000 to \$79,999 |
| Machine feeders and offbearers | No formal educational credential | Short-term on-the-job training | As fast as average | \$30,000 to \$39,999 |
| Machinists | High school diploma or equivalent | Long-term on-the-job training | As fast as average | \$40,000 to \$59,999 |
| Magnetic resonance imaging technologists | Associate's degree | None | As fast as average | \$60,000 to \$79,999 |
| Maids and housekeeping cleaners | No formal educational credential | Short-term on-the-job training | Faster than average | Less than \$30,000 |
| Mail clerks and mail machine operators, except postal service | High school diploma or equivalent | Short-term on-the-job training | Decline | \$30,000 to \$39,999 |
| Maintenance and repair workers, general | High school diploma or equivalent | Moderate-term on-the-job training | As fast as average | \$40,000 to \$59,999 |
| Maintenance workers, machinery | High school diploma or equivalent | Long-term on-the-job training | Faster than average | \$40,000 to \$59,999 |
| Makeup artists, theatrical and performance | Postsecondary nondegree award | None | Much faster than average | \$80,000 or more |
| Management analysts | Bachelor's degree | None | Faster than average | \$80,000 or more |
| Manicurists and pedicurists | Postsecondary nondegree award | None | Much faster than average | Less than \$30,000 |



| OCCUPATION | ENTRY-LEVEL EDUCATION | ON-THE-JOB TRAINING | PROJECTED GROWTH RATE | 2020 MEDIAN PAY |
|--|-----------------------------------|-----------------------------------|--------------------------|----------------------|
| Manufactured building and mobile home installers | High school diploma or equivalent | Short-term on-the-job training | Decline | \$30,000 to \$39,999 |
| Marine engineers and naval architects | Bachelor's degree | None | Slower than average | \$80,000 or more |
| Market research analysts and marketing specialists | Bachelor's degree | None | Much faster than average | \$60,000 to \$79,999 |
| Marketing managers | Bachelor's degree | None | As fast as average | \$80,000 or more |
| Marriage and family therapists | Master's degree | Internship/residency | Much faster than average | \$40,000 to \$59,999 |
| Massage therapists | Postsecondary nondegree award | None | Much faster than average | \$40,000 to \$59,999 |
| Material moving workers, all other | No formal educational credential | Short-term on-the-job training | As fast as average | \$30,000 to \$39,999 |
| Materials engineers | Bachelor's degree | None | As fast as average | \$80,000 or more |
| Materials scientists | Bachelor's degree | None | Slower than average | \$80,000 or more |
| Mathematical science teachers, postsecondary | Doctoral or professional degree | None | As fast as average | \$60,000 to \$79,999 |
| Mathematicians | Master's degree | None | Slower than average | \$80,000 or more |
| Meat, poultry, and fish cutters and trimmers | No formal educational credential | Short-term on-the-job training | Slower than average | \$30,000 to \$39,999 |
| Mechanical door repairers | High school diploma or equivalent | Moderate-term on-the-job training | Faster than average | \$40,000 to \$59,999 |
| Mechanical drafters | Associate's degree | None | Decline | \$40,000 to \$59,999 |
| Mechanical engineering technologists and technicians | Associate's degree | None | As fast as average | \$40,000 to \$59,999 |
| Mechanical engineers | Bachelor's degree | None | As fast as average | \$80,000 or more |
| Media and communication workers, all other | High school diploma or equivalent | Short-term on-the-job training | Much faster than average | \$40,000 to \$59,999 |
| Medical and health services managers | Bachelor's degree | None | Much faster than average | \$80,000 or more |
| Medical appliance technicians | High school diploma or equivalent | Moderate-term on-the-job training | Faster than average | \$40,000 to \$59,999 |
| Medical assistants | Postsecondary nondegree award | None | Much faster than average | \$30,000 to \$39,999 |
| Medical dosimetrists, medical records specialists, and health technologists and technicians, all other | Postsecondary nondegree award | None | As fast as average | \$40,000 to \$59,999 |
| Medical equipment preparers | High school diploma or equivalent | Moderate-term on-the-job training | As fast as average | \$30,000 to \$39,999 |
| Medical equipment repairers | Associate's degree | Moderate-term on-the-job training | As fast as average | \$40,000 to \$59,999 |
| Medical scientists, except epidemiologists | Doctoral or professional degree | None | Much faster than average | \$80,000 or more |
| Medical secretaries and administrative assistants | High school diploma or equivalent | Moderate-term on-the-job training | Faster than average | \$30,000 to \$39,999 |



| OCCUPATION | ENTRY-LEVEL EDUCATION | ON-THE-JOB TRAINING | PROJECTED GROWTH RATE | 2020 MEDIAN PAY |
|---|-----------------------------------|-----------------------------------|--------------------------|----------------------|
| Medical transcriptionists | Postsecondary nondegree award | None | Decline | \$30,000 to \$39,999 |
| Meeting, convention, and event planners | Bachelor's degree | None | Much faster than average | \$40,000 to \$59,999 |
| Mental health and substance abuse social workers | Master's degree | Internship/residency | Faster than average | \$40,000 to \$59,999 |
| Merchandise displayers and window trimmers | High school diploma or equivalent | Short-term on-the-job training | Slower than average | \$30,000 to \$39,999 |
| Metal workers and plastic workers, all other | High school diploma or equivalent | Moderate-term on-the-job training | Decline | \$30,000 to \$39,999 |
| Metal-refining furnace operators and tenders | High school diploma or equivalent | Moderate-term on-the-job training | Slower than average | \$40,000 to \$59,999 |
| Meter readers, utilities | High school diploma or equivalent | Short-term on-the-job training | Decline | \$40,000 to \$59,999 |
| Microbiologists | Bachelor's degree | None | Slower than average | \$80,000 or more |
| Middle school teachers, except special and career/technical education | Bachelor's degree | None | As fast as average | \$60,000 to \$79,999 |
| Milling and planing machine setters, operators, and tenders, metal and plastic | High school diploma or equivalent | Moderate-term on-the-job training | Decline | \$40,000 to \$59,999 |
| Millwrights | High school diploma or equivalent | Apprenticeship | As fast as average | \$40,000 to \$59,999 |
| Mining and geological engineers, including mining safety engineers | Bachelor's degree | None | Slower than average | \$80,000 or more |
| Miscellaneous assemblers and fabricators | High school diploma or equivalent | Moderate-term on-the-job training | Decline | \$30,000 to \$39,999 |
| Miscellaneous construction and related workers | High school diploma or equivalent | Moderate-term on-the-job training | As fast as average | \$30,000 to \$39,999 |
| Miscellaneous entertainers and performers, sports and related workers | No formal educational credential | Short-term on-the-job training | Much faster than average | n/a |
| Miscellaneous first-line supervisors, protective service workers | High school diploma or equivalent | None | As fast as average | \$40,000 to \$59,999 |
| Mixing and blending machine setters, operators, and tenders | High school diploma or equivalent | Moderate-term on-the-job training | Slower than average | \$30,000 to \$39,999 |
| Mobile heavy equipment mechanics, except engines | High school diploma or equivalent | Long-term on-the-job training | Faster than average | \$40,000 to \$59,999 |
| Model makers, metal and plastic | High school diploma or equivalent | Moderate-term on-the-job training | Decline | \$40,000 to \$59,999 |
| Model makers, wood | High school diploma or equivalent | Moderate-term on-the-job training | Much faster than average | \$60,000 to \$79,999 |
| Models | No formal educational credential | None | Faster than average | \$30,000 to \$39,999 |
| Molders, shapers, and casters, except metal and plastic | High school diploma or equivalent | Long-term on-the-job training | Faster than average | \$30,000 to \$39,999 |
| Molding, coremaking, and casting machine setters, operators, and tenders, metal and plastic | High school diploma or equivalent | Moderate-term on-the-job training | Decline | \$30,000 to \$39,999 |
| Morticians, undertakers, and funeral arrangers | Associate's degree | Long-term on-the-job training | Slower than average | \$40,000 to \$59,999 |



| OCCUPATION | ENTRY-LEVEL EDUCATION | ON-THE-JOB TRAINING | PROJECTED GROWTH RATE | 2020 MEDIAN PAY |
|--|-----------------------------------|-----------------------------------|--------------------------|----------------------|
| Motion picture projectionists | No formal educational credential | Short-term on-the-job training | Much faster than average | Less than \$30,000 |
| Motor vehicle operators, all other | No formal educational credential | Short-term on-the-job training | As fast as average | \$30,000 to \$39,999 |
| Motorboat mechanics and service technicians | High school diploma or equivalent | Long-term on-the-job training | Faster than average | \$40,000 to \$59,999 |
| Motorboat operators | Postsecondary nondegree award | None | Faster than average | \$40,000 to \$59,999 |
| Motorcycle mechanics | Postsecondary nondegree award | Short-term on-the-job training | As fast as average | \$30,000 to \$39,999 |
| Multiple machine tool setters, operators, and tenders, metal and plastic | High school diploma or equivalent | Moderate-term on-the-job training | As fast as average | \$30,000 to \$39,999 |
| Museum technicians and conservators | Bachelor's degree | None | Much faster than average | \$40,000 to \$59,999 |
| Music directors and composers | Bachelor's degree | None | As fast as average | \$40,000 to \$59,999 |
| Musical instrument repairers and tuners | High school diploma or equivalent | Apprenticeship | Decline | \$30,000 to \$39,999 |
| Musicians and singers | No formal educational credential | Long-term on-the-job training | Faster than average | n/a |
| Natural sciences managers | Bachelor's degree | None | As fast as average | \$80,000 or more |
| Network and computer systems administrators | Bachelor's degree | None | Slower than average | \$80,000 or more |
| New accounts clerks | High school diploma or equivalent | Moderate-term on-the-job training | Decline | \$30,000 to \$39,999 |
| News analysts, reporters, and journalists | Bachelor's degree | None | As fast as average | \$40,000 to \$59,999 |
| Nuclear engineers | Bachelor's degree | None | Decline | \$80,000 or more |
| Nuclear medicine technologists | Associate's degree | None | As fast as average | \$60,000 to \$79,999 |
| Nuclear power reactor operators | High school diploma or equivalent | Long-term on-the-job training | Decline | \$80,000 or more |
| Nuclear technicians | Associate's degree | Moderate-term on-the-job training | Decline | \$80,000 or more |
| Nurse anesthetists | Master's degree | None | Faster than average | \$80,000 or more |
| Nurse midwives | Master's degree | None | Faster than average | \$80,000 or more |
| Nurse practitioners | Master's degree | None | Much faster than average | \$80,000 or more |
| Nursing assistants | Postsecondary nondegree award | None | As fast as average | \$30,000 to \$39,999 |
| Nursing instructors and teachers, postsecondary | Doctoral or professional degree | None | Much faster than average | \$60,000 to \$79,999 |
| Obstetricians and gynecologists | Doctoral or professional degree | Internship/residency | Decline | \$80,000 or more |
| Occupational health and safety specialists | Bachelor's degree | None | As fast as average | \$60,000 to \$79,999 |



| OCCUPATION | ENTRY-LEVEL EDUCATION | ON-THE-JOB TRAINING | PROJECTED GROWTH RATE | 2020 MEDIAN PAY |
|--|-----------------------------------|-----------------------------------|--------------------------|----------------------|
| Occupational health and safety technicians | High school diploma or equivalent | Moderate-term on-the-job training | As fast as average | \$40,000 to \$59,999 |
| Occupational therapists | Master's degree | None | Much faster than average | \$80,000 or more |
| Occupational therapy aides | High school diploma or equivalent | Short-term on-the-job training | Much faster than average | \$30,000 to \$39,999 |
| Occupational therapy assistants | Associate's degree | None | Much faster than average | \$60,000 to \$79,999 |
| Office and administrative support workers, all other | High school diploma or equivalent | Short-term on-the-job training | As fast as average | \$30,000 to \$39,999 |
| Office clerks, general | High school diploma or equivalent | Short-term on-the-job training | Decline | \$30,000 to \$39,999 |
| Office machine operators, except computer | High school diploma or equivalent | Short-term on-the-job training | Decline | \$30,000 to \$39,999 |
| Operating engineers and other construction equipment operators | High school diploma or equivalent | Moderate-term on-the-job training | Slower than average | \$40,000 to \$59,999 |
| Operations research analysts | Bachelor's degree | None | Much faster than average | \$80,000 or more |
| Ophthalmic laboratory technicians | High school diploma or equivalent | Moderate-term on-the-job training | Faster than average | \$30,000 to \$39,999 |
| Ophthalmic medical technicians | Postsecondary nondegree award | None | Faster than average | \$30,000 to \$39,999 |
| Opticians, dispensing | High school diploma or equivalent | Long-term on-the-job training | As fast as average | \$30,000 to \$39,999 |
| Optometrists | Doctoral or professional degree | None | As fast as average | \$80,000 or more |
| Oral and maxillofacial surgeons | Doctoral or professional degree | Internship/residency | As fast as average | \$80,000 or more |
| Order clerks | Some college, no degree | Short-term on-the-job training | Decline | \$30,000 to \$39,999 |
| Orderlies | High school diploma or equivalent | Short-term on-the-job training | As fast as average | \$30,000 to \$39,999 |
| Orthodontists | Doctoral or professional degree | Internship/residency | As fast as average | \$80,000 or more |
| Orthotists and prosthetists | Master's degree | Internship/residency | Much faster than average | \$60,000 to \$79,999 |
| Outdoor power equipment and other small engine mechanics | High school diploma or equivalent | Moderate-term on-the-job training | As fast as average | \$30,000 to \$39,999 |
| Packaging and filling machine operators and tenders | High school diploma or equivalent | Moderate-term on-the-job training | Slower than average | \$30,000 to \$39,999 |
| Packers and packagers, hand | No formal educational credential | Short-term on-the-job training | Little or no change | Less than \$30,000 |
| Painters, construction and maintenance | No formal educational credential | Moderate-term on-the-job training | Slower than average | \$40,000 to \$59,999 |
| Painting, coating, and decorating workers | No formal educational credential | Moderate-term on-the-job training | As fast as average | \$30,000 to \$39,999 |
| Paper goods machine setters, operators, and tenders | High school diploma or equivalent | Moderate-term on-the-job training | Decline | \$30,000 to \$39,999 |



| OCCUPATION | ENTRY-LEVEL EDUCATION | ON-THE-JOB TRAINING | PROJECTED GROWTH RATE | 2020 MEDIAN PAY |
|---|-----------------------------------|-----------------------------------|--------------------------|----------------------|
| Paperhangers | No formal educational credential | Long-term on-the-job training | As fast as average | \$40,000 to \$59,999 |
| Paralegals and legal assistants | Associate's degree | None | Faster than average | \$40,000 to \$59,999 |
| Parking attendants | No formal educational credential | Short-term on-the-job training | Faster than average | Less than \$30,000 |
| Parking enforcement workers | High school diploma or equivalent | Short-term on-the-job training | Decline | \$40,000 to \$59,999 |
| Parts salespersons | No formal educational credential | Moderate-term on-the-job training | Slower than average | \$30,000 to \$39,999 |
| Passenger attendants | High school diploma or equivalent | Short-term on-the-job training | Much faster than average | Less than \$30,000 |
| Passenger vehicle drivers, except bus drivers, transit and intercity | No formal educational credential | Short-term on-the-job training | Much faster than average | \$30,000 to \$39,999 |
| Patternmakers, metal and plastic | High school diploma or equivalent | Moderate-term on-the-job training | Decline | \$40,000 to \$59,999 |
| Patternmakers, wood | High school diploma or equivalent | Moderate-term on-the-job training | Much faster than average | \$60,000 to \$79,999 |
| Paving, surfacing, and tamping equipment operators | High school diploma or equivalent | Moderate-term on-the-job training | As fast as average | \$40,000 to \$59,999 |
| Payroll and timekeeping clerks | High school diploma or equivalent | Moderate-term on-the-job training | Decline | \$40,000 to \$59,999 |
| Pediatricians, general | Doctoral or professional degree | Internship/residency | Decline | \$80,000 or more |
| Personal financial advisors | Bachelor's degree | Long-term on-the-job training | Slower than average | \$80,000 or more |
| Personal service managers, all other; entertainment and recreation managers, except gambling; and managers, all other | Bachelor's degree | None | As fast as average | \$80,000 or more |
| Pest control workers | High school diploma or equivalent | Moderate-term on-the-job training | As fast as average | \$30,000 to \$39,999 |
| Pesticide handlers, sprayers, and applicators, vegetation | High school diploma or equivalent | Moderate-term on-the-job training | As fast as average | \$30,000 to \$39,999 |
| Petroleum engineers | Bachelor's degree | None | As fast as average | \$80,000 or more |
| Petroleum pump system operators, refinery operators, and gaugers | High school diploma or equivalent | Moderate-term on-the-job training | As fast as average | \$60,000 to \$79,999 |
| Pharmacists | Doctoral or professional degree | None | Decline | \$80,000 or more |
| Pharmacy aides | High school diploma or equivalent | Short-term on-the-job training | Decline | Less than \$30,000 |
| Pharmacy technicians | High school diploma or equivalent | Moderate-term on-the-job training | Slower than average | \$30,000 to \$39,999 |
| Philosophy and religion teachers, postsecondary | Doctoral or professional degree | None | Faster than average | \$60,000 to \$79,999 |
| Phlebotomists | Postsecondary nondegree award | None | Much faster than average | \$30,000 to \$39,999 |
| Photographers | High school diploma or equivalent | Moderate-term on-the-job training | Much faster than average | \$40,000 to \$59,999 |



| OCCUPATION | ENTRY-LEVEL EDUCATION | ON-THE-JOB TRAINING | PROJECTED GROWTH RATE | 2020 MEDIAN PAY |
|---|-----------------------------------|-----------------------------------|--------------------------|----------------------|
| Photographic process workers and processing machine operators | High school diploma or equivalent | Short-term on-the-job training | Decline | \$30,000 to \$39,999 |
| Physical scientists, all other | Bachelor's degree | None | Little or no change | \$80,000 or more |
| Physical therapist aides | High school diploma or equivalent | Short-term on-the-job training | Much faster than average | Less than \$30,000 |
| Physical therapist assistants | Associate's degree | None | Much faster than average | \$40,000 to \$59,999 |
| Physical therapists | Doctoral or professional degree | None | Much faster than average | \$80,000 or more |
| Physician assistants | Master's degree | None | Much faster than average | \$80,000 or more |
| Physicians, all other; and ophthalmologists, except pediatric | Doctoral or professional degree | Internship/residency | Slower than average | \$80,000 or more |
| Physicists | Doctoral or professional degree | None | As fast as average | \$80,000 or more |
| Physics teachers, postsecondary | Doctoral or professional degree | None | As fast as average | \$80,000 or more |
| Pile driver operators | High school diploma or equivalent | Moderate-term on-the-job training | Slower than average | \$60,000 to \$79,999 |
| Pipelayers | No formal educational credential | Short-term on-the-job training | Little or no change | \$40,000 to \$59,999 |
| Plant and system operators, all other | High school diploma or equivalent | Moderate-term on-the-job training | Slower than average | \$40,000 to \$59,999 |
| Plasterers and stucco masons | No formal educational credential | Long-term on-the-job training | As fast as average | \$40,000 to \$59,999 |
| Plating machine setters, operators, and tenders, metal and plastic | High school diploma or equivalent | Moderate-term on-the-job training | Decline | \$30,000 to \$39,999 |
| Plumbers, pipefitters, and steamfitters | High school diploma or equivalent | Apprenticeship | Slower than average | \$40,000 to \$59,999 |
| Podiatrists | Doctoral or professional degree | Internship/residency | Slower than average | \$80,000 or more |
| Police and sheriff's patrol officers | High school diploma or equivalent | Moderate-term on-the-job training | As fast as average | \$60,000 to \$79,999 |
| Political science teachers, postsecondary | Doctoral or professional degree | None | As fast as average | \$80,000 or more |
| Political scientists | Master's degree | None | As fast as average | \$80,000 or more |
| Postal service clerks | High school diploma or equivalent | Short-term on-the-job training | Decline | \$40,000 to \$59,999 |
| Postal service mail carriers | High school diploma or equivalent | Short-term on-the-job training | Decline | \$40,000 to \$59,999 |
| Postal service mail sorters, processors, and processing machine operators | High school diploma or equivalent | Short-term on-the-job training | Decline | \$40,000 to \$59,999 |
| Postmasters and mail superintendents | High school diploma or equivalent | Moderate-term on-the-job training | Decline | \$60,000 to \$79,999 |
| Postsecondary teachers, all other | Doctoral or professional degree | None | As fast as average | \$60,000 to \$79,999 |
| Pourers and casters, metal | High school diploma or equivalent | Moderate-term on-the-job training | Decline | \$40,000 to \$59,999 |



| OCCUPATION | ENTRY-LEVEL EDUCATION | ON-THE-JOB TRAINING | PROJECTED GROWTH RATE | 2020 MEDIAN PAY |
|---|-----------------------------------|-----------------------------------|--------------------------|----------------------|
| Power distributors and dispatchers | High school diploma or equivalent | Long-term on-the-job training | Decline | \$80,000 or more |
| Power plant operators | High school diploma or equivalent | Long-term on-the-job training | Decline | \$80,000 or more |
| Precision instrument and equipment repairers, all other | High school diploma or equivalent | Long-term on-the-job training | As fast as average | \$60,000 to \$79,999 |
| Prepress technicians and workers | Postsecondary nondegree award | None | Decline | \$40,000 to \$59,999 |
| Preschool teachers, except special education | Associate's degree | None | Much faster than average | \$30,000 to \$39,999 |
| Pressers, textile, garment, and related materials | No formal educational credential | Short-term on-the-job training | Decline | Less than \$30,000 |
| Print binding and finishing workers | High school diploma or equivalent | Moderate-term on-the-job training | Decline | \$30,000 to \$39,999 |
| Printing press operators | High school diploma or equivalent | Moderate-term on-the-job training | Decline | \$30,000 to \$39,999 |
| Private detectives and investigators | High school diploma or equivalent | Moderate-term on-the-job training | Faster than average | \$40,000 to \$59,999 |
| Probation officers and correctional treatment specialists | Bachelor's degree | Short-term on-the-job training | Slower than average | \$40,000 to \$59,999 |
| Procurement clerks | High school diploma or equivalent | Moderate-term on-the-job training | Decline | \$40,000 to \$59,999 |
| Producers and directors | Bachelor's degree | None | Much faster than average | \$60,000 to \$79,999 |
| Production workers, all other | High school diploma or equivalent | Moderate-term on-the-job training | As fast as average | \$30,000 to \$39,999 |
| Production, planning, and expediting clerks | High school diploma or equivalent | Moderate-term on-the-job training | As fast as average | \$40,000 to \$59,999 |
| Project management specialists and business operations specialists, all other | Bachelor's degree | None | As fast as average | \$60,000 to \$79,999 |
| Proofreaders and copy markers | Bachelor's degree | None | Slower than average | \$40,000 to \$59,999 |
| Property appraisers and assessors | Bachelor's degree | Long-term on-the-job training | Slower than average | \$40,000 to \$59,999 |
| Property, real estate, and community association managers | High school diploma or equivalent | None | Slower than average | \$40,000 to \$59,999 |
| Prosthodontists | Doctoral or professional degree | Internship/residency | As fast as average | \$80,000 or more |
| Psychiatric aides | High school diploma or equivalent | Short-term on-the-job training | As fast as average | \$30,000 to \$39,999 |
| Psychiatric technicians | Postsecondary nondegree award | Short-term on-the-job training | Faster than average | \$30,000 to \$39,999 |
| Psychiatrists | Doctoral or professional degree | Internship/residency | Faster than average | \$80,000 or more |
| Psychologists, all other | Master's degree | Internship/residency | Slower than average | \$80,000 or more |
| Psychology teachers, postsecondary | Doctoral or professional degree | None | As fast as average | \$60,000 to \$79,999 |
| Public relations and fundraising managers | Bachelor's degree | None | Faster than average | \$80,000 or more |
| Public relations specialists | Bachelor's degree | None | Faster than average | \$60,000 to \$79,999 |



| OCCUPATION | ENTRY-LEVEL EDUCATION | ON-THE-JOB TRAINING | PROJECTED GROWTH RATE | 2020 MEDIAN PAY |
|--|-----------------------------------|-----------------------------------|--------------------------|----------------------|
| Public safety telecommunicators | High school diploma or equivalent | Moderate-term on-the-job training | As fast as average | \$40,000 to \$59,999 |
| Pump operators, except wellhead pumpers | High school diploma or equivalent | Moderate-term on-the-job training | Faster than average | \$40,000 to \$59,999 |
| Purchasing managers | Bachelor's degree | None | As fast as average | \$80,000 or more |
| Radiation therapists | Associate's degree | None | As fast as average | \$80,000 or more |
| Radio, cellular, and tower equipment installers and repairers | Associate's degree | Moderate-term on-the-job training | Slower than average | \$40,000 to \$59,999 |
| Radiologic technologists and technicians | Associate's degree | None | As fast as average | \$60,000 to \$79,999 |
| Rail car repairers | High school diploma or equivalent | Long-term on-the-job training | Slower than average | \$40,000 to \$59,999 |
| Rail transportation workers, all other | High school diploma or equivalent | Moderate-term on-the-job training | Slower than average | \$40,000 to \$59,999 |
| Rail yard engineers, dinkey operators, and hostlers | High school diploma or equivalent | Moderate-term on-the-job training | Little or no change | \$40,000 to \$59,999 |
| Rail-track laying and maintenance equipment operators | High school diploma or equivalent | Moderate-term on-the-job training | Slower than average | \$40,000 to \$59,999 |
| Railroad brake, signal, and switch operators and locomotive firers | High school diploma or equivalent | Moderate-term on-the-job training | Slower than average | \$40,000 to \$59,999 |
| Railroad conductors and yardmasters | High school diploma or equivalent | Moderate-term on-the-job training | As fast as average | \$60,000 to \$79,999 |
| Real estate brokers | High school diploma or equivalent | None | Slower than average | \$60,000 to \$79,999 |
| Real estate sales agents | High school diploma or equivalent | Moderate-term on-the-job training | Slower than average | \$40,000 to \$59,999 |
| Receptionists and information clerks | High school diploma or equivalent | Short-term on-the-job training | Slower than average | \$30,000 to \$39,999 |
| Recreation and fitness studies teachers, postsecondary | Doctoral or professional degree | None | As fast as average | \$60,000 to \$79,999 |
| Recreation workers | High school diploma or equivalent | Short-term on-the-job training | Much faster than average | Less than \$30,000 |
| Recreational therapists | Bachelor's degree | None | As fast as average | \$40,000 to \$59,999 |
| Recreational vehicle service technicians | High school diploma or equivalent | Long-term on-the-job training | Much faster than average | \$40,000 to \$59,999 |
| Refractory materials repairers, except brickmasons | High school diploma or equivalent | Moderate-term on-the-job training | Decline | \$40,000 to \$59,999 |
| Refuse and recyclable material collectors | No formal educational credential | Short-term on-the-job training | Faster than average | \$30,000 to \$39,999 |
| Registered nurses | Bachelor's degree | None | As fast as average | \$60,000 to \$79,999 |
| Rehabilitation counselors | Master's degree | None | As fast as average | \$30,000 to \$39,999 |
| Reinforcing iron and rebar workers | High school diploma or equivalent | Apprenticeship | Slower than average | \$40,000 to \$59,999 |
| Religious workers, all other | Bachelor's degree | None | Slower than average | \$30,000 to \$39,999 |
| Reservation and transportation ticket agents and travel clerks | High school diploma or equivalent | Short-term on-the-job training | Faster than average | \$30,000 to \$39,999 |



| OCCUPATION | ENTRY-LEVEL EDUCATION | ON-THE-JOB TRAINING | PROJECTED GROWTH RATE | 2020 MEDIAN PAY |
|--|-----------------------------------|-----------------------------------|--------------------------|----------------------|
| Residential advisors | High school diploma or equivalent | Short-term on-the-job training | Faster than average | \$30,000 to \$39,999 |
| Respiratory therapists | Associate's degree | None | Much faster than average | \$60,000 to \$79,999 |
| Retail salespersons | No formal educational credential | Short-term on-the-job training | Little or no change | Less than \$30,000 |
| Riggers | High school diploma or equivalent | Moderate-term on-the-job training | Faster than average | \$40,000 to \$59,999 |
| Rock splitters, quarry | No formal educational credential | Short-term on-the-job training | As fast as average | \$30,000 to \$39,999 |
| Rolling machine setters, operators, and tenders, metal and plastic | High school diploma or equivalent | Moderate-term on-the-job training | Decline | \$40,000 to \$59,999 |
| Roof bolters, mining | High school diploma or equivalent | Moderate-term on-the-job training | Decline | \$60,000 to \$79,999 |
| Roofers | No formal educational credential | Moderate-term on-the-job training | Slower than average | \$40,000 to \$59,999 |
| Rotary drill operators, oil and gas | No formal educational credential | Moderate-term on-the-job training | Much faster than average | \$40,000 to \$59,999 |
| Roustabouts, oil and gas | No formal educational credential | Moderate-term on-the-job training | Much faster than average | \$30,000 to \$39,999 |
| Sailors and marine oilers | No formal educational credential | Moderate-term on-the-job training | As fast as average | \$40,000 to \$59,999 |
| Sales and related workers, all other | High school diploma or equivalent | None | Slower than average | \$30,000 to \$39,999 |
| Sales engineers | Bachelor's degree | Moderate-term on-the-job training | As fast as average | \$80,000 or more |
| Sales managers | Bachelor's degree | None | As fast as average | \$80,000 or more |
| Sales representatives of services, except advertising, insurance, financial services, and travel | High school diploma or equivalent | Moderate-term on-the-job training | As fast as average | \$40,000 to \$59,999 |
| Sales representatives, wholesale and manufacturing, except technical and scientific products | High school diploma or equivalent | Moderate-term on-the-job training | Slower than average | \$60,000 to \$79,999 |
| Sales representatives, wholesale and manufacturing, technical and scientific products | Bachelor's degree | Moderate-term on-the-job training | As fast as average | \$80,000 or more |
| Sawing machine setters, operators, and tenders, wood | High school diploma or equivalent | Moderate-term on-the-job training | As fast as average | \$30,000 to \$39,999 |
| School bus monitors and protective service workers, all other | High school diploma or equivalent | Short-term on-the-job training | Faster than average | \$30,000 to \$39,999 |
| Secondary school teachers, except special and career/technical education | Bachelor's degree | None | As fast as average | \$60,000 to \$79,999 |
| Secretaries and administrative assistants, except legal, medical, and executive | High school diploma or equivalent | Short-term on-the-job training | Decline | \$30,000 to \$39,999 |
| Securities, commodities, and financial services sales agents | Bachelor's degree | Moderate-term on-the-job training | Slower than average | \$60,000 to \$79,999 |



| OCCUPATION | ENTRY-LEVEL EDUCATION | ON-THE-JOB TRAINING | PROJECTED GROWTH RATE | 2020 MEDIAN PAY |
|---|-----------------------------------|-----------------------------------|--------------------------|----------------------|
| Security and fire alarm systems installers | High school diploma or equivalent | Moderate-term on-the-job training | Much faster than average | \$40,000 to \$59,999 |
| Security guards | High school diploma or equivalent | Short-term on-the-job training | Faster than average | \$30,000 to \$39,999 |
| Self-enrichment teachers | High school diploma or equivalent | None | Much faster than average | \$30,000 to \$39,999 |
| Semiconductor processing technicians | High school diploma or equivalent | Moderate-term on-the-job training | Decline | \$40,000 to \$59,999 |
| Separating, filtering, clarifying, precipitating, and still machine setters, operators, and tenders | High school diploma or equivalent | Moderate-term on-the-job training | Slower than average | \$40,000 to \$59,999 |
| Septic tank servicers and sewer pipe cleaners | High school diploma or equivalent | Moderate-term on-the-job training | Faster than average | \$40,000 to \$59,999 |
| Service unit operators, oil and gas | No formal educational credential | Moderate-term on-the-job training | Much faster than average | \$40,000 to \$59,999 |
| Set and exhibit designers | Bachelor's degree | None | As fast as average | \$40,000 to \$59,999 |
| Sewers, hand | No formal educational credential | Moderate-term on-the-job training | Decline | \$30,000 to \$39,999 |
| Sewing machine operators | No formal educational credential | Short-term on-the-job training | Decline | Less than \$30,000 |
| Shampooers | No formal educational credential | Short-term on-the-job training | Much faster than average | Less than \$30,000 |
| Sheet metal workers | High school diploma or equivalent | Apprenticeship | Slower than average | \$40,000 to \$59,999 |
| Ship engineers | Postsecondary nondegree award | None | As fast as average | \$60,000 to \$79,999 |
| Shipping, receiving, and inventory clerks | High school diploma or equivalent | Short-term on-the-job training | Decline | \$30,000 to \$39,999 |
| Shoe and leather workers and repairers | High school diploma or equivalent | Moderate-term on-the-job training | Decline | \$30,000 to \$39,999 |
| Shoe machine operators and tenders | High school diploma or equivalent | Short-term on-the-job training | Decline | \$30,000 to \$39,999 |
| Signal and track switch repairers | High school diploma or equivalent | Moderate-term on-the-job training | As fast as average | \$60,000 to \$79,999 |
| Skincare specialists | Postsecondary nondegree award | None | Much faster than average | \$30,000 to \$39,999 |
| Slaughterers and meat packers | No formal educational credential | Short-term on-the-job training | Slower than average | \$30,000 to \$39,999 |
| Social and community service managers | Bachelor's degree | None | Faster than average | \$60,000 to \$79,999 |
| Social and human service assistants | High school diploma or equivalent | Short-term on-the-job training | Much faster than average | \$30,000 to \$39,999 |
| Social science research assistants | Bachelor's degree | None | As fast as average | \$40,000 to \$59,999 |
| Social sciences teachers, postsecondary, all other | Doctoral or professional degree | None | Slower than average | \$60,000 to \$79,999 |
| Social scientists and related workers, all other | Bachelor's degree | None | Slower than average | \$80,000 or more |



| OCCUPATION | ENTRY-LEVEL EDUCATION | ON-THE-JOB TRAINING | PROJECTED GROWTH RATE | 2020 MEDIAN PAY |
|---|-----------------------------------|-----------------------------------|--------------------------|----------------------|
| Social work teachers, postsecondary | Doctoral or professional degree | None | As fast as average | \$60,000 to \$79,999 |
| Social workers, all other | Bachelor's degree | None | As fast as average | \$60,000 to \$79,999 |
| Sociologists | Master's degree | None | Slower than average | \$80,000 or more |
| Sociology teachers, postsecondary | Doctoral or professional degree | None | As fast as average | \$60,000 to \$79,999 |
| Software developers and software quality assurance analysts and testers | Bachelor's degree | None | Much faster than average | \$80,000 or more |
| Soil and plant scientists | Bachelor's degree | None | As fast as average | \$60,000 to \$79,999 |
| Solar photovoltaic installers | High school diploma or equivalent | Moderate-term on-the-job training | Much faster than average | \$40,000 to \$59,999 |
| Sound engineering technicians | Postsecondary nondegree award | Short-term on-the-job training | Much faster than average | \$40,000 to \$59,999 |
| Special education teachers, all other | Bachelor's degree | None | Faster than average | \$60,000 to \$79,999 |
| Special education teachers, kindergarten and elementary school | Bachelor's degree | None | As fast as average | \$60,000 to \$79,999 |
| Special education teachers, middle school | Bachelor's degree | None | As fast as average | \$60,000 to \$79,999 |
| Special education teachers, preschool | Bachelor's degree | None | Faster than average | \$60,000 to \$79,999 |
| Special education teachers, secondary school | Bachelor's degree | None | As fast as average | \$60,000 to \$79,999 |
| Special effects artists and animators | Bachelor's degree | None | Much faster than average | \$60,000 to \$79,999 |
| Speech-language pathologists | Master's degree | Internship/residency | Much faster than average | \$80,000 or more |
| Stationary engineers and boiler operators | High school diploma or equivalent | Long-term on-the-job training | As fast as average | \$60,000 to \$79,999 |
| Statistical assistants | Bachelor's degree | None | As fast as average | \$40,000 to \$59,999 |
| Statisticians | Master's degree | None | Much faster than average | \$80,000 or more |
| Stockers and order fillers | High school diploma or equivalent | Short-term on-the-job training | Slower than average | Less than \$30,000 |
| Stonemasons | High school diploma or equivalent | Apprenticeship | Little or no change | \$40,000 to \$59,999 |
| Structural iron and steel workers | High school diploma or equivalent | Apprenticeship | As fast as average | \$40,000 to \$59,999 |
| Structural metal fabricators and fitters | High school diploma or equivalent | Moderate-term on-the-job training | Decline | \$40,000 to \$59,999 |
| Substance abuse, behavioral disorder, and mental health counselors | Bachelor's degree | None | Much faster than average | \$40,000 to \$59,999 |
| Substitute teachers, short-term | Bachelor's degree | None | Faster than average | Less than \$30,000 |
| Subway and streetcar operators | High school diploma or equivalent | Moderate-term on-the-job training | As fast as average | \$60,000 to \$79,999 |
| Surgeons, except ophthalmologists | Doctoral or professional degree | Internship/residency | Decline | \$80,000 or more |



| OCCUPATION | ENTRY-LEVEL EDUCATION | ON-THE-JOB TRAINING | PROJECTED GROWTH RATE | 2020 MEDIAN PAY |
|--|-----------------------------------|-----------------------------------|-----------------------|----------------------|
| Surgical technologists | Postsecondary nondegree award | None | As fast as average | \$40,000 to \$59,999 |
| Survey researchers | Master's degree | None | Slower than average | \$40,000 to \$59,999 |
| Surveying and mapping technicians | High school diploma or equivalent | Moderate-term on-the-job training | Slower than average | \$40,000 to \$59,999 |
| Surveyors | Bachelor's degree | Internship/residency | Slower than average | \$60,000 to \$79,999 |
| Switchboard operators, including answering service | High school diploma or equivalent | Short-term on-the-job training | Decline | \$30,000 to \$39,999 |
| Tailors, dressmakers, and custom sewers | No formal educational credential | Moderate-term on-the-job training | Decline | \$30,000 to \$39,999 |
| Tank car, truck, and ship loaders | No formal educational credential | Short-term on-the-job training | Slower than average | \$40,000 to \$59,999 |
| Tapers | No formal educational credential | Moderate-term on-the-job training | Little or no change | \$40,000 to \$59,999 |
| Tax examiners and collectors, and revenue agents | Bachelor's degree | Moderate-term on-the-job training | Decline | \$40,000 to \$59,999 |
| Tax preparers | High school diploma or equivalent | Moderate-term on-the-job training | Slower than average | \$40,000 to \$59,999 |
| Teaching assistants, except postsecondary | Some college, no degree | None | As fast as average | Less than \$30,000 |
| Teaching assistants, postsecondary | Bachelor's degree | None | As fast as average | \$30,000 to \$39,999 |
| Technical writers | Bachelor's degree | Short-term on-the-job training | Faster than average | \$60,000 to \$79,999 |
| Telecommunications equipment installers and repairers, except line installers | Postsecondary nondegree award | Moderate-term on-the-job training | Little or no change | \$60,000 to \$79,999 |
| Telecommunications line installers and repairers | High school diploma or equivalent | Long-term on-the-job training | Little or no change | \$40,000 to \$59,999 |
| Telemarketers | No formal educational credential | Short-term on-the-job training | Decline | Less than \$30,000 |
| Telephone operators | High school diploma or equivalent | Short-term on-the-job training | Decline | \$30,000 to \$39,999 |
| Tellers | High school diploma or equivalent | Short-term on-the-job training | Decline | \$30,000 to \$39,999 |
| Terrazzo workers and finishers | High school diploma or equivalent | Apprenticeship | Decline | \$40,000 to \$59,999 |
| Textile bleaching and dyeing machine operators and tenders | High school diploma or equivalent | Short-term on-the-job training | Decline | \$30,000 to \$39,999 |
| Textile cutting machine setters, operators, and tenders | High school diploma or equivalent | Moderate-term on-the-job training | Decline | Less than \$30,000 |
| Textile knitting and weaving machine setters, operators, and tenders | High school diploma or equivalent | Short-term on-the-job training | Decline | \$30,000 to \$39,999 |
| Textile winding, twisting, and drawing out machine setters, operators, and tenders | High school diploma or equivalent | Moderate-term on-the-job training | Decline | \$30,000 to \$39,999 |
| Textile, apparel, and furnishings workers, all other | High school diploma or equivalent | Short-term on-the-job training | Decline | Less than \$30,000 |



| OCCUPATION | ENTRY-LEVEL EDUCATION | ON-THE-JOB TRAINING | PROJECTED GROWTH RATE | 2020 MEDIAN PAY |
|--|-----------------------------------|-----------------------------------|--------------------------|----------------------|
| Therapists, all other | Bachelor's degree | None | Faster than average | \$40,000 to \$59,999 |
| Tile and stone setters | No formal educational credential | Long-term on-the-job training | Faster than average | \$40,000 to \$59,999 |
| Timing device assemblers and adjusters | High school diploma or equivalent | Moderate-term on-the-job training | Decline | \$30,000 to \$39,999 |
| Tire builders | High school diploma or equivalent | Moderate-term on-the-job training | Little or no change | \$40,000 to \$59,999 |
| Tire repairers and changers | High school diploma or equivalent | Short-term on-the-job training | Slower than average | \$30,000 to \$39,999 |
| Title examiners, abstractors, and searchers | High school diploma or equivalent | Moderate-term on-the-job training | Slower than average | \$40,000 to \$59,999 |
| Tool and die makers | Postsecondary nondegree award | Long-term on-the-job training | Slower than average | \$40,000 to \$59,999 |
| Tool grinders, filers, and sharpeners | High school diploma or equivalent | Moderate-term on-the-job training | Decline | \$40,000 to \$59,999 |
| Tour and travel guides | High school diploma or equivalent | Moderate-term on-the-job training | Much faster than average | Less than \$30,000 |
| Traffic technicians | High school diploma or equivalent | Moderate-term on-the-job training | As fast as average | \$40,000 to \$59,999 |
| Training and development managers | Bachelor's degree | None | Faster than average | \$80,000 or more |
| Training and development specialists | Bachelor's degree | None | Faster than average | \$60,000 to \$79,999 |
| Transit and railroad police | High school diploma or equivalent | Moderate-term on-the-job training | As fast as average | \$60,000 to \$79,999 |
| Transportation inspectors | High school diploma or equivalent | Moderate-term on-the-job training | Slower than average | \$60,000 to \$79,999 |
| Transportation security screeners | High school diploma or equivalent | Short-term on-the-job training | Little or no change | \$40,000 to \$59,999 |
| Transportation, storage, and distribution managers | High school diploma or equivalent | None | As fast as average | \$80,000 or more |
| Travel agents | High school diploma or equivalent | Moderate-term on-the-job training | Slower than average | \$40,000 to \$59,999 |
| Tree trimmers and pruners | High school diploma or equivalent | Short-term on-the-job training | As fast as average | \$40,000 to \$59,999 |
| Tutors and teachers and instructors, all other | Bachelor's degree | None | Much faster than average | \$40,000 to \$59,999 |
| Umpires, referees, and other sports officials | High school diploma or equivalent | Moderate-term on-the-job training | Much faster than average | Less than \$30,000 |
| Underground mining machine operators and extraction workers, all other | High school diploma or equivalent | Moderate-term on-the-job training | As fast as average | \$40,000 to \$59,999 |
| Upholsterers | High school diploma or equivalent | Moderate-term on-the-job training | Slower than average | \$30,000 to \$39,999 |
| Urban and regional planners | Master's degree | None | As fast as average | \$60,000 to \$79,999 |
| Ushers, lobby attendants, and ticket takers | No formal educational credential | Short-term on-the-job training | Much faster than average | Less than \$30,000 |
| Veterinarians | Doctoral or professional degree | None | Much faster than average | \$80,000 or more |



| OCCUPATION | ENTRY-LEVEL EDUCATION | ON-THE-JOB TRAINING | PROJECTED GROWTH RATE | 2020 MEDIAN PAY |
|---|-----------------------------------|-----------------------------------|--------------------------|----------------------|
| Veterinary assistants and laboratory animal caretakers | High school diploma or equivalent | Short-term on-the-job training | Faster than average | Less than \$30,000 |
| Veterinary technologists and technicians | Associate's degree | None | Faster than average | \$30,000 to \$39,999 |
| Waiters and waitresses | No formal educational credential | Short-term on-the-job training | Much faster than average | Less than \$30,000 |
| Watch and clock repairers | High school diploma or equivalent | Long-term on-the-job training | Decline | \$40,000 to \$59,999 |
| Water and wastewater treatment plant and system operators | High school diploma or equivalent | Long-term on-the-job training | Decline | \$40,000 to \$59,999 |
| Web developers and digital interface designers | Bachelor's degree | None | Faster than average | \$60,000 to \$79,999 |
| Weighers, measurers, checkers, and samplers, recordkeeping | High school diploma or equivalent | Short-term on-the-job training | Faster than average | \$30,000 to \$39,999 |
| Welders, cutters, solderers, and brazers | High school diploma or equivalent | Moderate-term on-the-job training | As fast as average | \$40,000 to \$59,999 |
| Welding, soldering, and brazing machine setters, operators, and tenders | High school diploma or equivalent | Moderate-term on-the-job training | Little or no change | \$30,000 to \$39,999 |
| Wellhead pumpers | High school diploma or equivalent | Moderate-term on-the-job training | As fast as average | \$60,000 to \$79,999 |
| Wind turbine service technicians | Postsecondary nondegree award | Long-term on-the-job training | Much faster than average | \$40,000 to \$59,999 |
| Woodworkers, all other | High school diploma or equivalent | Moderate-term on-the-job training | Much faster than average | \$30,000 to \$39,999 |
| Woodworking machine setters, operators, and tenders, except sawing | High school diploma or equivalent | Moderate-term on-the-job training | As fast as average | \$30,000 to \$39,999 |
| Word processors and typists | High school diploma or equivalent | Short-term on-the-job training | Decline | \$40,000 to \$59,999 |
| Writers and authors | Bachelor's degree | Long-term on-the-job training | As fast as average | \$60,000 to \$79,999 |
| Zoologists and wildlife biologists | Bachelor's degree | None | Slower than average | \$60,000 to \$79,999 |

Source: <https://www.bls.gov/ooh/occupation-finder.htm>

Last Modified Date: Wednesday, September 8, 2021

n/a = The annual wage is not available.



Glossary

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

| | |
|---|---|
| Interest | An amount, usually a percentage, that you pay to the lender for use of funds. |
| Subsidized Federal Student Loans | Loans on which the government pays the interest while you are a student. |
| Loan Consolidation | A method of combining loans to gain a common interest rate and eliminated the need to pay multiple bills. |
| Grace Period | The time between when 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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<https://greyhouse.weissratings.com>

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