

Governors State University

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10-6-2020

### Save Money and Do the FAFSA

Office of Marketing and Communications

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University Park, IL,  
October  
06,  
2020

# Save Money and Do the FAFSA



Graduating college debt-free might sound like a dream but [Governors State University Elementary Education](#) major Rama Diab knows this can easily be a reality.

By completing her Free Application for Federal Aid (FAFSA) every year, Diab has not only qualified for grants, but has made herself eligible for scholarships, like Governors State University's [Dual Degree Program \(DDP\) Promise Scholarship](#) which awarded her two years tuition free at GSU.

“The scholarship was life-changing and extremely beneficial for me. College tuition has been on the rise in the state of Illinois and it's great to be able to afford college without having to work full-time every semester so I can focus on my academics and extracurriculars,” she said.

Completing the FAFSA not only determines your eligibility for federal and state grants and loans, but also work study opportunities and scholarships. The key is to apply early, since federal aid runs out quickly.

“When students do their FAFSA early, they'll have a better chance at more federal financial aid or school financial aid,” Diab explained.

This year, Jaguars can start applying Oct. 1, 2020 for aid to pay tuition and fees for the upcoming academic year 2021-22 (including summer school).

[The Office of Financial Aid](#) is available to support students navigate the process that some find complicated and confusing.

### **When to apply**

The sooner students apply each year, the better.

Students should apply by November 1 for the upcoming 2021-22 academic year. There are no national deadlines, but Illinois declares an arbitrary deadline each year to determine eligibility for the state Monetary Award Program (MAP) Grant. The deadline last year was February 27.

Don't wait for the November 1 deadline! In recent years, the state ran out of funding for the MAP grant, which supports state residents who demonstrate a need.

### **Types of Assistance**

Pell and MAP grants do not have to be repaid. Pell Grants are federal monies awarded only to undergraduate students who display exceptional financial need and have not earned a bachelor's, graduate, or professional degree.

MAP grants are only available to state residents who attend approved Illinois colleges and demonstrate financial need. Great news for Jaguars: these grants are not limited to traditional college-aged students. If all eligibility requirements are met, adult and non-traditional students may also qualify. MAP grants can be applied only toward tuition and mandatory fees.

Last, Jaguars might qualify for a federal Supplemental Educational Opportunity Grant (FSEOG), a program administered directly by the financial aid office at select schools.

### **How to apply**

Students should apply for the FAFSA online at [www.FAFSA.gov](http://www.FAFSA.gov).

Be sure to fill out the form completely, hit “submit” and wait for the confirmation email.

For students who need extra support, a visit to the Financial Aid Office should be your first stop. [There will also be workshops available.](#)

Diab, who is set to graduate in 2022, said taking 30 minutes to fill out the FAFSA was an investment that paid off well.

“I will be graduating debt-free due to applying to the FAFSA every year.”