



# Financial Aid Basics

*We invite you to share these materials with students and families. Please attribute these materials to The Scholarship Foundation of St. Louis and link back to the original source on the Foundation's website to ensure students and families have the most accurate, up-to-date information.*

# Table of Contents

Objectives .....	1
Objective 1: Get Ready .....	2
Objective 2: Build a Support System .....	3
Objective 3: Understand Financial Resources .....	4-7
Objective 4: Determining Financial Need .....	8-9
How do I fill the gap?.....	10
Get Organized.....	11
Objective 5: Scholarship Searches.....	12
Helpful Hints .....	13
Objective 6: Scholarship Foundation Loans.....	14
Web Resources .....	15-16
FSA IDs.....	17-18

# Objectives

- Assess where you are in the planning process and *create a strategy*.
- Identify the *human resources* in your life—and know how to utilize them to build a support system!
- Learn about the different federal, state, and school-based *financial resources* available to you.
- Learn the process of *determining financial need*
- Identify *scholarship resources* and understand how to implement a successful scholarship search.
- Determine *eligibility* for The Scholarship Foundation's interest-free, fee-free loans.

# Objective 1: Get Ready

## Know where you are and create a plan of action.

- Determine where **YOU** are in the college planning process. *Remember, all students must take similar steps, but there is uniqueness to your individual path.*
- Define how much time you realistically have to get started and set a comfortable and realistic pace. *Consider college admissions deadlines, priority scholarship deadlines, and financial aid matters. Do not wait until the last minute to do your research or apply.*
- Reduce anxiety and identify areas where you may need more assistance or guidance. *This is a stressful process; be proactive and make a calendar of your tasks and deadlines. Use your resources.*
- Outline a strategic approach or a plan of action; know the concrete steps necessary to reach your goal. *Having a strategy prevents confusion, makes the process easier, and will (hopefully) ensure you do not miss deadlines!*
- Find a starting point. *You must start somewhere. Getting started will help make this easier!*
- Create back-up plans; things don't always work out. Having a back-up plan (or two, or three!) in place early is **smart!** *Always apply to a range of schools, plan to compare financial aid offers, and have back-up plans in case your first choice doesn't work out.*

## Objective 2: Build your support system. Identify people to help and support you!



These people can be your **human resources**! Reach out for their support—they can help you navigate the path, answer questions, provide recommendations/letters of reference, listen to your concerns, and assist you with staying on track. Communicate with them!

***Build a support network!***

# Objective 3: Understand Financial Resources!

## Grants: Gift aid that does not require repayment.

- Sources include federal grants (Pell, SEOG), state grants (Access MO, IL MAP), institutional grants,<sup>1</sup> as well as grants from some private nonprofit and/or community organizations.
- Some grants are first-come, first-served.
- All federal grants, and many state grants, require completion of the Free Application for Federal Student Aid (FAFSA).
- Grants typically have a financial need component but may also have a merit consideration.

## Scholarships: Gift aid that does not require repayment.

- Sources include institutional scholarships, as well as national and local private nonprofit and/or community organizations, businesses, or corporations.
- Most scholarships require an application, although many require information from the FAFSA as part of that application.
- When applying for outside scholarships, consider the following:
  - Is there a cost to apply? Please do not pay for scholarship searches or applications.
  - Is the scholarship renewable? Many are one-time only awards, which means those dollars need to be replaced every year.
  - Is the scholarship transferable? Can the student transfer and bring their outside scholarship with them.
- Scholarships typically have a merit component but may also have a need consideration.

## Work-Study: Self-help aid that does not require repayment.

- Sources include Federal Work-Study, as well as some institutional work programs.
- Federal Work-Study is a campus-based program and is often awarded first-come, first-served.
- Federal Work-Study does require students to file the FAFSA.
- Work study often has a need consideration.

## Loans: Self-help aid that does require repayment.

- Sources include federal loans (Subsidized and Unsubsidized Direct Loans; Parent Loan for Undergraduate Students), private bank loans, and loans from private nonprofit and/or community organizations, such as The Scholarship Foundation of St. Louis.
- Many loans require the FAFSA to be filed, including all federal loans. Private loans often require a separate application; private bank loans may require a credit check and/or a cosigner.
- Loans do require repayment, often plus interest.
- Some loans have a financial consideration.

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<sup>1</sup> Institutional grants can vary from one school to the next. Be sure to meet any deadlines for admission and submit all financial aid applications and paperwork on time.

# Objective 3: Understand Financial Resources!

## *What is the FAFSA?*

The FAFSA is the *Free Application for Federal Student Aid!*

- It is *free*—always complete at <https://studentaid.gov/h/apply-for-aid/fafsa>!
- Students *must complete* to be considered for *all* federal aid, most state aid, and many school-based awards.
- The FAFSA for **2024-25** will be available in **December 2023!** *Typically, the FAFSA opens annually on October 1<sup>st</sup>, but due to changes with the 2024-25 form, the launch is delayed.*
- Students, and in many cases their parent(s), must create a Federal Student Aid (FSA) ID. The FSA ID consists of a *Username and Password*, which will be used to log into the FAFSA. FSA IDs are created at: <https://studentaid.gov/fsa-id/sign-in/landing> (**See pages 16-17 for more info!**)
- Students and their identified contributor(s), which may be their parent(s) or spouse, will need to provide approval for the IRS to share their Financial Tax Information (FTI). *Approval must be provided, regardless of tax filing status.* Although the FAFSA can still be submitted without, the form will not process and will be considered incomplete until approval is provided. The FAFSA for 2024-25 will use **2022 tax information.**
- The FAFSA calculates the *Student Aid Index*, or **SAI**. The SAI determines a student's eligibility for certain types of federal student aid. It will be subtracted from the cost of attendance to determine their financial need.
- There is lots of *free help and support* for completing your FAFSA!
  - Live help online at <https://studentaid.gov/h/apply-for-aid/fafsa> or call 1.800.433.3243.
  - **FAFSA Frenzy!** Find sites, dates, and times at: <https://dhewd.mo.gov>
  - **The Scholarship Foundation can help you complete the FAFSA!** Call 314.725.7990 or email [info@sfstl.org](mailto:info@sfstl.org) to make an appointment.

# Objective 3: Understand Financial Resources!

## Federal Grant: Pell

- Need-based grant; does not need to be repaid.
- Two pathways to eligibility:
  - Maximum and minimum Pell awards are determined by Federal Poverty Tables
  - Eligibility determined by Student Aid Index (SAI)
- Maximum Award: \$7,395<sup>2</sup>
- **FAFSA is required** to receive a Pell Grant
- May receive up to 12 semesters or the equivalent

## Federal Grant: Federal Supplemental Educational Opportunity Grant (FSEOG/SEOG)

- Need-based grant; does not need to be repaid.
- Campus-based program; first-come, first-served
- Pell-eligible students receive priority
- Maximum Award: \$4,000
- **FAFSA required**

## State Grant: Access Missouri

- Need-based grant; does not need to be repaid.
- Missouri resident and must attend Missouri school.
- Minimum Award: \$1,500
- Priority FAFSA Deadline: February 1<sup>st</sup>
- Applications on file between February 1<sup>st</sup>-April 1<sup>st</sup> may be eligible if funds remain.
- **FAFSA required**

## State Grant: A+

- Merit-based state grant<sup>3</sup>; does not need to be repaid.
- Missouri resident and must attend eligible Missouri two-year college
- Students attending approved high schools must have completed necessary requirements
- Covers tuition and fees at any Missouri community college, **after** Pell Grant eligibility is applied.
- Funding limited to 6 semesters
- Must be used within 4 years of high school graduation
- **FAFSA required**

<sup>2</sup> Maximum award amount can increase if Congress approves. Most increases are less than \$200 a year.

<sup>3</sup> A+ is not technically a grant award; rather, it is a tuition remission program.



## State Grant: Monetary Assistance Program (MAP)

- Need-based grant; does not need to be repaid.
- Illinois resident and must attend Illinois school.
- Award amounts vary and calculated by the financial aid office using a formula to ensure students with the greatest financial need receive assistance.
- Apply ASAP; demand exceeds awards.
- *FAFSA or Illinois Alternative Application required*

## Work-Study

- Provides part-time jobs for undergraduate and graduate students with financial need.
- **FAFSA required**
- Paid by the hour.
- Wages must equal at least the current federal minimum wage.
- Amount earned cannot exceed Federal Work Study (FWS) award.
- Award amount, class schedule, and academic progress are considered when assigning work hours for work study.

# Student Loans

Good or Better Loans	“Be Cautious”: Limit or Avoid Loans
<p><b>Subsidized Stafford</b></p> <ul style="list-style-type: none"> <li>○ Federal loan</li> <li>○ Students with financial need</li> <li>○ Government pays interest while in school</li> <li>○ <b>FAFSA required</b></li> <li>○ The interest rate on subsidized loans first disbursed to undergraduate students between July 1, 2023, and June 30, 2024, will be fixed at <b>5.498%</b>.<sup>4</sup></li> <li>○ Students have 6-month grace period.</li> </ul>	<p><b>Unsubsidized Stafford</b></p> <ul style="list-style-type: none"> <li>○ Federal loan</li> <li>○ NOT need-based.</li> <li>○ Government does NOT pay interest, which means interest accrues immediately.</li> <li>○ <b>FAFSA required</b></li> <li>○ The interest rate on unsubsidized loans first disbursed to undergraduate students between July 1, 2023, and June 30, 2024, will be fixed at <b>5.498%</b>.<sup>5</sup></li> <li>○ Students have 6-month grace period.</li> </ul>
<p><b>Scholarship Foundation Interest-Free Loan</b></p> <ul style="list-style-type: none"> <li>○ Private loan</li> <li>○ Students with financial need</li> <li>○ Maximum award is \$11,000 per year</li> <li>○ 2- and 4-year schools around the country; must be accredited and nonprofit</li> <li>○ Academic: minimum 2.0 cumulative GPA</li> <li>○ Character: Demonstrate honesty, good judgment, forthrightness</li> <li>○ Financial need</li> <li>○ <b>FAFSA or Need Analysis Form required</b></li> <li>○ Students have 12-month grace period.</li> </ul>	<p><b>PLUS Loan</b></p> <ul style="list-style-type: none"> <li>○ Student must be dependent</li> <li>○ Biological or adoptive parent borrows for the student’s education.</li> <li>○ Credit-based</li> <li>○ Annual limit is equal to the student’s cost of attendance minus any other financial aid the student receives.</li> <li>○ The interest rate on PLUS loans first disbursed between July 1, 2023, and June 30, 2024, will be fixed at <b>8.048%</b>.<sup>6</sup></li> <li>○ Repayment begins when loan is fully disbursed. First payment is 60 days after final disbursement.</li> <li>○ <b>FAFSA required</b></li> </ul>
	<p><b>Private Loan</b></p> <ul style="list-style-type: none"> <li>○ Institutional</li> <li>○ Bank</li> <li>○ May have credit requirements</li> <li>○ <b>May require cosigner</b></li> <li>○ <b>High and/or variable interest rate</b></li> <li>○ Limited, if any, options for deferment or forbearance</li> <li>○ <b>FAFSA required: all private bank loans must be certified by financial aid administrator.</b></li> </ul>

<sup>4</sup> Interest on this loan is recalculated and adjusted each year on July 1<sup>st</sup>; the interest rate is not to exceed 8.25%. Rate is set based on 10-year Treasury note +2.05% for this loan.

<sup>5</sup> Interest on this loan is recalculated and adjusted each year on July 1<sup>st</sup>; the interest rate is not to exceed 8.25%. Rate is set based on 10-year Treasury note +2.05% for this loan.

<sup>6</sup> Interest on this loan is recalculated and adjusted each year on July 1<sup>st</sup>; the interest rate is not to exceed 10.5%. Rate is set based on 10-year Treasury note +4.60% for this loan.

# Objective 4: Determining Financial Need

## Cost of Attendance (COA)

*(Cost of Attendance is the total cost of attending a particular college for one year. COA includes **direct costs** (paid directly to school) such as tuition, fees, housing and food, as well as **indirect costs** (expected expenses not paid to school) including transportation, off campus living expenses, personal expenses, and books and supplies.)*

## -Student Aid Index (SAI)

*(The Student Aid Index, or SAI, is the output of a processed FAFSA and determines each student's eligibility for certain types of federal student aid, as well as some state aid and, perhaps, institutional aid.)*

## -Other Financial Assistance

*(Other Financial Assistance is grant, scholarship, or loan aid that is not Title IV, or Federal Student Aid, found in the Higher Education Act.)*

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= Amount of Need

-Gift Aid

*(Gift Aid is “free” money that typically does not need to be repaid and may include federal and state need-based grants, as well as institutional grants or scholarships the student is eligible to receive based on either financial need or merit.)*

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=Unmet Need

Unmet need may be covered all, or in part, by Federal student **loans** in the student and/or parent(s) name(s).

# How do I fill the gap?

Undergraduate students may be eligible for Stafford Loans, which may be a mix of subsidized *and* unsubsidized loans. The following chart outlines how much in total a student is eligible for by grade level and the maximum of that amount that may be subsidized. The remaining amount offered to a student would be unsubsidized.<sup>7</sup>

Grade Level <i>Determined by credit hours earned.</i>	Maximum Stafford Loan Eligibility- <b>Dependent Student</b>	Maximum Stafford Loan Eligibility- <b>Independent Student<sup>8</sup></b>	Maximum <b>Subsidized</b> Stafford Loan Eligibility
<b>First-Year College Student</b>	\$5,500	\$9,500	\$3,500
<b>Sophomore</b>	\$6,500	\$10,500	\$4,500
<b>Junior</b>	\$7,500	\$12,500	\$5,500
<b>Senior</b>	\$7,500	\$12,500	\$5,500

As an undergraduate, students may borrow a total amount of loans<sup>9</sup> in aggregate:

<b>Dependent Students</b> May borrow a total of \$31,000 in Stafford loans, <i>of which a maximum of \$23,000 may be subsidized.</i>
<b>Independent Students</b> May borrow a total of \$57,500 in Stafford loans, <i>of which a maximum of \$23,000 may be subsidized.</i>

A dependent student is required to provide parent information on the FAFSA, while an independent student is not.

Independent students are

- 24 years of age,
- married,
- working on a graduate degree, after completing a bachelor's degree,
- providing more than 50% of the financial support for a child of their own or another dependent,
- a veteran or on active duty,
- in court-ordered legal guardianship,
- an emancipated minor,
- in foster care or a ward of the court or state, *or*
- homeless or unaccompanied and at risk of being homeless

<sup>7</sup> To read more about subsidized and unsubsidized loans, please visit: <https://studentaid.gov/understand-aid/types/loans/subsidized-unsubsidized>.

<sup>8</sup> Dependent students, whose parent goes through the credit check for the Parent Loan for Undergraduate Students and are denied, are eligible for the independent student borrowing limits.

<sup>9</sup> Once a student borrows a loan, the interest rate is fixed for the life of the loan. However, each year a student is offered a new loan, with a new interest rate. Interest rates are adjusted annually, beginning on July 1, and oftentimes announced in May. See footnotes on page 7 for more detail.

# Get organized!

- Keep everything together! This includes:
  - College Applications
  - Financial aid forms
  - Student and parent taxes (NOTE: IRS Tax Transcript)<sup>10</sup>
  - Students must create a Federal Student Aid (FSA) ID. The FSA ID consists of a ***Username and Password***, which will be used to log into the FAFSA.  
FSA IDs are created at: <https://studentaid.gov/fsa-id/sign-in/landing>.
  - FAFSA Submission Confirmation (NOTE: Can be found in student's email.)
  - FAFSA Submission Summary: Can be found at [fafsa.gov](https://fafsa.gov)
  - ALL communication from schools where student applies
- Try an accordion file folder.
  - Keep each school separate.
  - Keep copies of ALL paperwork:
    - Applications
    - Verification forms
    - Deposits/agreements, etc.
- Keep a calendar with all important deadlines. You don't want to miss any of the following:
  - Admissions deadlines
  - Scholarship deadlines
  - Priority deadlines for the FAFSA<sup>11</sup>
  - Financial aid appeal deadlines<sup>12</sup>
  - Payment plan deadlines

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<sup>10</sup> For verification purposes, schools may request an IRS Tax Transcript. You are strongly advised to secure a copy from the IRS so that you have one on hand if you are selected for verification. Call 1.800.908.9946 or visit [www.irs.gov](http://www.irs.gov). If you do not file or will not file, you may still need a non-tax filer form, which can also be secured from the IRS.

<sup>11</sup> You may always file a FAFSA but be aware that most colleges and states (including Missouri!) have priority deadlines for FAFSA if you want to be considered for aid. Check with individual schools!

<sup>12</sup> You have the right to appeal your financial aid from a school—either for financial or competitive reasons!

# Objective 5: Implementing a Successful Scholarship Search

**Start with your college or university first!** Make sure you check with schools regarding their scholarship process:

- Are you considered for scholarships when you apply for admissions? *What is the deadline?*
- Is there a separate scholarship application? *What is the deadline?*
- Some schools offer scholarships both ways—do your research!

Research **local opportunities** first!

- Visit [myscholarshipcentral.org](http://myscholarshipcentral.org) to search for St. Louis-area and Missouri opportunities:
  - *Scholarship Central* is a common application, which allows you to apply for multiple opportunities in one place!
  - *External Opportunities* are scholarships linked through the website and include all pertinent information, although they cannot be applied to via Scholarship Central.
- Check with your school counselor for opportunities through your school and community. If you haven't already:
  - Make an appointment with your *school or college counselor*.
  - Check your *school counselor's website* for any posted opportunities.
  - Visit the *school counselor's office*—most offices have a bulletin board or scholarship area. Check it out!

There are **national opportunities** too!

- First, never, ever pay for a scholarship search!
- Consider these two things:
  - Is it **renewable**?
  - Is it **portable**? (i.e., Can you take it from one school to another if you transfer?)

## Helpful Hints: Tips on applying to college and navigating the financial aid process!

***Apply early!*** It is a great idea to have applications in early! Many priority deadlines are in November and early December. Having applications in early helps to reduce stress! It may also place you in line early for financial aid. It also allows for additional time in the decision-making process.

***Apply to more than one school!*** Give yourself options! Apply to a variety of schools! (HINT: This can even be helpful when appealing for additional financial aid from a school.)

***Don't rule out private schools.*** Yes, they are expensive. While we are not telling you that you must or should apply to a private school, do not rule them out immediately. If there is one that interests you, apply! Until you apply and receive financial aid packages you will not know which school will really be the most affordable. *Note: Some selective schools may require the CSS Profile, which is another financial aid form.*

***If necessary, appeal early! Investigate the financial aid appeals process or a professional judgment review at your possible school(s)!*** It is possible to appeal a financial aid package. It is important to contact your school ASAP if you are worried about getting your parents' information for the FAFSA or think you have a unique situation.

***Know your personal loan/debt limit!*** Do research on loan terms, interest rates, annual and aggregate loan amounts so that you ensure you are borrowing the loans with the best possible terms. In addition, consider your area of study and school choice—what is your income potential when you graduate and what will be your student loan monthly payments.

## Objective 6: Scholarship Foundation Eligibility Requirements—Grants and Interest-Free Loans

Students demonstrating *financial need*, *academic promise* (a 2.0 cumulative G.P.A. on a 4.0 scale), and *strong character* are eligible for consideration for grant and loan programs.

Students must be *permanent residents* of the program's eligible service area<sup>13</sup> (more than 2 years) or graduate from a St. Louis area high school.

Students can attend any school in the country, as long as it is *accredited* and *nonprofit*. *Scholarship Foundation does not fund for-profit schools, which are institutions operated by private, profit-seeking businesses. Additionally, some scholarship programs may have additional criteria for eligible schools.*

The Scholarship Foundation's deadline is *April 15<sup>th</sup>* and students are considered for full-academic year funding.

All funds are *renewable*, provided that students continue to meet requirements.

Students may receive a *conditional denial for too much need*. This letter is sent to applicants for whom there are concerns about significant debt. When reviewing applications and making awards, The Scholarship Foundation expects a student will borrow no more than \$11,000 per year and that this debt will be covered entirely by a grant and/or interest-free, fee-free loan from The Scholarship Foundation.

Students who receive this letter can appeal if they are able to secure additional grant or scholarship aid; have other resources available to help reduce costs; or are willing to consider a school that is more affordable to *minimize debt burden*.

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<sup>13</sup> Many grant programs awarded by the Foundation have specific geographic areas eligible to apply. The Foundation's interest-free loan program and many scholarships use the St. Louis Metropolitan Statistical Area (MO and IL). However, several grant programs extend to other parts of the state of Missouri. Students applying for any program should carefully read eligibility criteria. For more information: <https://sfstl.org/financial-aid/student-loans-and-grants/>.



## Web Resources

Need help **choosing a school** that is the right fit for you? Check out these websites:

[www.collegeresults.org](http://www.collegeresults.org)

<https://bigfuture.collegeboard.org/>

[www.workcolleges.org](http://www.workcolleges.org)

Do you have questions about the **ACT, SAT, or test optional colleges?**

Try here to learn more:

<https://fairtest.org/test-optional-list>

[www.actstudent.org](http://www.actstudent.org)

<https://satsuite.collegeboard.org/sat>

Confused? Looking for more information? Here are some resources to help you navigate the **pathway to college!**

[www.dhewd.mo.gov](http://www.dhewd.mo.gov)

[www.isac.org](http://www.isac.org)

[www.mappingyourfuture.org](http://www.mappingyourfuture.org)

## Web Resources

Applying for or seeking to understand **financial aid from the Federal government**? Make sure you check out these websites:

<http://studentaid.ed.gov>

Looking for **scholarship** opportunities? Check out these scholarship resources:

<https://www.myscholarshipcentral.org>

<https://opportunity.collegeboard.org/>

[www.hsf.net/scholarship-finder/](http://www.hsf.net/scholarship-finder/)

[www.uncf.org/scholarships](http://www.uncf.org/scholarships)

Do you have questions about **Scholarship Foundation's programs**? For more information visit: [sfstl.org](http://sfstl.org)

# Federal Student Aid (FSA) ID

Federal Student Aid IDs (FSA ID) are a username and password, created by the individual student and/or parent. FSA IDs are used to sign the Free Application for Federal Student Aid (FAFSA) and, as a result, are a crucial part of the FAFSA-completion process. ***All FAFSA-filers are required to create an FSA ID; if the student is dependent, a parent and, in some cases, two parents are required to create an FSA ID.*** Here are a few recommendations regarding the FSA IDs.

- Create an FSA ID at <https://studentaid.gov/fsa-id/sign-in/landing>. ***Create an FSA ID at least 3-5 days before you plan to work on the FAFSA; identity must be verified with the Social Security Administration before they are fully functional.***
- FSA IDs are linked to the user's Social Security Number. *Please double check that the name, birthdate, and SSN used on the FSA ID application match **exactly** what is listed on your Social Security card.* They will not work if the Social Security Administration cannot verify the individual's identity.
- **Beginning in fall 2023, individuals without an SSN will be able to create an FSA ID. Please check back for more information and details about this process.**
- Users are ***required*** to link an email address to their FSA ID and may also link to a cell phone number, which is recommended. A second step in this process is verifying by entering a secure code that has been sent. ***The FSA ID is not finalized until the email address, and the cell number if entered, are verified.***  
Remember:
  - A *verified* email address *and/or* cell phone number can be used interchangeably with the username, offering greater flexibility.
  - If the username and/or password are forgotten, a user may send a secure code to their *verified* email and/or cell phone number, which allows for easier retrieval and/or reset.
- Federal Student Aid uses a two-step verification process. ***All FSA ID users are required to set up, and use, two-step verification.*** Individuals may use their verified email address and/or cell phone numbers for two-step verification; users also may use an authenticator app.
- All FSA ID users will receive a backup code, ***this is one-time use only!*** Please store it safely and securely.
- Federal Student Aid does not permit passwords to include any aspects of the user's legal name, DOB, or SSN.
- Show text when answering challenge questions to ensure they are typed as intended.
- Write everything down and save it in a safe, secure spot. See the next page for a place to write everything down!

Although it is understandable the many reasons why students create parent FSA IDs (and vice versa), please ***only create an FSA ID for yourself.*** ***An FSA ID serves as a legally binding signature.*** When it is necessary, one suggestion is to use the same password for both accounts, to minimize what detail needs to be remembered.

**Student:** \_\_\_\_\_

**Backup Code:** \_\_\_\_\_

Email Address: \_\_\_\_\_

Username: \_\_\_\_\_

Password: \_\_\_\_\_

Challenge Questions and Answers:

Question #1: \_\_\_\_\_

Answer #1: \_\_\_\_\_

Question #2: \_\_\_\_\_

Answer #2: \_\_\_\_\_

Question #3: \_\_\_\_\_

Answer #3: \_\_\_\_\_

Question #4: \_\_\_\_\_

Answer #4: \_\_\_\_\_

**Parent:** \_\_\_\_\_

**Backup Code:** \_\_\_\_\_

Email Address: \_\_\_\_\_

Username: \_\_\_\_\_

Password: \_\_\_\_\_

Challenge Questions and Answers:

Question #1: \_\_\_\_\_

Answer #1: \_\_\_\_\_

Question #2: \_\_\_\_\_

Answer #2: \_\_\_\_\_

Question #3: \_\_\_\_\_

Answer #3: \_\_\_\_\_

Question #4: \_\_\_\_\_

Answer #4: \_\_\_\_\_



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