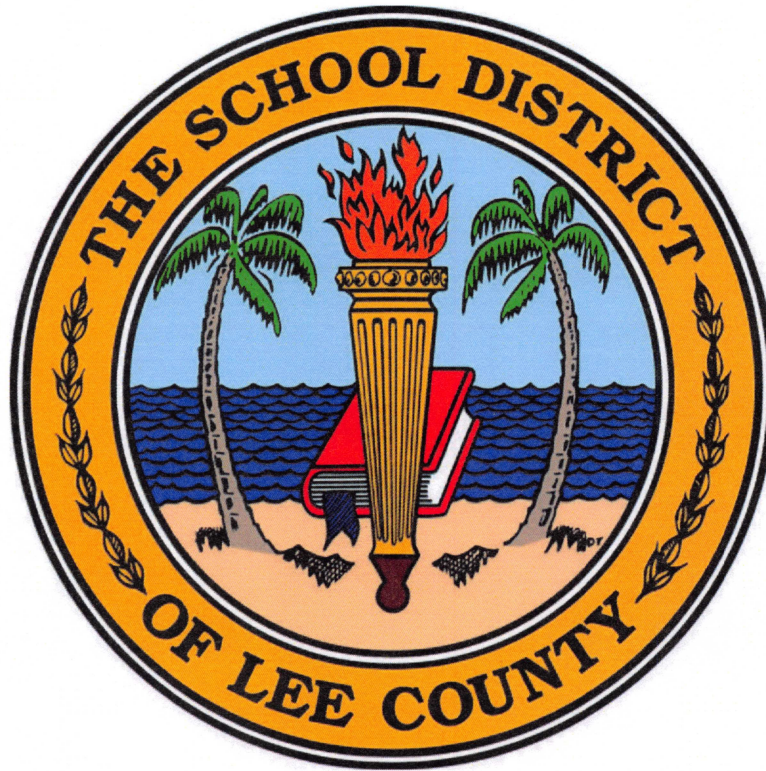


Scholarships 101



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Copies of the presentation and handouts may be located at: www.leeschools.net
Click *Parent Portal*, Select *Financial Aid Information*, Select *Scholarship Information*

A Planning List for Parents of Ninth- and 10th-Graders

It may seem early to start thinking about getting your child ready for college, but it really isn't — important groundwork should take place in ninth and 10th grades. Here's a list to help you make sure your child is on the right path.

GRADE 9

- 1. Create a four-year high school plan.** Once your child is settled into ninth grade, introduce the idea of preparing an overall plan for high school that relates to their goals.
 - Make sure you and your child know what high school courses are required by colleges, and that their ninth-grade courses are on the right track.
 - Map out when these courses should be taken.
 - Familiarize yourself with the various levels of courses offered by your child's school.
- 2. Tell your child to start thinking about careers.** Encourage your child to develop a tentative career goal. Of course it will change — often — but it's the thought process that counts.
 - Help your child to identify interests — likes and dislikes — not just in academics but in all areas. This will help your child focus on goals.
 - Encourage your child to discuss career options with others, such as the school counselor, teachers, recent college graduates who are working, professionals in the community, etc.
- 3. Suggest extracurricular activities.** Encourage your child to actively take part in a sport, school club, music or drama group, or community volunteer activity.
 - If your child may want to play sports in college, research the National College Athletic Association eligibility requirements. The NCAA requires completion of certain core courses; you can find the specifics at www.eligibilitycenter.org.
- 4. Meet with the school counselor.** The school counselor knows how to help your child get the most out of high school. Make sure your child has an opportunity during the school year to discuss post-high-school plans with the school counselor and map out courses to take during the rest of high school.
 - You should participate in this meeting, too.
- 5. Ask if the PSAT 8/9™ is offered to ninth-graders.** The PSAT 8/9 will help you and your child's teachers figure out what your child needs to work on the most so that they're ready for college when they graduate from high school. It tests the same skills and knowledge as the SAT®, PSAT/NMSQT®, and PSAT™ 10 — in a way that makes sense for their grade level.
- 6. Save for college.** It's still not too late to start a college savings plan, if you haven't already. Every little bit helps!
 - Investigate state financial aid programs and 529 plans.
- 7. Obtain a Social Security number for your child if you don't already have one.** This is often required for applications, testing, scholarships, and other opportunities.

GRADE 10

- 1. Meet with the school counselor — again.** Make sure your child meets with their school counselor to ensure that she or he is enrolled in college-preparatory courses.
 - Check to see that your child is taking any prerequisites to advanced-level junior- and senior-year courses.
- 2. Ask if the PSAT 10 or PSAT/NMSQT is offered to 10th-graders.** While the PSAT/NMSQT is usually taken in the 11th grade, it is also often offered in the 10th. That's because it provides invaluable feedback on the student score report; 10th-graders can then work on any disclosed academic weaknesses while there is still ample time to improve them.
- 3. Is your child interested in attending a U.S. military academy?** If so, they should request a precandidate questionnaire and complete it. Your school counselor can help with this.
- 4. Attend college and career fairs.** These often take place in the fall at your school or in your area.
- 5. Support your child's participation in a school activity or volunteer effort.** Extracurricular activities help students develop time-management skills and enrich the school experience.
- 6. Tour college campuses.** If possible, take advantage of vacation or other family travel opportunities to visit colleges and see what they're like.
 - Even if there is no interest in attending the college you are visiting, it will help your child learn what to look for in a college.

Visit bigfuture.collegeboard.org for more information.

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Family Action Plan: 11th Grade

Junior year usually marks a turning point. This is because for most students and families, it's when college planning activities kick into high gear. Here are some things you can do this year to support your child and give him or her the best options.

SUMMER

- **Get the facts about what college costs.** You may be surprised by how affordable higher education can be. Start by reading [Understanding College Costs](#).
- **Explore financial aid options.** These include grants and scholarships, loans, and work-study programs that can help pay for college costs. Find out more about how [financial aid can make college affordable](#).

FALL

- **Make sure your child meets with the school counselor.** This meeting is especially important this year as your 11th-grader starts to engage in the college application process. Learn more about the [counselor's role in applying to college](#).
- **Help your child stay organized.** Work with your 11th-grader to make weekly or monthly to-do lists to keep on top of the tasks required to get ready for applying to colleges. For more time management tips, see [8 Ways to Take Control of Your Time](#).
- **Help your junior get ready for the PSAT/NMSQT® in October.** This is a preliminary test that helps students practice for the SAT® and assess their academic skills. Juniors who score well on the test are also eligible for scholarship opportunities. Find out more about the [PSAT/NMSQT](#).
- **Encourage your child to set goals for the school year.** Working toward specific goals helps your high school student stay motivated and focused.

WINTER

- **Review PSAT/NMSQT results together** by logging in to the [student score reporting portal](#). Your child's score report shows what they should work on to get ready for college; lists Advanced Placement® courses that might be a good match for them; and connects them to [free, personalized SAT practice on Khan Academy®](#) based on their results.
- **Help your child prepare for the SAT.** Many juniors take the SAT in the spring so they can get a head start on planning for college. See [which other tests](#) your high school junior may need to take.
- **Discuss taking challenging courses next year.** Taking honors courses or college-level courses like Advanced Placement as a senior can help your child prepare for college work — and these are also the courses that college admission officers like to see. Learn more about [advanced classes](#).

WINTER (CONTINUED)

- **Encourage your junior to consider taking SAT Subject Tests™.** Many colleges require or recommend taking these tests to get a sense of your child's skills in a certain academic area. In general, it's best to take a Subject Test right after taking the relevant course. Learn more about [SAT Subject Tests](#).
- **Encourage your child to take AP® Exams.** If your 11th-grader takes AP or other advanced classes, have him or her talk with teachers now about taking these tests in May. Read more about the [AP Program](#).

SPRING

- **Search together for colleges that meet your child's needs.** Once you have an idea of the qualities your child is looking for in a college, help him or her enter these criteria into [College Search](#) to create a list of colleges to which he or she should consider applying.
- **Help your child research scholarships.** This form of financial aid provides money for college that doesn't need to be repaid. Learn more through the [College Board's Scholarship Search](#).
- **Attend college fairs and financial aid events.** These events allow you to meet with college representatives and get answers to questions. Your child can ask the school counselor how to find events in your area. Check out the [College Fair Checklist](#) for more information.
- **Help your child make summer plans.** Summer is a great time to explore interests and learn new skills — and colleges look for students who pursue meaningful summer activities. Help your high school student look into [summer learning programs](#) or find a job or internship.
- **Visit colleges together.** Make plans to check out the campuses of colleges in which your child is interested. Use the [Campus Visit Checklist](#) to learn how to get the most out of these experiences.
- Remind your child, if they are a student-athlete, to ask the school counselor at the end of the year to send or upload their transcript to the NCAA Eligibility Center. If your child took classes at more than one high school or program, an official transcript must be submitted for each school.

Visit bigfuture.collegeboard.org for more information and to access these resources.

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Family Action Plan: 12th Grade

Senior year is a whirlwind of activities. This is a big year for your child as he or she balances schoolwork, extracurricular activities, and the college application process. Use the suggestions below to help you and your child successfully navigate this important time.

SUMMER

- **Visit colleges together.** If you haven't already, make plans to check out the campuses of colleges in which your child is interested. Use the [Campus Visit Checklist](#) to learn how to get the most out of these experiences.
- **Ask how you can help your senior finalize a college list.** You can help him or her choose which colleges to apply to by weighing how well each college meets his or her needs, for example. Find out more about [how to finalize a college list](#).
- **Find out a college's actual cost.** Once your 12th-grader has a list of a few colleges he or she is interested in, use the [Net Price Calculator](#) together to determine the potential for financial aid and the true out-of-pocket cost — or net price — of each college.
- **Encourage your child to get started on applications.** He or she can get the easy stuff out of the way now by filling in as much required information on college applications as possible. Read about [how to get started on applications](#).
- **Help your child decide about applying early.** If your senior is set on going to a certain college, he or she should think about whether applying early is a good option. Now is the time to decide because early applications are usually due in November. Read about the pros and cons of [applying early](#).
- **Gather financial documents.** To apply for most financial aid, your child will need to complete the Free Application for Federal Student Aid (FAFSA). You'll need your most recent tax returns and an FSA ID to complete the FAFSA, which opens Oct. 1.

FALL

- **Encourage your child to meet with the school counselor.** This year, he or she will work with the counselor to complete and submit college applications. Learn more about the [counselor's role in applying to college](#).
- **Create a calendar with your child.** This should include application deadlines and other important dates. Your child can find specific colleges' deadlines in [College Search](#). If your child saves colleges to a list there, he or she can get a custom online calendar that shows those colleges' deadlines.
- **Help your child prepare for college admission tests.** Many seniors retake college admission tests, such as the SAT®, in the fall. Learn more about helping your 12th-grader [prepare for admission tests](#).
- **Help your child find and apply for scholarships.** He or she can find out about scholarship opportunities from the school counselor. Your high school student will need to request and complete scholarship applications and submit them on time. Learn more about [scholarships](#).

FALL (CONTINUED)

- **Offer to look over your senior's college applications.** But remember that this is your child's work so remain in the role of adviser and proofreader and respect his or her voice.
- **Fill out the FAFSA to apply for aid beginning Oct. 1.** The government and many colleges use the Free Application for Federal Student Aid (FAFSA) to award aid. Now it's easier than ever to fill out this form because you can automatically transfer your tax information online from the IRS to the FAFSA. Read [How to Complete the FAFSA](#) to learn more.
- **Complete the CSS/Financial Aid PROFILE[®], if required.** If your child needs to submit the PROFILE to a college or scholarship program, be sure to find out the priority deadline and submit it by that date. Read [How to Complete the CSS/Financial Aid PROFILE](#).
- **Encourage your child to set up college interviews.** An interview is a great way for your child to learn more about a college and for a college to learn more about your child. Get an overview of the [interview process](#).

WINTER

- **Work together to apply for financial aid.** Have your child contact the financial aid offices at the colleges in which he or she is interested to find out what forms students must submit to apply for aid. Make sure he or she applies for aid by or before any stated deadlines. Funds are limited, so the earlier you apply, the better.
- **Learn about college loan options together.** Borrowing money for college can be a smart choice — especially if your high school student gets a low-interest federal loan. Learn more about the [parent's role in borrowing money](#).
- **Encourage your senior to take SAT Subject Tests[™].** These tests can showcase your child's interests and achievements — and many colleges require or recommend that applicants take one or more Subject Tests. Read more about [SAT Subject Tests](#).
- **Encourage your child to take AP[®] Exams.** If your 12th-grader takes AP or other advanced classes, have him or her talk with teachers now about taking these tests in May. Read more about the [AP Program](#).

SPRING

- **Help your child process college responses.** Once your child starts hearing back from colleges about admission and financial aid, he or she will need your support to decide what to do. Read about [how to choose a college](#).
- **Review financial aid offers together.** Your 12th-grader will need your help to read through financial aid award letters and figure out which package works best. Be sure your child pays attention to and meets any deadlines for acceptance. Get more information on [financial aid awards](#).
- **Help your child complete the paperwork to accept a college's offer of admittance.** Once your child has decided which college to attend, he or she will need to review the offer, accept that college's offer, mail a tuition deposit, and submit other required paperwork. Learn more about your high school senior's [next steps](#).

Visit bigfuture.collegeboard.org for more information and to access these resources.

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Senior Year Calendar for Students Applying for Financial Aid

SUMMER BEFORE SENIOR YEAR

- Research scholarship opportunities for which you might be eligible.** An early start will give you time to meet deadlines and to prepare a competitive application.
- Create the FSA ID and password for yourself and at least one parent at studentaid.gov/fsaid.

SEPTEMBER

- Ask your school counselor about local scholarships** offered by community groups, civic associations, and businesses in your area.
- Start gathering what you need to complete the FAFSA. Visit FAFSA online at fafsa.gov for a list of required documents.
- If you're going to apply **Early Decision** to a college, and financial aid is an important part of your decision to attend, review application deadlines and requirements carefully.
- Use the online **financial aid calculator** on collegeboard.org to estimate your family's expected family contribution (EFC).
- Complete the Net Price Calculator on the college website. The Net Price Calculator is a tool that students can use to get an early indication of how much and what types of financial aid they might receive.

OCTOBER

- Find out if there's a **family financial aid night** at your high school or in your area.
- If you need to fill out the **CSS /Financial Aid PROFILE**, you can register on student.collegeboard.org/profile starting Oct. 1.
- If any **scholarship applications need recommendations**, request them now, or at least four weeks before the deadline.
- If a college you're applying to has an early **financial aid priority date**, submit your FAFSA as soon as you can. Be sure you have completed any supplemental applications required by the college.
- File the FAFSA and other aid forms now.** Remember: Some funds may be awarded on a first-come, first-served basis. Apply early to ensure you meet deadlines and maximize your aid award.

NOVEMBER

- Check each college's financial aid section of their website** for deadlines and the required forms.

DECEMBER

- Check the status of your admission and financial aid applications. If any outstanding items are required by your college, ensure you respond by required deadlines. Many colleges provide online resources where you may check the status of your application.

JANUARY

- If needed, correct or update your **Student Aid Report (SAR)** that follows the FAFSA. Contact the college financial aid office for additional guidance.
- If you submitted the **CSS/Financial Aid PROFILE**, check **your acknowledgment** and send any corrections, if necessary, directly to the colleges that require it.

MARCH

- Submit any final, outstanding information or documentation that may be required to process your aid award.

APRIL

- Most admission decisions and financial aid award letters arrive this month. **Carefully compare financial aid award letters** from the colleges that accept you.
- Contact the colleges if you have any **questions about the financial aid packages** they've offered you. Make sure you understand all terms and conditions.
- If you didn't get enough aid to be able to attend a particular college, explore other alternatives to cover the cost. Additional options, might include federal loans, such as the Parent Loan to Undergraduate Students (PLUS), which may not have been included in your initial award. If your family's financial circumstances have changed or you have special circumstances that may impact your eligibility, contact your financial aid office to discuss your options.
- Make a final decision, **accept the aid package, and mail a deposit check** to the college you select before May 1 (the acceptance deadline for most schools).
- On the **waiting list** at your first-choice college? Don't let being wait-listed jeopardize your aid at another college that has accepted you. Accept that award in case you don't make it off the waiting list.

MAY

- Thank everyone** who wrote you recommendations or otherwise helped with your scholarship applications.

JUNE

- Think about your summer job options. The more money you make, the easier it will be to finance college — and have some fun during the school year.

College Resources for Students and Families

GENERAL WEBSITES

- **Campus Tours: Virtual College Tours.** Virtual tours with still pictures and descriptions, webcams, campus maps, and videos of hundreds of colleges throughout the United States. Provides a first look at colleges. www.campustours.com
- **The College Board.** A complete site, with college and scholarship searches, information about the SAT® and SAT Subject Tests™, and other material pertaining to the college search and application process. Easy-to-use college search feature. www.collegeboard.org
- **eCampusTours.com.** Virtual tours of colleges. Useful for its 360-degree views of dorm rooms and other buildings. www.ecampustours.com
- **NCAA Eligibility Center.** Official NCAA website that gives details of student-eligibility requirements to play NCAA sports. Watch this site for changes in eligibility; students can print the *Guide for the College-Bound Student-Athlete*. <https://www.ncaapublications.com>
- **Peterson's Education Portal.** An all-purpose site including a college search, as well as information about summer programs, summer camps, and jobs. The site asks you to register before using some of the search engines and other resources, but there is no registration fee. There is a charge for some of the services provided. www.petersons.com
- **U.S. Department of Education.** The federal government's website is easy to use and an excellent source of information on financial aid, much of it in Spanish as well as English. www.ed.gov

FINANCIAL AID WEBSITES

- **The College Board.** A website that includes a scholarship search, a loan calculator, and an online application form for the CSS/Financial Aid PROFILE®, which is required by some colleges. www.collegeboard.org
- **FAFSA on the Web.** The website for the Free Application for Federal Student Aid. This form must be submitted in the senior year for families applying for need-based aid. Students may complete it electronically at this site. www.fafsa.ed.gov
- **Fastweb.** Extensive information on merit- and need-based scholarships and aid. www.fastweb.com
- **FinAid!** Good site for information about types of financial aid and applying for financial aid. www.finaid.org

Financial Aid 101

What is financial aid? Financial aid is money that can help you pay for college. Some aid needs to be paid back or earned, and some aid is a gift. This money is available to all kinds of people. Here are the most important things you should know about financial aid.

4 QUICK FACTS ON FINANCIAL AID

1 MORE THAN \$185 BILLION IN AID IS AVAILABLE

There are four main sources:

- Federal government (largest source)
- State governments
- Colleges and universities
- Private organizations

2 THE FAFSA IS THE PLACE TO START — AND IT'S FREE

To qualify for many types of aid, you'll need to complete the Free Application for Federal Student Aid (FAFSA). This application gives you access to these types of aid:

- Grants and scholarships: money you don't have to pay back
- Work-study jobs: paid, part-time work that's generally on campus
- Loans: money you need to pay back, usually after you graduate

3 THE FAFSA IS CONVENIENT

Complete the form online at fafsa.gov or download paper forms there. You can even import your family's tax information directly from the IRS website.

- You can begin filling out your FAFSA on Oct. 1.

4 MORE AID IS OUT THERE

Once you have completed the FAFSA, you should apply for these types of aid:

- Financial aid at the colleges to which you are applying
- Private scholarships for which you are eligible

Once you identify a college that is a good fit for you, you should investigate your financial aid options. Each college has its own financial aid policies — guidelines for deciding who qualifies for aid, what type of aid is available, and similar questions.

To be sure you understand what is available, check to see if the answers to these questions appear on the college's website or in their print materials. If not, schedule a phone meeting or an interview with a member of the financial aid staff if you're going to be visiting the college.

Questions for Financial Aid Officers:

- What's the average total cost — including tuition and fees, books and supplies, room and board, travel, and other personal expenses — for the first year?
- How much have your costs increased over the last three years?
- Does financial need have an effect on admission decisions?
- What is the priority deadline to apply for financial aid, and when am I notified about financial aid award decisions?
- How is financial aid affected if I apply under an early decision or early action program?
- Does the college offer need-based and merit-based financial aid?
- Are there scholarships available that aren't based on financial need, and do I need to complete a separate application for them?
- Does the college require me to fill out the CSS/Financial Aid PROFILE®?
- If the financial aid package the college offers isn't enough, are there any conditions under which it can be reconsidered, such as changes in my family's financial situation or my enrollment status (or that of a family member)?
- How does the aid package change from year to year?
- What are the terms of the programs included in the aid package?
- What are the academic requirements or other conditions for the renewal of financial aid, including scholarships?
- When can I expect to receive bills from the college, and is there an option to spread the yearly payment over equal monthly installments?