

ATTENTION EVERYONE!!!

SILENCE

PLEASE!



GET A JUMP START ON HIGHER EDUCATION PLANNING!

ARE YOU READY?

Learn about the steps you can take **NOW** to get a jump start on your future with higher education.

JumpStart!





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GET A JUMP START ON HIGHER EDUCATION PLANNING!

ARE YOU READY?

Learn about the steps you can take **NOW** to get a jump start on your future with higher education.

Topics:

- The Motivation
 - The Plan
 - The Tools
- The Decisions





“A goal without
a plan is
just a wish.”

~ Antoine de Saint-Exupery

The Motivation

Feel-Good Story

- ✓ *The Awareness*
- ✓ *The Cold-Call*
- ✓ *The Preps*
- ✓ *The Shadow*
- ✓ *The Results*



SENDING YOUR KID TO COLLEGE

College Tuition
4 @ \$23,712.00

= \$94,848.00

Books
4 @ \$1,300.00

= \$5,200.00

Housing
4 @ \$3,800.00

= \$15,200.00

Meals
4 @ \$8,000.00

= \$32,000.00

Transportation
4 @ \$2,400.00

= \$9,600.00

Total \$156,848.00

Cash

\$156,848.00

PAY TO THE
ORDER OF

Bay

Mark
1324
Irvi
711

FOR



Why should you think about life after high school?

- ✓ *Time goes by quickly*
- ✓ *Better prepared*
- ✓ *Organized*
- ✓ *Make informed decisions*
- ✓ *Respond, instead of React*
- ✓ *Broadening your opportunities*



Failing to Plan, is Planning to Fail

Here's why:



Tuition inflation

Tuition costs historically inflate twice as fast as the U.S. dollar. When post-graduate earnings don't follow suit, college affordability goes down.



Fewer local & state subsidies

Government spending on higher education is at a 25-year low, so colleges supplement their budgets with increased tuition.



Higher demand

Between 2000-2010, full-time college enrollment nationwide grew by 35%, meaning fewer resources for more students.

Unfinished Business

- The National Student Clearinghouse reports:
 - » Over the past 20 years, more than 31 million Americans started a postsecondary education, but did not finish.
 - » The more institutions attended and the older the student, the less chance there was of completion.
 - » More than 10 million of these completed less than one semester.

Education loans HAVE to be repaid, EVEN IF YOU DO NOT FINISH your education.

Underemployment

- These people have college degrees:
 - » More than 317,000 waiters (over 8,000 of them have doctoral or professional degrees)
 - » More than 80,000 bartenders
 - » More than 18,000 parking lot attendants

Some 17,000,000 Americans WITH college degrees are doing jobs that the Bureau of Labor Statistics says require less than the skill levels associated with a bachelor's degree.

Postsecondary Education Is Still Worth It

- **75% of today's jobs require education beyond high school**
- **According to U.S. Census Bureau data, the average college graduate from a 4-year degree program earns almost \$1,000,000 more over a lifetime than a high school graduate.**

Types of Education:

Your career choice determines the type of education required

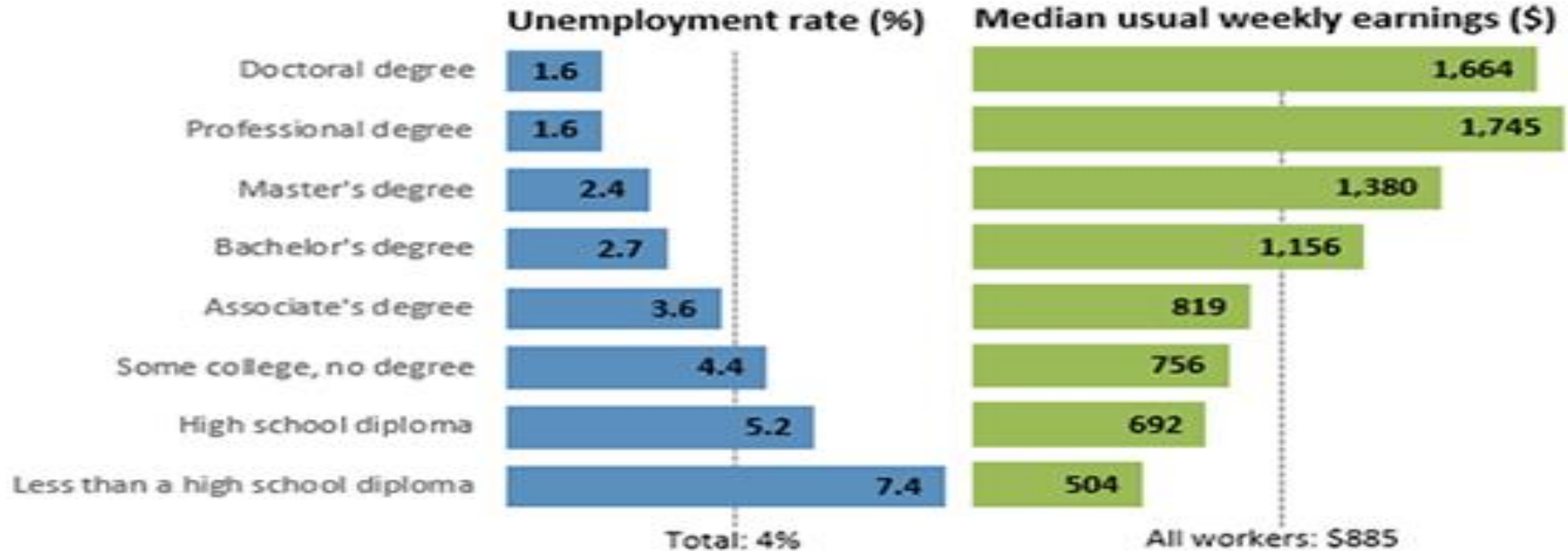
Length of Programs

- **Certificate** Months to 2 years
- **Apprenticeship** 2 to 3 years
- **Associates Degree** 2 years
- **Bachelors Degree** 4 years
- **Masters Degree** 6 years
- **Professional Degree** 7 to 9 years
- **Doctoral Degree** 8 to 10 years +

Degree programs are divided into undergraduate, graduate, and professional levels

It pays to have an education

Unemployment rates and earnings by educational attainment, 2016



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.

VIOLATE PENNSYLVANIA'S STATUTES
REGARDING ALCOHOL AND YOU MAY HEAR

**YOUR
DEGREE
DOESN'T
MATTER**



PA pennsylvania
LIQUOR CONTROL BOARD

**Don't let one mistake
ruin your career
aspirations.**

**Employers do
background checks and
credit checks.**

Pennsylvania Liquor Control Board (PLCB) brochure

PHeaa
Pennsylvania Higher Education Assistance Agency

The Plan

“Reverse-Engineer” Your Happiness!

- ✓ *What kind of lifestyle do I want?*
- ✓ *Where do I want to live?*
- ✓ *What kind of working conditions do I want?*
- ✓ *What careers will get me where I want to go?*
- ✓ *What colleges will get me into the career I want?*
- ✓ *What should I be doing right now to prepare?*



Begin with the end in mind!

Step-by-Step

- ✓ *Self-assessment*
- ✓ *Career*
- ✓ *Major*
- ✓ *College*
- ✓ *Admission apps*
- ✓ *Financial Aid apps*
- ✓ *Determine affordability*
- ✓ *Make the hard decisions now*



Make use of the available tools.

The Tools

- **EdPlanner.org**
- **MySmartBorrowing.org**
 - **Net Price Calculator**
 - **FAFSA4caster**
 - **Scholarship Search**
- **Research, Organize, Apply**

Start Thinking About Life After High School

[Explore careers that interest you.](#)[Search for your perfect school.](#)[Learn about student aid.](#)[Find grants or scholarships.](#)[Plan a campus visit.](#)

What's the Easiest Way for You to Learn New Information?

You're just a few questions away from finding out.

[START NOW ▶](#)

for **Students**



Making decisions about colleges and careers can seem overwhelming, especially when you are young. If you are feeling unprepared, know that you are not alone. We're here to help.

for **Parents**



We make it easy for you to understand college costs, the admissions process, and student aid as your child transitions from high school, to college, to the "real" world.

for **Counselors**



EducationPlanner is a great tool to get your middle school and high school students ready for life beyond high school. Encourage them to discover their interests and explore their options.

Where do I start?

**Assess your interests,
skills and ambitions**

**Understand the education
and workforce demands**

What might you earn?

**How much will you spend
on education and/or
training?**

**Determine your best
options**

**Build a plan to arrive at
your destination**

[STUDENTS](#)[PARENTS](#)[COUNSELORS](#)[Career Planning](#)[Find Careers](#)[Career Planning Checklists](#)[Find Careers](#)

- Career Clusters Activity
- Which Careers Match Your Skills?
- Career Search
- Career Videos
- Hot Jobs for the Future
- It's Not All About Money
- Schools for Your Career

[Get Experience](#)[Explore Salary and Pay](#)[Preparing for School](#)[Paying for School](#)[Self-Assessments](#)[Ask a Counselor](#)

Explore the limitless options.

Select a career that is compatible with your outlook and your vision of the future.

[Career Clusters Activity](#)

View career categories, prioritized just for you, based on your interests and abilities.

[Which Careers Match Your Skills?](#)

Think about the things you are good at doing, then find careers that match those skills.

[Career Search](#)

Look up careers that interest you and read what each one is all about.

[Career Videos](#)

Take a peek at what you may be doing when you're on the job.

[Hot Jobs for the Future](#)

Discover occupations that are likely to have more job openings in the future.

[It's Not All About Money](#)

Choose a job that you genuinely like to do.

[Schools for Your Career](#)

Find the best schools for the major or career that interests you.

Explore
what you like
to do

Research
Careers
to
understand
what it's
about

Career Planning

Career Planning Checklists

Find Careers

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- **Which Careers Match Your Skills?**
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Get Experience

Explore Salary and Pay

Preparing for School

Paying for School

Self-Assessments

Ask a Counselor

Which Careers Match Your Skills?

[Download Worksheet \(PDF\)](#)

One way to begin your search for a career is to think about the things you are good at doing and then find careers that match your skills.

In the list below, select all of the things you are good at and enjoy doing. Then click the "Show Me the Results" button to see some careers that may interest you.

I am good at:

[Start Over](#)

- | | |
|---|--|
| <input type="checkbox"/> Working with my hands | <input type="checkbox"/> Working with machines and tools |
| <input type="checkbox"/> Building and fixing things | <input type="checkbox"/> Studying math or science |
| <input type="checkbox"/> Solving problems and puzzles | <input type="checkbox"/> Working with computers |
| <input type="checkbox"/> Singing, acting, dancing, or playing music | <input type="checkbox"/> Being creative |
| <input type="checkbox"/> Speaking or performing in front of others | <input checked="" type="checkbox"/> Helping people |
| <input type="checkbox"/> Helping people feel better | <input type="checkbox"/> Teaching |
| <input type="checkbox"/> Leading projects and people | <input type="checkbox"/> Selling things |
| <input type="checkbox"/> Being in charge of people | <input checked="" type="checkbox"/> Working with numbers |
| <input type="checkbox"/> Being organized | <input type="checkbox"/> Following directions |
| <input type="checkbox"/> Learning about history and geography | <input type="checkbox"/> Caring for others |
| <input type="checkbox"/> Taking industrial technology classes | |

Career Planning

Career Planning Checklists

Find Careers

- Career Clusters Activity
- **Which Careers Match Your Skills?**
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Explore Salary and Pay

Preparing for School

Paying for School

Self-Assessments

Ask a Counselor

Which Careers Match Your Skills? The Results

[Start Over](#)

Because you are good at these activities:

You may enjoy these careers:

- | | |
|---|---|
| <ul style="list-style-type: none"> Working with your hands | <ul style="list-style-type: none"> Carpenter Chef Electrician Engineer Firefighter Mechanic Pilot Plumber Truck driver |
| <ul style="list-style-type: none"> Working with machines and tools <p>AND/OR</p> | |
| <ul style="list-style-type: none"> Building and fixing things | |
| <ul style="list-style-type: none"> Helping people solve problems | <ul style="list-style-type: none"> Chiropractor Coach Counselor Hygienist Librarian Nurse Nutritionist Paramedic Teacher Therapist Trainer |
| <ul style="list-style-type: none"> Helping people feel better <p>AND/OR</p> | |
| <ul style="list-style-type: none"> Teaching people how to do things | |
| <ul style="list-style-type: none"> Working with numbers | <ul style="list-style-type: none"> Administrative assistant Bank teller Bookkeeper Court reporter Data entry specialist Desk clerk File clerk Payroll clerk |
| <ul style="list-style-type: none"> Being organized <p>AND/OR</p> | |

Start Thinking About Life After High School

- Explore careers that interest you.
- Search for your perfect school.
- Learn about student aid.
- Find grants or scholarships.
- Plan a campus visit



What's the Easiest Way for You to Learn New Information?

You're just a few questions away from finding out.

“BEGIN WITH
THE END
IN MIND”

for Students



Making decisions about colleges and careers can seem overwhelming, especially when you are young. If you are feeling unprepared, know that you are not alone. We're here to help.

for Parents



We make it easy for you to understand college cost, student aid, school, to college.

Career Planning

Career Planning Checklists

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View career categories, prioritized just for you, based on your interests and skills.
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Look up careers that interest you and read what else you can find out about them.
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Take a peek at what you may be doing when you're in college.
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Choose a job that you genuinely like to do.
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Find the best schools for the major or career that interests you.

Links to My
Next Move
/ONet -
National
Database of
Careers

National Database of Careers to research average wages, education needed, demands, tasks - what it's all about




A proud partner of the  network




HOME SEARCH INDUSTRIES INTERESTS

What do you want to do for a living?




"I want to be a ..."




Search careers with key words.

Describe your dream career in a few words:

Examples: doctor, build houses


Search 


"I'll know it when I see it."




Browse careers by industry.

There are over 900 career options for you to look at. Find yours in one of these industries:

Administration & Support Services 


Browse 


"I'm not really sure."



Tell us what you like to do.

Answer questions about the type of work you might enjoy. We'll suggest careers that match your interests and training.

Start 

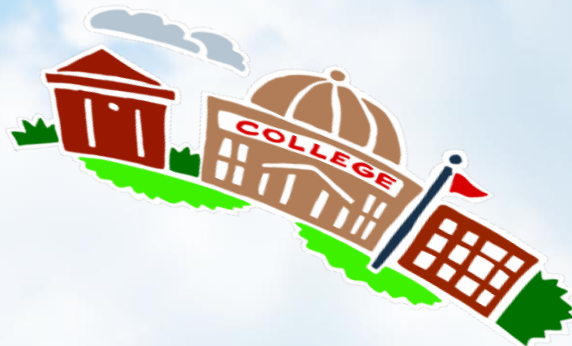




Find the Campus that Fits

Take time to Look & Visit !

- Courses and Class Size?
- Location: City, Rural, Urban?
- Faculty availability, Academic Advisors?
- Housing: Commute / Dorms
 - Mandatory onsite; cars allowed?
- Activities for students
 - Weekday, Weekend
- Co-ed? Associations?
- Food? Clubs ?
- First year counseling and Tutoring?
- Career Services for graduates?



EducationPlanner.org
“Search for Your
Perfect School”

MySmartBorrowing.org

Become a smart borrower so you are
PREPARED for the future.

GET STARTED >



What state would you like to work in?
Pennsylvania, Philadelphia Region

What career are you interested in?
Start typing career to view suggestions

Not Sure?

Let us help you find your career.
Choose your CATEGORY of interest

CATEGORY
Farming, Fishing, and Forestry
Food Preparation and Serving Related
Healthcare Practitioners and Technical
Healthcare Support
Installation, Maintenance, and Repair
Legal
Life, Physical, and Social Science
Management
Office and Administrative Support
Personal Care and Service

*View your potential salary based
on your career choice!*



*How much schools might
actually cost!*

	\$	771.00
	\$	<input type="text" value="121.00"/>
	\$	<input type="text" value="0"/>
payment is about 10.23% of your expenses.)	\$	<input type="text" value="303.00"/>
		\$2,961.00
		\$122.00
CONGRATULATIONS! YOU ARE UNDER BUDGET!		

*Calculate your possible
future budget!*

This interactive tool gives you information you can use to make smart decisions about career choices and **PAYING** for college.

MySmartBorrowing.org

Career Planning

Preparing for School

Paying for School

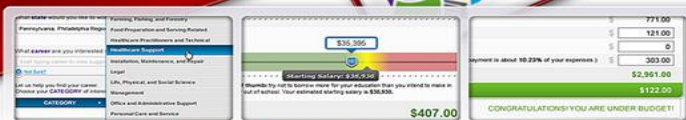
Self-Assessments

Ask a Counselor

My Smart Borrowing

Become a smart borrower so you are
PREPARED for the future.

GET STARTED



View your potential salary based
on your career choice!

How much schools might
actually cost!

Calculate your possible
future budget!

Education can be expensive! While you can't control or predict how much college will cost, you CAN control how you are. That is why you should follow the five tips below to make sure you are making smart decisions.

The 5 Tips for Smart Borrowing

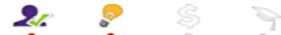
- 1 Research your expected salary in your future career, find an affordable school, and borrow realistically.
- 2 Research job availability in your chosen field, before selecting your major.
- 3 Consider all types of financial aid carefully.
- 4 Educate yourself on the many loan options available before borrowing.
- 5 Inconsistent or untimely loan repayment could affect your future.

Local i

Compare costs vs career outcome MySmartBorrowing.com



Back to EDUCATIONPLANNER™



Crunching the Numbers

Crunching the Numbers

APPROXIMATE SALARY RESULTS

Secondary School Teachers, Except Special and Career/Technical Education in Pennsylvania

You thought you would make:

Your Guess

\$80,000

The approximate amount you could make is:

Starting Salary*

\$47,130

*Starting salary is typically used as a baseline for how much a student should borrow.

APPROXIMATE NET COLLEGE COST

4 Years at East Stroudsburg University of Pennsylvania

You thought college would cost:

Your Guess

\$80,000

The approximate net college cost is:

Net Cost**

\$50,865

**The approximate net cost is generated by subtracting the average amount of federal, state/local government, or institutional grant or scholarship aid from the total cost of attendance.

To view the approximate net cost of the school you selected, visit their website and use their College Cost Calculator.

CONTINUE

Local intra

What can I afford
to borrow?

Net Price Calculators



The Higher Education and Opportunity Act (HEOA) of October 2011 requires schools to offer a Net Price Calculator on their websites

- Enables current and prospective students, families and consumers to determine an estimate of an individual net price at a particular institution.
- **ESTIMATED** data must be provided by each institution:
 - » Total price of attendance
 - » Tuition, Fees, Room and Board
 - » Expenses (i.e., personal, transportation)
 - » Estimated total merit and need-based grant aid
 - » Estimated net price (attendance minus grant aid)
- **Does not include scholarships**

How did we calculate your net price? Your net price is the cost of attendance (estimated below) minus grants and scholarships (money you do not have to pay back) that you may receive.

Estimated Cost of Attendance ?

Tuition & Fees ?	\$	49,536
Room & Board ?	\$	13,990
Books & Supplies ?	\$	1,250
Transportation ?	\$	0
Personal Expenses ?	\$	2,024
Estimated Total Cost of Attendance	\$	66,800

Estimated Grant/Gift Aid ?

Estimated Federal Pell Grant	\$	1,870
Penn Scholarship	\$	56,800
Estimated Total Grant/Gift Aid	\$	58,670

ESTIMATED NET PRICE ?	\$	8,130
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Estimated Self Help ?

Student Work	\$	2,700
Estimated Total Self Help	\$	2,700

ESTIMATED REMAINING COST ?	\$	5,430
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UPenn

- Parents married
- Age of older parent = 50
- \$60,000 AGI
- Home equity \$40,000
- No significant add'l assets
- No significant medical expenses
- 4 in the household
- 1 in college

Estimated Cost of Attendance ?

Tuition & Fees ?	\$	54,580
Room & Board ?	\$	13,580
Books & Supplies ?	\$	1,200
Transportation ?	\$	100
Personal Expenses ?	\$	1,270
Estimated Total Cost of Attendance	\$	70,730

Estimated Grant/Gift Aid ?

Estimated Federal Pell Grant	\$	1,970
F&M, State, and/or Federal Grants	\$	58,236
Estimated Total Grant/Gift Aid	\$	60,206

ESTIMATED NET PRICE ?	\$	10,524
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Estimated Self Help ?

Student Loan	\$	4,500
Student Work	\$	1,900
Estimated Total Self Help	\$	6,400

ESTIMATED REMAINING COST ?	\$	4,124
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F&M (10/16/17)

- Parents married
- Age of older parent = 50
- \$60,000 AGI
- Home equity \$40,000
- No significant add'l assets
- No significant medical expenses
- 4 in the household
- 1 in college

Estimated Cost of Attendance ?

Tuition & Fees ?	\$	52,930
Room & Board ?	\$	13,236
Books & Supplies ?	\$	1,210
Transportation ?	\$	400
Personal Expenses ?	\$	1,370
Estimated Total Cost of Attendance	\$	69,146

Estimated Grant/Gift Aid ?

Estimated Federal Pell Grant	\$	1,970
State Grant	\$	3,700
Dickinson Grant	\$	51,581
Estimated Total Grant/Gift Aid	\$	57,251
ESTIMATED NET PRICE ?	\$	11,895

Estimated Self Help ?

Student Loan	\$	5,454
Student Work	\$	2,500
Estimated Total Self Help	\$	7,954
ESTIMATED REMAINING COST ?	\$	3,941

Dickinson (10/16/17)

- Parents married
- Age of older parent = 50
- \$60,000 AGI
- Home equity \$40,000
- No significant add'l assets
- No significant medical expenses
- 4 in the household
- 1 in college

Estimated Cost of Attendance ?

Tuition & Fees ?	\$	55,875
Room & Board ?	\$	13,610
Books & Supplies ?	\$	1,000
Transportation ?	\$	0
Personal Expenses ?	\$	2,000
Estimated Total Cost of Attendance	\$	72,485

Estimated Grant/Gift Aid ?

Estimated Federal Pell Grant	\$	2,970
Bucknell Need-Based Grant	\$	41,300
Estimated Total Grant/Gift Aid	\$	44,270

ESTIMATED NET PRICE ?	\$	28,215
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Estimated Self Help ?

Student Loan	\$	5,500
Student Work	\$	1,800
Estimated Total Self Help	\$	7,300

ESTIMATED REMAINING COST ?	\$	20,915
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Bucknell (10/16/17)

- Parents married
- Age of older parent = 50
- \$60,000 AGI
- Home equity \$40,000
- No significant add'l assets
- No significant medical expenses
- 4 in the household
- 1 in college

Estimated Cost of Attendance for 2015/2016		
Tuition and Fees		\$17,514
Room and Meals		\$10,926
Books and Supplies		\$1,840
Transportation		\$1,566
Miscellaneous		\$3,222
Total Cost		\$35,068

Need calculation for 2015/2016		
Cost of Attendance		\$35,068
Expected Family Contribution (EFC)	-	\$3,900
Total Need		\$31,168

Net Cost Summary for 2015/2016		
Cost of Attendance		\$35,068
Total Estimated Scholarship and Grant Aid	-	\$7,095
Estimated Net Cost		\$27,973

Other Potential Types of Aid:		
Total Estimated Student Loan		\$5,500
*Potential Parent PLUS Loan		\$22,473
Total Potential Other Types of Aid		\$27,973

PSU (10/16/17)

- Dependent student
- EFC = 3900
- University Park
- On campus housing



Academic Year: 2015-16

Estimated tuition and fees	\$10,052
+ Estimated room and board charges (Includes rooming accommodations and meals)	\$10,994
+ Estimated cost of books and supplies	\$1,200
+ Estimated other expenses (Personal expenses, transportation, etc.)	\$3,258

Estimated total cost of attendance:	\$25,504
- Estimated total grant aid: (Includes both merit and need based grant and scholarship aid from Federal, State, or Local Governments, or the Institution)	\$2,492

Estimated Net Price After Grants and Scholarships: \$23,012

Grants and scholarships do not have to be repaid. Some students also qualify for student loans to assist in paying this net price; however, student loans do have to be repaid.

Shipp (10/16/17)

- Dependent student
- Parent income \$60k-\$70k
- On campus housing
- In-state, but not in-district



Academic Year: 2015-16

Estimated tuition and fees	\$7,404
+ Estimated room and board charges (Includes rooming accommodations and meals)	\$6,300
+ Estimated cost of books and supplies	\$1,200
+ Estimated other expenses (Personal expenses, transportation, etc.)	\$5,360

Estimated total cost of attendance:	\$20,264
- Estimated total grant aid: (Includes both merit and need based grant and scholarship aid from Federal, State, or Local Governments, or the Institution)	\$125

Estimated Net Price After Grants and Scholarships: \$20,139

Grants and scholarships do not have to be repaid. Some students also qualify for student loans to assist in paying this net price; however, student loans do have to be repaid.

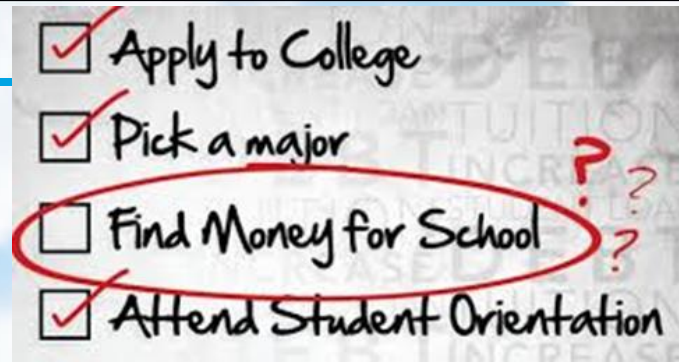
CCAC (10/16/17)

- Income \$60k-\$70k
- 4 in the household
- 1 in college
- In-state, but not in-district

Financial Aid and Affordability

Review the Financial Aid webpage

- Costs to attend - Tuition, Room, Board
- Internal Scholarships Available
 - » Applications or School Awarded
- Use the NET PRICE CALCULATOR to estimate costs
 - » Tool provided on the Financial Aid webpage
- School Participation in Financial Aid programs
 - » What Forms are required and DEADLINES
- Tuition Payment Plan- offered for small balances
- What can you and your family afford to contribute
- Does the cost match your potential salary
 - » www.MySmartBorrowing.org



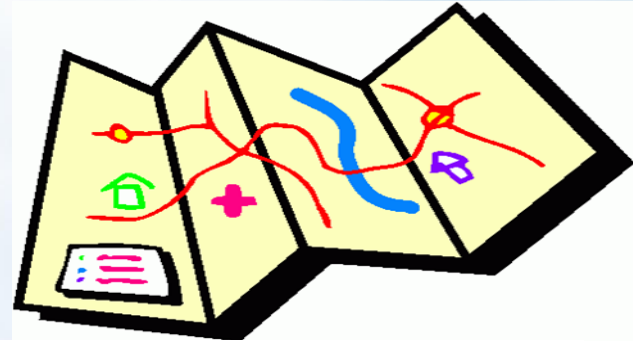
Don't forget the INDIRECT COSTS

..the extras..

Dorm accessories, personal expenses...



Don't forget travel..



Sleep



Eat



Wash



Study



Organize



Relax



Collegiate
Stuff

Ways to Reduce the Need for Financial Aid

- Graduate on Time
 - » 4 year for bachelor's degree / 2 year for associate's degree
- Research and find the right school and major
 - » Minimize transfer and change of major
- Earn college credits while in high school through AP courses, vo-tech and dual enrollment
- Consider options for cutting costs (commute, take summer classes, buy used books, make smart meal plan choices)
- 2 + 2 Strategy (2 years at a community college then transfer credits to a 4-year school)
- 3 + 2 (master's degree)

GET ORGANIZED

- A Calendar - www.timeanddate.com
 - » Don't miss deadlines
- Create a College File
 - » Box, file cabinet, somewhere
- Research & Visit Colleges
 - » Narrow your choices
- Retake any Standardized tests
 - » If needed to apply
- Continue with Grades - and other Activities
 - » Well rounded student
- Plan time to review





Know Your Deadlines!!

If you miss the deadline, you miss the money or opportunity

Get a calendar!

- ❖ **FAFSA Federal Deadlines** - Apply anytime after October 1st in your Sr year of HS for the upcoming Academic Year of post secondary education
- ❖ **PA State Grant deadlines for FAFSA** : May 1st (earliest)
- ❖ **SCHOOL DEADLINES** – some **WILL** be early
- ❖ **SCHOLARSHIP DEADLINES**
- ❖ **ADMISSION DEADLINES**
- ❖ **HOUSING DEADLINES**



Types of Financial Aid

There is help to pay for education

Funds provided to help families pay for Postsecondary educational expenses include:

GIFT AID:

Grants - Free Money based on Need and Merit

Scholarships - Free Money based on matching the criteria or qualifications

SELF HELP AID:

Federal Student Loans - borrowed money for every student

Federal Parent Loans - Parent(s) apply to borrow funds

Work Study - earned money during the school term

Private Education Loans - borrowed money w/cosigner



Tuition Reimbursement: Employers and Military

Other Federal & State Grants

Based on specific situations and criteria

Federal (ref: StudentAid.gov)

Teach Grant - up to \$4000

Iraq & Afghanistan Service Grant

Dependents Education Assistance (DEA) Grant - Veteran Affairs

Vocational Rehabilitation Program (students with disabilities)

Americorps - www.americorps.gov

State (ref: PHEAA.org)

Post Secondary Education Gratuuity Program (PEGP)

Partnerships for Access to Higher Education Program (PATH)

Pennsylvania Chafee Education and Training Grant (Foster students)

Blind or Deaf Beneficiary Grant Program

Pennsylvania Targeted Industry Program (PA-TIP)

Pennsylvania State Work Study Program (SWSP)

PA National Guard Education Assistance Program (EAP)



Eligibility and Amounts of Aid

Dependent on School Cost and FAFSA

CURRENT Federal Programs, based on NEED: (AY 15/16)

Pell Grant ----- up to **\$5920**.

FSEOG Grant ----- up to **\$4000**.

PA State Grants - up to **\$4,340** In State

up to \$557 -MA, OH, RI, VT, WV, and DC **Others: \$0**

CURRENT Federal Programs NOT based on Need:

Work Study - work a job on campus (can be up to **\$2,000**)

Federal Direct Student Loans - **\$5,500** 1st year, increases as student progresses

Independent students: **\$9,500**. 1st year

PLUS Loans - Parent Loans **up to the Cost of Attendance**

If denied: student receives additional \$4000 loan



Starting the Financial Aid Process

Know what financial aid forms each school requires:

ALL SCHOOLS REQUIRE

- **FAFSA** (Free Application for Financial Aid) after Oct 1 in Sr. Year
 - Required by all schools, PHEAA, and some scholarship organizations
- **STATE GRANT Form** (SGF) through PHEAA earliest deadline- May1
 - Required for first year students (and may be requested for subsequent years) = after FAFSA is completed

SOME SCHOOLS REQUIRE

- **CSS Profile** required by some postsecondary schools and scholarship organizations
- **Institutional Financial Aid Forms**



FAFSA: Free Application for Federal Student Aid

www.FAFSA.GOV

FAFSA is the **primary FEDERAL FORM** for financial assistance to attend post -secondary school.

It determines:

EXPECTED FAMILY CONTRIBUTION, NEED
and ELIGIBILITY for most Aid programs

Must file a FAFSA to be eligible for these programs each year a student attends school

File ON-LINE - Fast, Secure, **SKIP LOGIC** and Built in Edits

Want practice? - FAFSA4CASTER

The screenshot shows the FAFSA website homepage. A red circle highlights the "Federal Student Aid" logo at the top left. A red arrow points from the "www.FAFSA.GOV" text to the "Start A New FAFSA" button, which is also circled in red. Another red arrow points from the "FAFSA4CASTER" text to a small image of a person using a laptop in the "Thinking About College?" section.

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

PROUD SPONSOR of the AMERICAN MIND®

FAFSA
Free Application for Federal Student Aid

Home About Us FSA ID StudentAid.gov Help

English Español

Get help paying for college
Submit a Free Application for Federal Student Aid (FAFSA)

New to the FAFSA?

- Start A New FAFSA

Returning User?

- Make a correction
- Add a school
- View your Student Aid Report (SAR), and more...

Login

Deadlines
Information about your deadlines.

School Code Search
Find your college's school code. Also find detailed information about your college.

FAFSA Filing Options
Learn about the other options for filing your FAFSA.

Announcements

- We are currently experiencing high wait times for calls and chats at 1-800- 4FED-AID. If you need to speak with a customer service representative, you may wish to contact us between the hours of 4 and 7 p.m. ET when call and chat volumes are typically lower. If you have questions about the FSA ID, you can find the answers to frequently

Thinking About College?

Use FAFSA4caster to see how federal student aid can help you pay for college!

Check out how Federal Student Aid can put you on a path to success.

Electronic Signature:

Create a User ID and Password

NEW - Replaced the "PIN" as of May 2015

Student and One Parent will sign the FAFSA electronically - each needs a **SEPARATE** email address and ID/Password

GET YOUR ID/PASSWORD EARLY

A FAFSA IS NOT COMPLETE UNTIL SIGNED!

You'll use it again for:

- Renewal FAFSA
- FAFSA status and corrections
- Signing a Direct Loan Master Promissory Note (MPN)
- Complete required Entrance and Exit Loan Counseling
- Review Loan History at NSLDS.ed.Gov

The screenshot shows the Federal Student Aid website interface. At the top, there's a navigation bar with links like Home, About Us, FSA ID, StudentAid.gov, and Help. A red circle highlights the 'About Us' link. Below the navigation bar is a blue banner that says 'Get help paying for college'. Underneath this is the 'Federal Student Aid' logo and the text 'PROUD SPONSOR of the AMERICAN MIND®'. A red arrow points from the 'About Us' link to the 'Get help paying for college' banner. Below the banner is a section titled 'The FSA ID is your electronic passport to federal student aid online. If you're ready, you can create an FSA ID now.' A red circle highlights this text, and a red arrow points from it to the 'Create a New FSA ID' button. Below the button is a section titled 'Create a New FSA ID' with a red circle around it. This section contains a paragraph explaining the FSA ID and a form with fields for Email, Confirm Email, Username, Password, and Confirm Password. A red arrow points from the 'Create a New FSA ID' button to the form fields.

Online State Grant Application

Link off the FAFSA Application
CONFIRMATION Page or at
PHEAA.org

Additional questions needed to
determine PA State Grant eligibility

Based on FAFSA and Cost of
School

PA Aid for attending most out of
state schools is -0- Compare costs
when enrolling out of State

- **Help screens are available
for all questions**

The screenshot shows the PHEAA website for the Pennsylvania State Grant Program. The PHEAA logo is at the top left. Navigation tabs include Home, College Planning, Funding Opportunities (selected), Partner Access, and Tools & Resources. A search bar is at the top right. The main content area is titled 'Pennsylvania State Grant Program'. On the left is a sidebar menu with links: Prepare, Apply/Renew, After You Apply/Renew, Summer State Grant, State Grant FAQ, Documents & Forms, Other Educational Aid (circled in red), Work-Study Employment, PA-TIP, Aid for Military & PA National Guard, and Loan Forgiveness. The main content features a large green graphic with a white dollar sign and the text 'A grant is a type of financial aid award that you don't need to repay, as long as you meet all of the eligibility requirements.' Below this is a blue button labeled 'Apply/Renew Now' (circled in red). To the right of the button is a box with 'OR' and arrows pointing to a 'Sign In' button (circled in red) and a 'Create Account' link. Further right is a 'Sign In/Create Account to:' section with links: Apply for a State Grant, View State Grant status, and Update address or school info. Below that is a 'Contact Us' section with the phone number 1-800-692-7392. At the bottom right is a 'State Grant FAQ' section with links: How do you determine my State Grant award?, How do I make corrections on my State Grant Form?, and How will I receive my State Grant funds?. The footer includes a 'Local Intranet' link.

Scholarship search:

Don't miss out on FREE Money

WE'RE
GIVING
AWAY **FREE
MONEY**

- Start early – and KEEP LOOKING
- Note requirements and Deadlines
 - Only provide what is asked for
 - Recycle Essays - but answer the questions
- Outside scholarships - look everywhere
 - Google Interests, products, companies
- Don't PAY for information
 - If you're asked to pay, it's not free money - (scam..)
- School Scholarships
 - Check Fin Aid and Admission websites
- Community Scholarships
 - Check at HS Guidance office - there's many!
- Create a profile for more matching opportunities
 - What's not on the HS transcript
- Small Scholarships ADD UP
- Don't disqualify yourself until IT disqualified YOU
- Don't forget to continue studies!

www.fastweb.com
www.educationplanner.org
www.fastaid.com
www.finaid.org
www.scholarshipexperts.com
www.scholarships.com
www.scholarship-page.com
www.zinch.com
www.dosomething.org
www.collegeproowler.com
www.studentscholarships.org
www.collegeboard.com
www.collegeanswer.com
www.collegenet.com
MORE....

Scholarships are NOT based just on GPA

Scholarships come in all shapes and sizes and can be based on:

Merit

Characteristics

Field of Study

Community Service

Interests

First in family

Employment

Memberships

Activities

Athletics

Talents

Hobbies

Religion

Creativity

Military

Legacies

Heritage

Civic Orgs.

Products

Clubs

Music

Food



AND MUCH MORE..... JUST ABOUT ANYTHING !!

What is the PA 529 College Savings Program?



- PA 529 College Savings Program
 - » PA 529 Guaranteed Savings Plan (GSP)
 - » PA 529 Investment Plan (IP)
- Offered by the Commonwealth of PA
- Administered by the PA Treasury

It's Never Too Late!

- Families can open and use for current college expenses.
 - » Potential to effectively reduce qualified expenses by 3.07% (PA's current income tax).
 - » No minimum investment period, but may limit growth opportunities.
 - » PA 529 GSP requires contributions to meet a "maturity" period to be used with growth.

PA529.com – Additional Benefits

- Is not counted on PA financial aid application (PHEAA).
 - » Out of state 529 plans are counted
- Free reward programs allow for accelerated earnings and tuition discounts.
 - » SAGE Scholars Tuition Rewards
 - » Upromise



SAGE Scholars
tuitionrewards®

PHEAA
Education Assistance Agency

The Decisions



MAKE A LIST



You're buying an Education, Not a School

Career Interests

What I'm interested in.

What fits my abilities.

What kind of training is required?

How long will it take?

What are the employment opportunities?

Available Scholarships?

Schools Offering My Career

✓ Wish List School

✓ School You Want

✓ Safety Net School

Career Services Dept?

What are the **DEADLINES**
& Requirements

What is the **PRICE**

Does it meet my **NEEDS**

LOOK AT SEVERAL!

Common Myths



- Senior year grades don't count
- Once I'm accepted to College I can stop studying
- I must declare a major
- I should know what I want to do for the rest of my life
- "C" students don't go to 4 year colleges
- A school's cost equals their value in education
- State Universities are not good schools
- Community School is only for students who didn't do well in High School

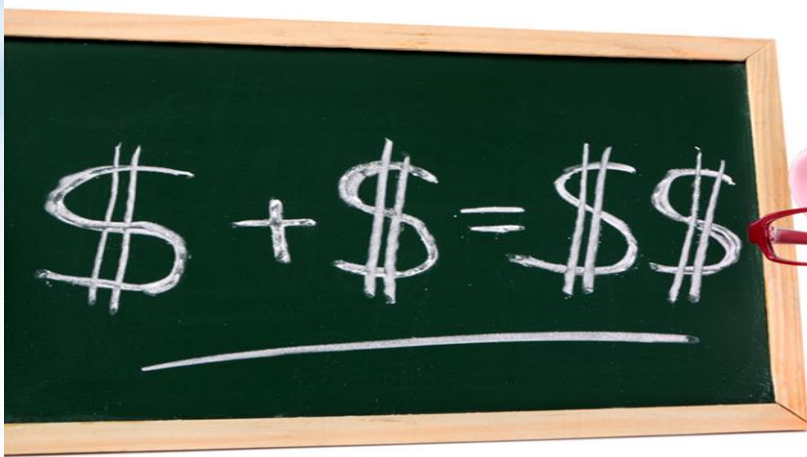
Summary of the process ...

- **Reverse-Engineer your happiness**
- **EdPlanner.org**
 - **Self-Assessment**
 - **Career Search**
 - **Scholarship Search**
 - **School Search**
- **MySmartBorrowing.org and Net Price Calculators**
 - **Preliminary affordability research**
- **Visit colleges**
- **Job Shadow**
- **Determine Admission and Financial Aid Deadlines**
- **Apply for Admission - check criteria: transcripts, essays, other forms**
- **Apply for Financial Aid: Complete FAFSA, PA Grant Form, other Financial Aid forms**
 - **List multiple schools, even if you haven't received an acceptance letter yet**
- **Receive your app results**
- **Once Accepted - Schools produce Award Letters**
- **Compare Award Letters**
- **Pick a school that is affordable and meets your needs**



Thanks and Best Wishes

Questions?





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