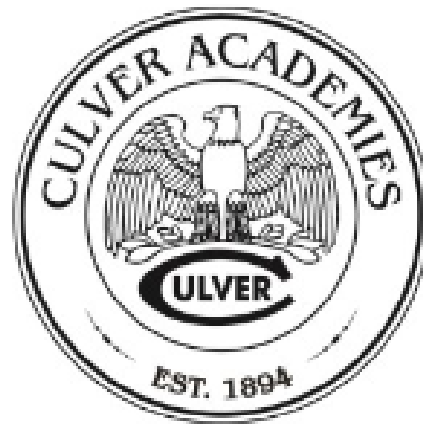# Culver Distance Camp

Financial Aid While Preparing For College

June 10-13, 2018

This presentation along with a page of key links will be posted on the Culver Distance Camp pages.

Culver Academies College Advising pages are actively curated and publically available.

CollegeBoard | **Access**

College Planning: 12th Grade

Want to know if you're on track in the college application process?
This checklist shows you what you should be doing, and when.

FALL

- [ ] **Narrow your list of colleges to between five and 10.** Meet with a counselor about your college choices and, if you've not yet done so, download college applications and financial aid forms. Plan to visit as many of these colleges as possible.

- [ ] **Create a master list or calendar that includes:**
    - Tests you'll take and their fees, dates, and registration deadlines
    - College application due dates
    - Required financial aid application forms and their deadlines (aid applications may be due before college applications)
    - Other materials you'll need (recommendations, transcripts, etc.)
    - Your high school's application processing deadlines

- [ ] **Ask a counselor** to help you request a fee waiver if you can't afford application or test fees.

- [ ] **Take the SAT® one more time:** Many seniors retake the SAT in the fall. Additional course work since your last test could help you boost your performance. Plus you already know what to expect on test day.

- [ ] **Be sure** to have your SAT scores sent to the colleges to which you are applying.

- [ ] **Complete the Free Application for Federal Student Aid (FAFSA):** To apply for most financial aid, you'll need to complete the FAFSA. Oct. 1 is the first day you can file the FAFSA.

- [ ] **Complete the CSS/Financial Aid PROFILE®:** PROFILE is an online application used by certain colleges and scholarship programs to determine eligibility for their aid dollars.

- [ ] **Prepare** early decision/early action or rolling admission applications as soon as possible. Nov. 1–15: Colleges may require test scores and applications between these dates for early decision admission.

- [ ] **Ask a counselor or teacher** for recommendations if you need them. Give each teacher or counselor an outline of your academic record and your extracurricular activities. For each recommendation, provide a stamped, addressed envelope and any college forms required.

- [ ] **Write first drafts** and ask teachers and others to read them if you're submitting essays. If you're applying for early decision, finish the essays for that application now.

- [ ] **Complete** at least one college application by Thanksgiving.

- [ ] **Ask counselors** to send your transcripts to colleges. Give counselors the proper forms at least two weeks before the colleges require them.

WINTER

- [ ] **Keep photocopies** as you finish and send your applications and essays.

- [ ] **Give the correct form** to your counselor if the college wants to see second-semester grades.

- [ ] **Have your high school send a transcript**—it is sent separately by mail to colleges if you apply online to colleges.

SPRING

- [ ] **Keep active in school.** If you are waitlisted, the college will want to know what you have accomplished between the time you applied and the time you learned of its decision.

- [ ] **Visit your final college before accepting.** You should receive acceptance letters and financial aid offers by mid-April. Notify your counselor of your choice. If you have questions about housing offers, talk to your counselor or call the college.

- [ ] **Inform every college** of your acceptance or rejection of the offer of admission and/or financial aid by May 1. Colleges cannot require your deposit or your commitment to attend before May 1. Talk to your counselor or adviser if you have questions.

- [ ] **Send your deposit** to one college only.

- [ ] **Take any AP® Exams.** Show what you've learned in your AP classes. A successful score could even earn you credit, advanced placement, or both in college.

- [ ] **Waitlisted by a college?** If you intend to enroll if you are accepted, tell the admission director your intent and ask how to strengthen your application. Need financial aid? Ask whether funds will be available if you're accepted.

- [ ] **Work with a counselor** to resolve any admission or financial aid problems.

- [ ] **Ask your high school** to send a final transcript to your college.

- [ ] **Review your financial aid awards:** Not all financial aid awards are the same, so it's important to choose the aid package that's best for you and your family. Be sure to note what you have to do to continue receiving financial aid from year to year, and how your aid might change in future years.

Eligibility

OUR THREE DIVISIONS

DIVISION I

Division I schools generally have more students, larger athletics budgets and more athletics department support than schools in Division II or III.

DIVISION II

Schools in Division II emphasize a life balance in which academically and athletically gifted students can compete at a high level, while maintaining a traditional collegiate experience.
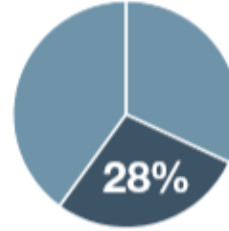
DIVISION III

Academics are the primary focus for Division III student-athletes who experience shorter sports seasons, reducing their time away from academic studies and other campus activities.
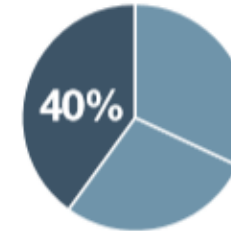
NUMBER OF SCHOOLS

347

32%

309

28%

442

40%
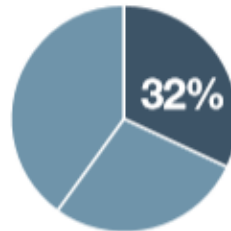
ATHLETICS SCHOLARSHIPS

Multiyear, cost-of-attendance athletics scholarships available

53 percent of athletes receive athletics aid

Partial athletics scholarships model
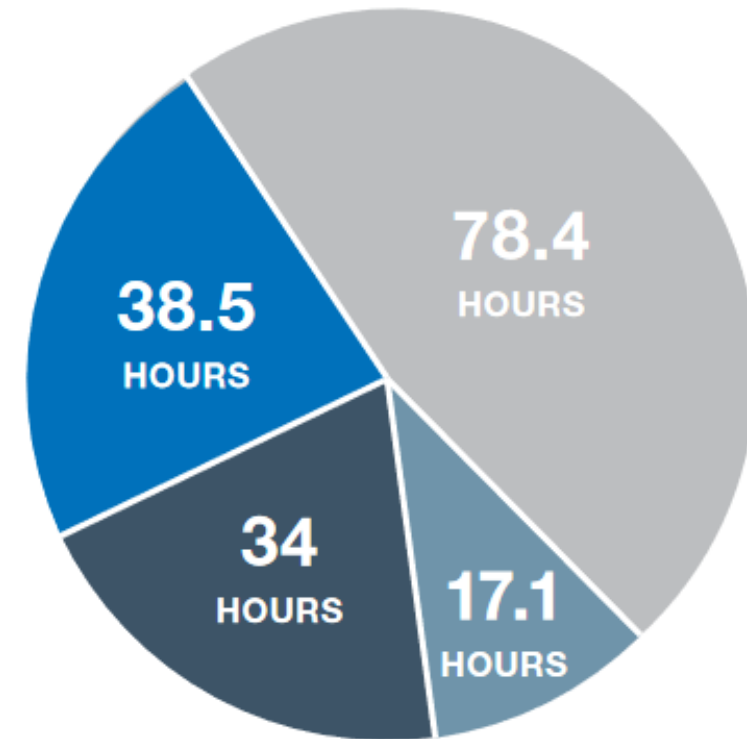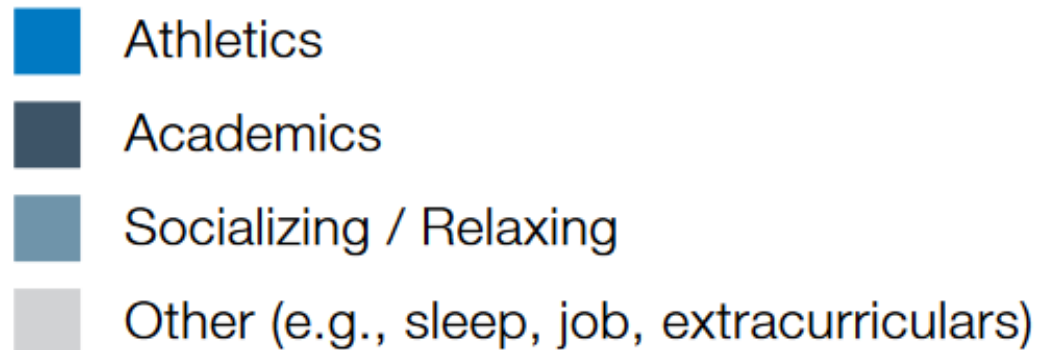
56 percent of athletes receive athletics aid

No athletics scholarships

75 percent of athletes receive non-athletics aid

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CULVER
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ACADEMIC REQUIREMENTS

To play sports at a Division I or II school, you must graduate from high school, complete 16 NCAA-approved core courses, earn a minimum GPA, and earn an ACT or SAT score that matches your core-course GPA.

CORE COURSES

Visit **eligibilitycenter.org/courselist** for a full list of your high school's approved core courses.
Complete 16 core courses in the following areas:

DIVISION I

Complete 10 NCAA core courses, including seven in English, math or natural/physical science, before your seventh semester.

ENGLISH	NATURAL/ PHYSICAL SCIENCE (including one year of lab science, if offered)	MATH (Algebra I or higher)	SOCIAL SCIENCE	ADDITIONAL (English, math or natural/physical science)	ADDITIONAL (English, math, natural/physical science, social science, foreign language, comparative religion or philosophy)
4 years	2 years	3 years	2 years	1 year	4 years

DIVISION II

ENGLISH	NATURAL/ PHYSICAL SCIENCE (including one year of lab science, if offered)	MATH (Algebra I or higher)	SOCIAL SCIENCE	ADDITIONAL (English, math or natural/physical science)	ADDITIONAL (English, math, natural/physical science, social science, foreign language, comparative religion or philosophy)
3 years	2 years	2 years	2 years	3 years	4 years

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Division I & II

How to plan your high school courses to meet the 16 core-course requirement:

4 X 4 = 16

4 English courses (one per year)
+ 4 math courses (one per year)
+ 4 science courses (one per year)
+ 4 social science (and/or additional) courses (one per year)

....

16 NCAA core courses

GPA Sliding Scale
(D1 < 2.3; 900 - take a knee [academic red shirt]))

SAT Suite of Assessments

SAT ∨   PSAT/NMSQT and PSAT 10 ∨   PSAT 8/9 ∨   About ∨   For Educators ∨   📅 Important Dates   More ∨

Order PSAT-Related Assessments

Schools and districts order all PSAT-related assessments on our ordering website.

Order Tests Now

👥 **Parents: Sign Up for Notifications**

🔍 **Students: View Your Scores**

🌐 **Create Your Own Career Roadmap**

No Account? Create One!!!

Taken the PSAT or SAT?

Link them to Khan Academy for Test Prep and Personalized Test Prep Plan

No Khan Academy Account – Create One!

BigFuture™

Get Started ▾ **Find Colleges** ▾ **Explore Careers** ▾ **Pay for College** ▾ **Get In** ▾ **Make a Plan** ▾

● ● ●

It's okay to change your plans even if it means changing your major.

Monica realized the major she started college with wasn't right for her. By staying flexible, she opened the door to new opportunities.

Watch ▶

Meet Monica ▸

Not sure where to start?
Go ▸

Explore college majors.

find colleges

Look up a college by name   **Go**

— OR —

Search by location, major —
any way you'd like.   **Search**

pay for college

How much federal financial aid is out there to help students pay for college? Take a guess.

$1 billion

Get the Facts

make a plan

Get a free step-by-step college plan. Just answer a few simple questions.

What grade are you in?

▸ 8th or lower   ▸ 9th   ▸ 10th
▸ 11th   ▸ 12th   ▸ H.S. grad

SAT

SAT Subject Tests

PSAT/NMSQT

PSAT 10

PSAT 8/9

SpringBoard

AP

AP Students

AP Central

Pre-AP

Access

College Planning

College Search

ACCUPLACER

CLEP

CSS Profile

Search

PowerFAIDS

Profes

Help

More

f

SAT Suite of
Assessments

Search

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◉ 11th   ◉ 12th   ◉ H.S. grad

BigFuture™

Get Started ▾ Find Colleges ▾ Explore Careers ▾ **Pay for College** ▾ Get In ▾ Make a Plan ▾

Tools & Calculators

Scholarship Search

Use this tool to find scholarships, other financial aid and internships from more than 2,200 programs, totaling nearly $6 billion.

Go

The College Board's Net Price Calculator

Almost all colleges offer a net price calculator on their website. You can also use the College Board's Net Price Calculator to estimate your net price at hundreds of colleges.

Go

EFC Calculator

This tool calculates your EFC, a measure of your family's financial strength. Colleges and states use this

College Savings Calculator

Learn how much money you'll need to save for college and whether you're on track to meet that goal.

Go

CSS/Financial Aid PROFILE®

Apply for nonfederal financial aid from nearly 400 participating colleges and scholarship programs.

Go

Student Loan Calculator

Student loans are a useful way to help pay for college. But how much will your payments be after graduation?

FOCUS ON NET PRICE, NOT STICKER PRICE

Did you know that students usually pay less than a college's published price? Find out why.

Read article

HOW TO GET THE BEST ESTIMATE OF YOUR COLLEGE COSTS

Find out how to get an estimate of what a particular college will really cost you. Learn about net price and other important figures.
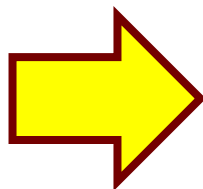
Read article

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Net Price

Net Price is the amount that a student pays to attend an institution in a single academic year AFTER subtracting scholarships and grants the student receives. Scholarships and grants are forms of financial aid that a student does not have to pay back.

✗ Estimate your financial aid need. Financial aid can help you afford college. Use the College Board's *Getting Financial Aid* and the financial aid calculator at **bigfuture.org** to estimate how much aid you might receive.

October 1, 2018

Applying for financial aid

- Two major aid applications

  - FAFSA (**F**ree **A**pplication for **F**ederal **S**tudent **A**id)

  - CSS Profile

What is the FAFSA?

- FAFSA is the only federal student aid application

- Overseen by the U.S. Congress

- Developed by the U.S. Department of Education

- All students should complete this form

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This is your work ... simple

- You are applying for Financial Aid

- This is your account

- Use an email you will keep (and continue to use)
  - You have to apply every year.

- Parents have the information (most of the time)
  - You need to work with them.
  - You both sign (Using FSAID)

Don't be late ...

FAFSA® Topics (https://studentaid.ed.gov)

- [Creating an FSA ID](#)

- [Gathering the Documents Needed to Apply](#)

- [Getting Help](#)

- [Starting Your FAFSA® Form and Providing Your Basic Personal Information](#)

- [Listing Colleges and/or Career Schools](#)

- [Determining Your Dependency Status](#)

- [Reporting Parents' Information](#)

- [Providing Financial Information](#)
  - [Automatically Transferring Your Tax Information Using the Internal Revenue Service Data Retrieval Tool (IRS DRT)](#)

- [Signing and Submitting the FAFSA® Form](#)

- [Taking the Next Steps](#)

Federal Student Aid

- Calculates "Estimated Financial Contribution" (EFC)

- Used by most public institutions

- Based upon "Prior, Prior, Year" tax returns,
  - 2019 – 2 = 2017

- Federal Aid

- Some colleges and universities will have their own forms, most will also request the CSS Profile (more detailed asset analysis).

What is the CSS Profile?

- Aid application used by many schools to award **institutional financial aid**

- Used by approximately 400 colleges and scholarship programs

- Overseen by practicing financial aid officers

- Developed by the College Board

- Requires a fee to submit
  - $25 for application and first school report
  - $16 for each subsequent school reports

CSS Profile

⚠ **Please note**   ✕

Due to scheduled maintenance, CSS Profile will be unavailable from **Friday, June 8, 8:00 p.m. to Monday, June 11 around 6:00 a.m. Eastern Time**. We apologize for any inconvenience.

CSS Profile

🏠 Home

Apply for Financial Aid with CSS Profile

Nearly 400 colleges, professional schools, and scholarship programs use CSS Profile to award non federal aid.

Before You Apply   How to Apply   Fee Waivers   International Applicants   Info for Divorced Parents

Before You Apply

Why should you complete the CSS Profile? Each year CSS Profile unlocks access to grant aid in excess of $9 billion for thousands of students.

This is also simple ...
and also your responsibility

May require you to upload copies of W-2; Tax returns, or other documents.

CSS Profile

Most recently completed tax returns.

W-2 forms and other records of current year income.

Records of untaxed income and benefits for the current and previous tax years.

Current bank statements.

Records of savings, stocks, bonds, trusts etc.

Topics We Will Discuss

- What is financial aid

- Cost of attendance (COA)

- Expected Family Contribution (EFC)

- What is financial need

- Categories, types, and sources of financial aid

- Free Application for Federal Student Aid (FAFSA)

- Special circumstances

What is Financial Aid?

Financial aid consists of funds provided to students and families to help pay for postsecondary educational expenses

What is Cost of Attendance (COA)

- Direct costs

- Indirect costs

- Direct and indirect costs combined into cost of attendance

- Varies widely from college to college

What is the Expected Family Contribution (EFC)

- Amount family can reasonably be expected to contribute

- Stays the same regardless of college

- Two components
  - Parent contribution
  - Student contribution

- Calculated using data from a federal application form and a federal formula

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What is Financial Need

Cost of Attendance

– Expected Family Contribution
_____

= Financial Need

Categories of Financial Aid

- Need-based

- Non-need-based

Types of Financial Aid

- Scholarships

- Grants

Gift Aid

- Loans

- Employment

Self-Help Options
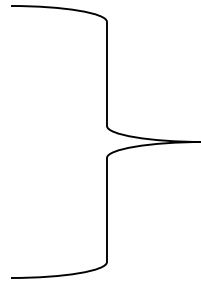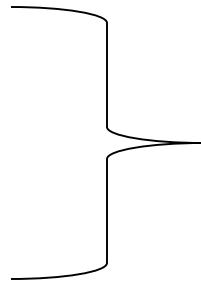
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Gift Aid: Scholarships

- Money that does not have to be paid back

- Awarded on the basis of merit, skill, or unique characteristic

Gift Aid: Grants

- Money that does not have to be paid back

- Usually awarded on the basis of financial need

Self-Help Option: Loans

- Money students and parents borrow to help pay college expenses
- Repayment usually begins after education is finished
- Only borrow what is really needed
- Look at loans as an investment in the future

Self-Help Option: Employment

Allows student to earn money to help pay educational costs

- A paycheck; or

- Non-monetary compensation, such as room and board

Sources of Financial Aid

- Federal government

- States

- Private sources

- Civic organizations and churches

- Employers

Federal Government

- Largest source of financial aid

- Aid awarded primarily on the basis of financial need

- Must apply each year using the Free Application for Federal Student Aid (FAFSA)

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Common Federal Aid Programs

- Federal Pell Grant

- Teacher Education Assistance for College and Higher Education Grant

- Federal Supplemental Educational Opportunity Grant

- Federal Perkins Loan

- Federal Work-Study

- Subsidized and Unsubsidized Loans

- PLUS Loans

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States

- Residency requirements

- Award aid on the basis of both merit and need

- Use information from the FAFSA

- Deadlines vary by state-

Private Sources

- Foundations, businesses, charitable organizations

- Deadlines and application procedures vary widely

- Begin researching private aid sources early

Civic Organizations and Churches

- Research what is available in community

- To what organizations and churches do student and family belong?

- Application process usually spring of senior year

- Small scholarships add up!

Employers

- Companies may have scholarships available to the children of employees

- Companies may have educational benefits for their employees

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Free Application for Federal Student Aid (FAFSA)

- A standard form that collects demographic and financial information about the student and family

- Must be filed electronically

- Available in English and Spanish

FAFSA

- Information used to calculate the Expected Family Contribution or EFC
  - The amount of money a student and his or her family may reasonably be expected to contribute towards the cost of the student's education for an academic year

- Colleges use EFC to award financial aid

FAFSA

- May be filed at any time during an academic year, but no earlier than the October1st prior to the academic year for which the student requests aid

- For the 2018-19 academic year, the FAFSA may be filed beginning October 1, 2018

- Colleges may set FAFSA filing deadlines

FAFSA

- Website: www.fafsa.gov
- 2018-19 FAFSA available on October 1, 2018

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Federal Student Aid Personal Identification Username and Password (FSA ID)

- Website: www.fsaid.ed.g

- Sign FAFSA electronically

- Student and parent are bo required to have separate ID's.

- Use separate personal ema to create

Create a New FSA ID

An FSA ID gives you access to Federal Student Aid's online systems and can serve as your legal signature.

Only create an FSA ID using your own personal information and for your own exclusive use. You are not authorized to create an FSA ID on behalf of someone else, including a family member. Misrepresentation of your identity to the federal government could result in criminal or civil penalties.

To create your own personal FSA ID, enter answers for the questions below and select CONTINUE.

Important: When you are done click the CANCEL button to clear your data, even if you did not finish creating your FSA ID. Just closing your browser window or going to another website may not be enough to prevent other people using this computer from seeing your information until the session expires.

* Required

| Create An FSA ID | Edit My FSA ID |

- Edit My FSA ID
- Frequently Asked Questions

E-mail

Confirm E-mail

Username *

Password *

✓ Numbers ✓ Uppercase Letters ✓ Lowercase Letters ✓ Special Characters ✓ 8-30 Characters ☐ Show Text

Confirm Password *

Are you 13 years of age or older? *
○ I am 13 years of age or older.
○ I am 12 years of age or younger.

CONTINUE ›

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General Student Information

- Social Security Number

- Citizenship status

- Selective Service registration

- High School Completion

Student Dependency Status

FAFSA asks questions to determine status:

- If all "No" responses, student is dependent

- If "Yes" to any question, student is independent

Information About the Parents of Dependent Students

- Tax, income, and other financial information

- Dislocated worker status

- Assets

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Information About the Student (and Spouse)

- Tax, income, and other financial information

- Dislocated worker status

- Assets

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Additional Information

- College and housing information

Signatures

- Required
  - Student
  - One parent (dependent students)
- Format
  - Electronic using FSA ID

Frequent FAFSA Errors

- Social Security Numbers
- Divorced/remarried parental information
- Income earned by parents/stepparents
- Untaxed income
- U.S. income taxes paid
- Household size
- Number of household members in college
- Real estate and investment net worth

FAFSA Processing Results

- CPS notifies student of FAFSA processing results by:

  - E-mail

  - Review data for accuracy

  - Student with FSA ID may view SAR on-line at www.fafsa.gov

Making Corrections

If necessary, corrections to FAFSA data may be made by:

- Accessing FAFSA at www.fafsa.gov

- Submitting documentation to college's   financial aid office

Special Circumstances

- Cannot report on FAFSA

- Send written explanation to financial aid office at each college

Special Circumstances

- Change in employment status

- Medical/Dental expenses not covered by insurance

- Change in parent marital status

- Unusual dependent care expenses

CSS Profile

Why CSS Profile?

- Collects a more complete picture of the family's financial aid status

- Helps the financial aid officer determine who needs institutional aid and how much

- Allows families to give the aid officer important information about any special circumstances

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FAFSA or CSS Profile?

- Think of FAFSA as a MUST
- Think of CSS Profile as a PLUS

FAFSA

PROFILE

Do I have to file the CSS Profile?

- Check your college's website!
  - Your best resource for important information
  - Details for being a successful aid applicant

- Check the "Participating Institutions List" on CSS Profile home page

- Don't forget BigFuture
  - Excellent resource
    - Application information
    - Deadline dates

CollegeBoard

CSS Profile tutorial: https://cb.collegeboard.org/css-profile/tutorial/index.html

Scholarships Beyond College & Athletics

Scholarship Search; Start Locally; Go Nationally

Scholarships <u>Beyond</u> Colleges & Athletics

- Under $65,000.00 a year -> Questbridge

- Public Universities – Department or major based opportunities

- Merit Based Scholarships
  - Wells Scholars (school based)
  -

- Local Scholarships
  - Kiwanis; Rotary; VFW …
  - Lilly Scholars (by county check their web site)

- Outside College/Universities
  - Jack Kent Cook Foundation; Ron Brown Scholars; ROTC

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● ● ●

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make a plan

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What grade are you in?

● 8th or lower ● 9th   ● 10th

DID YOU KNOW?

37%

Postsecondary students received a total of $123.8 billion in scholarships and grants in 2014-15. About 37% of this free money comes from the federal government and, to qualify, you need to fill out the FAFSA. Here's a breakdown of where grant money comes from:

- 37% Federal
- 41% College
- 14% Private
- 8% State

Read The Basics on Grants and Scholarships

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Grants & Scholarships

The Basics on Grants and Scholarships

You may be able to use a grant or scholarship to help pay for college. Get information about these financial aid options and find out how to apply.

Read article

Scholarship Search

Use this tool to find scholarships, other financial aid and internships from more than 2,200 programs, totaling nearly $6 billion.

Go

Money is out there to help you — just look

Jonard, college junior

What Is a Pell Grant?

The federal government offers Pell Grants to help students pay for college. Find out if you qualify.

Read article

Scholarships Start Here

Scholarships provide money for college that you don't

How Outside Scholarships Affect Your Financial Aid Package

FINA
YOU

Many
cover
finan
from

Read

DID

3

Post
recei

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Home / Pay for College / Grants & Scholarships / Scholarship Finder

Scholarship Search

Welcome
Personal Information
Academic Information
Type Of Award
Affiliation Information
Search Results

Welcome to the College Board's Scholarship Search!

Find scholarships, other financial aid and internships from more than 2,200 programs, totaling nearly **$6 billion**.

Enter as much information as possible to find the most matches.

Scholarship information is based on the College Board's Annual Survey of Financial Aid Programs.

Start

Search for scholarships:

Search by name or keyword   **Go**

Browse by sponsor name:

A   B   C   D   E   F   G   H   I
J   K   L   M   N   O   P   Q   R
S   T   U   V   W   X   Y   Z   #

FOR SCHOLARSHIP ORGANIZATIONS

All of the scholarship information is based on the College Board's Annual Survey of Financial Aid

Scholarship Search Engines

1. Scholarship search engines on the web are a useful tool in searching for scholarships, however, keep in mind the following: You should only sign up for one or two sites.

2. You should never have to pay for a scholarship search.

3. You may want to set up a secondary email address to use with these search engines because of the ads and spam you may receive.

4. Beware of Scholarship Search Engine **SCAMS!**

- Some scholarship search engines and information to consider:

- Fastweb

- College Board's scholarship search

- CollegeNet

- Scholarships.com

- CareerOneStop

- Raise.me (for micro-scholarships)

- Peterson's Scholarship Search Engine

This presentation along with a page of key links will be posted on the Culver Distance Camp pages.
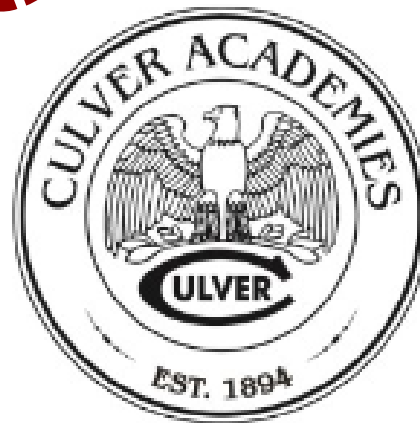
Culver Academies College Advising pages are actively curated and publically available.

Culver Distance Camp

Financial Aid While Preparing For College

QUESTIONS?

June 10-13, 2018