



College Smarts Planning Seminar

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ACADEMIC PLANNING

Why is Academic Planning Important:

- Top 10 Percent Rule for Admissions

Students who are in the top 10 percent of their graduating class are eligible for automatic admission to any public university in Texas. (Exception is the University of Texas at Austin – Top 6% for entry in 2019)

- The Best High School Curriculum For Selective College Admission: 4 years of Math, 4 years of Science, 4 years of English, 4 years of Social Science, 3+ years of Foreign Language
- A strong curriculum not only follows the courses we have listed – it includes Honors, Pre-AP, and Advanced Placement level courses.
- Engage in career focused clubs, activities, and enrichment.
- Do independent research on career and subject interest – this will show passion.

Career Planning

- **Things To Look For In a Potential Career:**
- **Job Descriptions and Responsibilities** – What workers do on the job?
- **Working Conditions** – Typical hours worked and workplace environment.
- **Employment Opportunities** – Key industries employing workers in this career.
- **Education and Training** – The minimum educational and training requirements.
- **Advancement Opportunities** – How do workers advance to the top of this career?
- **Job Outlook** – Number of job openings an occupation provides, degree of competition for jobs, and the susceptibility to layoffs, high turnover, and downsizing.
- **Earnings** – Typical earnings of workers in the occupation and types of benefits received - whether workers are compensated by salary, commission, tips, or bonuses.
- **Experience and Qualifications** – Whether occupation require additional experience, licensing, certification, or other credentials.
- **Related Occupations** – Occupations involving similar aptitudes, interests, education, and/or training in case you change your mind.

Career Planning

Specific Areas of Interest:

Agriculture– Three years of lab sciences (Biology, Chemistry, Physics), work and activity experience in agriculture and natural resources.

Architecture – Five years of math (Algebra I and II, Geometry, Pre-Calculus, and Calculus). Courses in basic design and drawing, art, art history, visual arts, graphics, and photography. Computer-aided design (CAD).

Business Administration – In some cases, math through Calculus is recommended. Economics, computer

Communication & Journalism – Emphasis on English Composition, Literature, Speech, and Computer Application. Experience on school or local paper, yearbook, or writing for publication; radio and/or TV work (expect to double your major for diversity)

Computer Science – Advanced math, including Calculus, and Computer Programming/Language classes. Economics and web design.

Education – Advanced math, including Calculus, and Computer Programming/Language classes. Economics and web design.

Engineering – Emphasis on writing and speaking skills, strong math skills. Experience as a teacher's assistant, tutoring, leadership in organizations, courses in intended teaching areas.

Career Planning Cont.

Specific Areas of Interest:

Fine & Applied Arts– Emphasis on portfolio preparation, computer art/computer graphics. Courses in area of interest and experience in musicals, orchestra, band, plays, choral groups, dance, bands, etc.

Foreign Languages – Additional years of chosen language(s). Intercultural experience through reading, visits, and student exchange programs.

Health Science – Strong advanced math and lab sciences. Computer experience and foreign language. Gain experience in fields of interest through volunteering, interning, etc.

Humanities – Additional courses in English Composition, Literature, and Speech. Intercultural experiences and advanced social studies.

Law – Advanced social studies, advanced English, Foreign Language, and Philosophy.

Mathematics – Advanced math including Calculus, advanced science, computer experience.

Physical Sciences – Advanced social studies, advanced science including Biology, Chemistry and Physics, Foreign Language, and computer studies. Advanced mathematics including Calculus.

Social Studies – English (particularly reading and writing skills, computer literacy, foreign language, and advanced social studies).

Knowing the Cost of Living

What will it cost for you to support yourself after college?

INCOME TAXES	\$937
RENT (APARTMENT)	\$900 – 1,000 (outside of Houston – \$1,250 in SBISD)
UTILITIES	\$160
HOME/CELL PHONE	\$100
STUDENT LOANS	\$150
CAR LOAN	\$300
CAR INSURANCE	\$150
GASOLINE	\$80
CAR MAINTENANCE	\$70
HEALTH INSURANCE	\$150
FOOD/GROCERY	\$250
CABLE/INTERNET	\$75
CREDIT CARDS	\$250
ENTERTAINMENT/VACATION	\$250
CLOTHING	\$200
SAVINGS	\$100
<u>MISC. EXPENSES (toiletries, etc.)</u>	<u>\$150</u>
TOTAL EXPENSES	\$4,272 per month



Total Annual Gross Income Needed - \$4,272 x 12 months = \$51,264

Wage Scale

Federal Minimum Wage (Current = \$7.25 - Pending \$10.10)

\$7.25	X	40 hours / week	X	52 weeks / year	=	\$15,080
\$10.00	X	40 hours / week	X	52 weeks / year	=	\$20,800
\$15.00	X	40 hours / week	X	52 weeks / year	=	\$31,200
\$20.00	X	40 hours / week	X	52 weeks / year	=	\$41,600
\$25.00	X	40 hours / week	X	52 weeks / year	=	\$52,000
\$30.00	X	40 hours / week	X	52 weeks / year	=	\$62,400
\$40.00	X	40 hours / week	X	52 weeks / year	=	\$83,200
\$50.00	X	40 hours / week	X	52 weeks / year	=	\$104,000
\$100.00	X	40 hours / week	X	52 weeks / year	=	\$208,000
\$150.00	X	40 hours / week	X	52 weeks / year	=	\$312,000

College Selection

Things to Consider When Choosing Colleges:

- **Reputation of major** – What school best fits your career goals?
- **Admissions difficulty** – Are you likely to be accepted?
- **Size** – Are you comfortable with the size of the school?
- **Faculty** – What are the reputations of the faculty members? Are faculty members accessible?
- **Special Programs** – Does the school have internships or other options to introduce you to potential careers?
- **Career Advising** – How well does the school advise students about their majors and careers? Does it track the careers of former students and make the information available? Do you help their graduates find positions?
- **Graduation Rate** - What portion of students who begin the program complete it? How long does it take most students to obtain a degree? Where do they go to graduate school?
- **Job Placement Rate** – How long does it take a student to find a job after graduation and how many find jobs? What types of companies recruit on campus?
- **Financial Aid** – What types of financial support are available?

College Selection cont.

Other Important Factors:

- Distance from home
- Social Activities
- Climate
- Campus Setting
- Location
- Town-grown relations
- Housing
- Accreditation
- Student to faculty ratio

College Selection cont.

How to Get Stated....

- Decide what qualities you are looking for in a college.
- Use various research methods to gather information about colleges.
- Contact alumni, current students, professors, administrators, and counselors to learn more about the college.
- Take a campus visit. Narrow down your list to a reasonable number, including safety, reach, and dream school. When picking a safety school, make sure that: 1) the student is pretty much guaranteed to get in, 2) you can afford it even if you receive no financial aid at all, and 3) the student is willing to attend.

College Admission

Factors That Influence Admission Decision:

- ◆ GPA / Grade Trend
- ◆ Class Rank
- ◆ Personal Essays
- ◆ Demonstrated Interest
- ◆ Alumni / Campus Interviews
- ◆ Personal Qualities
- ◆ Geographic Area
- ◆ Difficulty of Courses (Honors / AP / IB)
- ◆ SAT I, SAT II, ACT (prepare early and seek tutorials)
- ◆ Counselor / Teacher Recommendations
- ◆ Auditions / Portfolios (for visual / performing art applicants)
- ◆ High School
- ◆ Special Categories

College Admission_{cont.}

How To Get Started...

- ▶ Evaluate your academic, extracurricular and personal activities to determine what your chances are of being accepted.
- ▶ Evaluate your testing record. If you think you can improve your score, take the SAT I in the early fall.
- ▶ Make sure you have met the minimum requirement for admission and if not take the necessary action.
- ▶ If you are not applying early, work on your application so you can postmark it by the deadline, usually November 1st. Make sure the other components of your application are also in by the deadline.
- ▶ Start working on your college essays, You will probably have to write several drafts in order to produce a strong essay.
- ▶ Visit colleges you are interested in. Schedule the on-campus interview ahead of time.
- ▶ Get all of your applications done by October 1st! This will give you plenty of time to fully complete your application and apply for scholarships and financial aid

College Applications

Common Application (commonapp.org)

- Applying to out-of-state private (and a few Texas schools) and some out-of-state public colleges
- Ease of working with Naviance
- Limited to apply to 20 colleges

ApplyTexas.org

- Applying to Texas public colleges and universities
- Some of Texas private colleges and universities
- Institutional scholarship application for some state colleges and university

Coalition Application

- <http://www.coalitionforcollegeaccess.org/>
- New application created by The University of Chicago
- Coalition offers fee waiver to low-income students
- the Coalition institutions are committed to broadening access and increasing affordability of higher education for students of all backgrounds
- To offer the confidence that once admitted to any Coalition school, you can afford to attend

Merit/Need-Based Supplement Applications

QuestBridge – program that pays for college

- <https://www.questbridge.org/high-school-students/national-college-match/who-should-apply>
- Top 5-10% of your graduating class
- SAT (CR+M) scores > 1240
- ACT composite score > 28
- Recommend submitting any AP, IB, or SAT Subject Test scores
- Strong writing ability, intellectual spark, and determination through essays and teacher/counselor recommendations
- Finalists typically come from households earning less than \$65,000 annually for a family of four, and often less. This is not a strict cut-off and we encourage students who feel they have faced significant financial hardship to review these financial details carefully to see if they may qualify.
- Personal Circumstances - take the following factors into account when reviewing applications: Parents' level of education, extenuating circumstances, extracurricular achievements



Financial Aid cont.

THE TOTAL COST OF COLLEGE

TUITION

FEES

ROOM & BOARD

BOOKS & SUPPLIES

TRANSPORTATION EXPENSES

PERSONAL EXPENSES

COMPUTER EXPENSE

Financial Aid

Factors That Affect Your Financial Aid Eligibility:

- Academic Credentials
- Special Talents
- Financial Situation
- Housing Situation

How To Get Started...

- Select the colleges that will give the best aid package
- Apply for admission to the colleges that you are considering
- Complete the necessary financial aid forms before the deadlines.
- Send in any supplemental information the school requests.
- Evaluate all financial aid offers and make final decisions.

Financial Aid cont.

PUBLIC vs. PRIVATE COLLEGES

University of Texas at Austin

Total Cost \$26,900
Estimated EFC - 3,500
Financial Need \$23,400

Average need met is 80%
Amount of aid awarded \$18,720
Unmet need is \$4,680
Actual EFC is \$8,180

Stanford University

\$71,600
- 3,500*
\$68,100

Average need met is 100%
Amount of aid awarded \$68,100
Unmet need is \$0
Actual EFC is \$0*

Which is the better bargain?

Special Financial Aid Programs

- ¹EFC is defined as ones Expect Family Contribution towards college costs. Example is based on a family of 4 with an income annual of \$50,000 with no assets and one student in college.
- Stanford has a No-Loan Policy and aid is met with free money and work-study.
- Stanford has a “Zero Parent Contribution for Parents with Income Below \$65,000”

TYPES OF FINANCIAL AID

GIFT AID

Federal Programs

Pell Grant

SEOG

College-Based Programs

Scholarships

Need-Based Grants

Tuition Discounts

Endowment Aid

State Programs

Need-Based Grants

Scholarships

LOAN AID

Federal Programs

(Un)Subsidized Student Loans

Perkins Loans (pending)

PLUS Loans

College Programs

Loans

State Programs

Loans

WORK AID

Federal Programs

Federal Work-Study

College-Based Programs

College Work-Study

Financial Aid cont.

MERIT AID

The three main categories for merit-based scholarships are:

- Academic Scholarships – for students with superior academic achievement.
- Athletic Scholarships – for students with athletic talents.
- Artistic Scholarships – for fine, visual and performing art students.

There are colleges that also award scholarships to students for:

- Academic Majors
- Community Service
- Leadership
- Hobbies/Interests
- Religious Involvement
- Ethnic Background
- Children of Alumni
- Special Characteristics

Financial Aid cont.

How to Get Started...

- Find out which colleges offer merit based aid scholarship programs.
- Find out specific information on the type, number and value of scholarships.
- Request eligibility requirements and application procedures for applying for scholarships.
- Financial Aid Applications: FAFSA, CSS Profile, Institutional Forms
- **Apply early! Financial Applications open October 1st !**

TYPES OF FINANCIAL AID CONT.

CONDUCT YOUR OWN SCHOLARSHIP SEARCH

- ◆ High School Guidance Counselor's Office
- ◆ Parent / Teacher Association
- ◆ Local Corporations
- ◆ Department Stores
- ◆ Local Libraries
- ◆ Community Organizations
- ◆ Fraternal Organizations
- ◆ College Alumni Organizations
- ◆ Churches
- ◆ Chamber of Commerce
- ◆ Professional Associations
- ◆ Trade Associations
- ◆ Local Foundations
- ◆ Unions
- ◆ Clubs
- ◆ Internet

Forms

- “Early FAFSA” – The Free Application for Federal Student Aid – opens October 1st for the 2017-2018 school year: www.fafsa.ed.gov.
- CSS Profile – College Scholarship Service by College Board (required by most private schools and some public colleges. (<https://student.collegeboard.org/css-financial-aid-profile>))
- IDOC – Document upload system that CSS Profile colleges use for submission of tax documents and verification forms
- Institutional Form – Some colleges have their own financial aid form; please check each of your school’s website for requirements.
- Verification Worksheet – If you are selected for financial aid verification, this form will need to be completed.

Documents to gather for applications:

- FAFSA
 - Parent(s) and student Social Security Numbers. Be sure it is correct!
 - Student's driver's license (if any)
 - Dates of birth for student applicant and parents
 - 2016 W-2 Forms and other records of money earned for both parent(s) and student
 - Parent(s) and student (if filed) 2016 Federal Income Tax Return: IRS Tax Form 1040, 1040A, or 1040EZ
 - Untaxed income records: Child support received, Section 8 Housing supplement, SNAP/Food Stamps/TANF/SSI/WIC, Worker's Compensation income, Veteran benefits
 - Current bank statements
 - Parent(s) current business and investment mortgage information, business and farm records, stock, bond and other investment records (assess net value)
 - Your alien registration or permanent resident card (if you are not a U.S. citizen)

Documents to gather for applications:

- CSS Profile
 - All of the above
 - Current homestead mortgage balance, year home was purchased, current market value of homestead property, purchase price of home, monthly mortgage (same information is needed for investment properties)
 - Year, make, model of all vehicles in your (filing parents' names) – purchase amount, current debt, year purchased
 - All Schedule of your 1040 tax return – Schedule A, B, C, E; K-1s; 1065, 1120(S)
 - Non-Custodial Parent information (if biological parents are divorce or separated) – same as above; if accessible

Financial Aid

“Google, Bing, and Yahoo search engines can yield positive results, time and money savings. The following lists some Internet sites that provide information about financial aid and free scholarship searches:

- <http://www.ftc.gov/bcp/edu/microsites/scholarship/index.shtml> - will provide information regarding scholarship scams and how to avoid them <http://www.fastweb.com> - has a database of outside scholarships that can be searched
- <http://www.scholarships.com> – scholarship search
- <http://www.finaid.org> - has information about paying for college and guide to financial aid, and has a database of outside scholarships that can be searched <http://www.studentaid.ed.gov> - has information on financial aid <https://studentloans.gov/myDirectLoan/index.action> - federal student loan site <http://www.salliemae.com> - has information on planning and paying for college, and has interactive calculators to forecast college costs and loan payments. It has information on what to look for when choosing a lender, too
- <http://www.fafsa.ed.gov> – federal financial aid form <https://fsaid.ed.gov/npas/index.htm> - FSA ID Application <http://student.collegeboard.org/css-financial-aid-profile> - institutional financial aid form
- <http://www.collegeboard.com> – scholarship search and college resource
- <http://cms.springbranchisd.com/Default.aspx?tabid=4444> – Spring Branch ISD scholarship database (Naviance)
- <http://www.collegeforalltexas.com/> <http://www.aie.org/>
- <http://www.finaid.org/questions/noloansforlowincome.phtml> - List of colleges that do not give loans in their financial aid packages
- <http://www.collegexpress.com/lists/list/colleges-that-meet-the-financial-needs-of-students/349/> - List of full need met college
- <http://www.thecollegesolution.com/list-of-colleges-that-meet-100-of-financial-need/> - List of full need met colleges

Thank you for coming!