COLLEGE KNOWLEDGE

A COLLABORATIVE EFFORT ACROSS ORGANIZATIONS TO PROVIDE COMPREHENSIVE COLLEGE READINESS INFORMATION

DEVELOPED WITH STUDENT INPUT
COLLEGE KNOWLEDGE TIMELINE

Grade 9 – 10
1. All about high school
2. Benefits of going to college

Grade 11
1. Types of colleges
2. All about apprenticeships

Grade 12
3. All about FAFSA
4. All about WASFA
5. Parts of a college application

Grade 9 – 10
1. Types of colleges
2. All about apprenticeships

Grade 11
5. Researching colleges
4. Ways to pay for college

Grade 12
5. Parts of a college application
2. Preparing for your senior year
4. All about FAFSA
4. All about WASFA

Grade 12
6. Making your decision
6. Transitioning to college
6. What to expect your first term
6. College resources you need to use

Key
1. About college and career
2. Getting ready
3. College bound scholarship (CBS)
4. Paying for college
5. Applying for college
6. Enrolling in college

September – October

November – December

January – February

March – April – May

Key:
1. About college and career
2. Getting ready
3. College bound scholarship (CBS)
4. Paying for college
5. Applying for college
6. Enrolling in college


9TH GRADE TIMELINE

**SEPTEMBER** ALL ABOUT HIGH SCHOOL
Learn about what you need to do to graduate and how to be successful in high school.

**OCTOBER** BENEFITS OF GOING TO COLLEGE
Explore the benefits of going to college and learn how a college degree or certificate can help you get a job.

**NOVEMBER** TYPES OF COLLEGES / ALL ABOUT APPRENTICESHIPS
Discover the different types of colleges and training options there are to choose from.

**DECEMBER** BUILDING YOUR COLLEGE PROFILE
Focus on doing well in high school, staying organized and getting involved in activities.

**JANUARY** PICKING THE RIGHT HIGH SCHOOL CLASSES
Talk to your counselor, family and friends about your post-high school plans.

**FEBRUARY** ALL ABOUT COLLEGE BOUND / THE COLLEGE BOUND SCHOLARSHIP PLEDGE
If you signed up, learn about the College Bound Scholarship and the Pledge.

**MARCH** COLLEGE AND CAREER CONNECTIONS
Understand how what you study in college can get you the job of your dreams.

**APRIL** WAYS TO PAY FOR COLLEGE
Learn about different types of money that can help you pay for college.

Need help with our terms? See the glossary on our websites:
10TH GRADE TIMELINE

SEPTEMBER  ALL ABOUT HIGH SCHOOL
Learn about what you need to graduate and how to be successful in high school.

OCTOBER  BENEFITS OF GOING TO COLLEGE
Explore the benefits of going to college and learn about how a college degree or certificate can help you get a job.

NOVEMBER  TYPES OF COLLEGES / ALL ABOUT APPRENTICESHIPS
Discover the different types of colleges and training options there are to choose from.

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MARCH  COLLEGE AND CAREER CONNECTIONS
Understand how what you study in college can get you the job of your dreams.

APRIL  WAYS TO PAY FOR COLLEGE
Learn about different types of money that can help you pay for college.

Need help with our terms? See the glossary on our websites:
11TH GRADE TIMELINE

OCTOBER TYPES OF COLLEGES / ALL ABOUT APPRENTICESHIPS
Narrow down your college or training options and meet with your counselor to review your post-high school plans.

NOVEMBER RESEARCHING COLLEGES
Attend a college and career fair or schedule a college visit to learn which colleges might be a good fit.

DECEMBER WAYS TO PAY FOR COLLEGE
Understand how to pay for college using financial aid and scholarships.

JANUARY ACCESSING THE COLLEGE BOUND SCHOLARSHIP
So, you have College Bound: Make sure you complete the requirements so that you can access your scholarship.

FEBRUARY SCHOLARSHIPS
Learn about types of scholarships and how to apply for them.

MARCH PARTS OF A COLLEGE APPLICATION
All colleges and certification programs have unique application requirements. Learn about the different parts and what you need to apply.

APRIL PREPARING FOR YOUR SENIOR YEAR
Learn what you need to do to graduate high school and be college ready.

MAY ALL ABOUT FAFSA / ALL ABOUT WASFA
Learn about the FAFSA or WASFA eligibility and how to apply to help you pay for college.
SEPTEMBER ALL ABOUT FAFSA / ALL ABOUT WASFA
Prepare to apply for the FAFSA or WASFA so you are ready when the applications open on October 1.

OCTOBER PARTS OF A COLLEGE APPLICATION
Each college application will have different requirements. Figure out what you need to prepare your application.

NOVEMBER HOW TO APPLY
Determine what steps you need to complete for your college applications.

DECEMBER SCHOLARSHIPS
Research and apply for scholarships NOW.

JANUARY ACCESSING THE COLLEGE BOUND SCHOLARSHIP
So, you have College Bound: Learn how the College Bound Scholarship will help you pay for college.

FEBRUARY UNDERSTANDING FINANCIAL AID AWARD LETTERS
Understand your financial aid award letter and determine your next steps.

MARCH MAKING YOUR DECISION
Now that you’ve received your admission letters, determine which college is the best choice for YOU!

APRIL TRANSITIONING TO COLLEGE
Make sure you’ve completed everything you need to enroll in the college you’ve selected.

MAY WHAT TO EXPECT YOUR FIRST TERM / COLLEGE RESOURCES YOU NEED TO USE
College is very different from high school. Map out different college resources that will help you have a successful first year.

Need help with our terms? See the glossary on our websites:
IN THIS CHAPTER:

BENEFITS OF GOING TO COLLEGE

COLLEGE AND CAREER CONNECTION

TYPES OF COLLEGES

ALL ABOUT APPRENTICESHIPS

For more information and to view the glossary, check out our websites:
A college **degree** will help you get higher-paying jobs and get hired faster. Getting a college degree or a **certificate** may be the best thing you can do for your future.

### WHY SHOULD I GO TO COLLEGE?

Washington state has the 7th fastest growing economy in the U.S. There will be **740,000 job openings** in this state in the next 5 years (Boston Consulting Group & Washington Roundtable, 2016).

By 2020, **70% of ALL jobs** in Washington will require at least some college education (Carnevale, Smith & Strohl, 2015).

**99% of new jobs** between 2010 and 2016 went to people with more than a high school education (Carnevale, Jayasundera, & Gulish, 2016).

Young professionals with a high school diploma are **3 times more likely** to be unemployed than young professionals with a **Bachelor’s degree** (Taylor, Fry & Oates, 2014).

### GET A BETTER JOB FASTER

**Make more money**

There is a growing, **massive wage gap** between college-educated and less-educated young professionals (Taylor, Fry & Oates, 2014).

Young adults with an **associate’s degree** earn an average of **$5,000 more per year** than those with a high school diploma (Kena et al., 2016).

**91% of “career jobs”** in Washington State (jobs that require higher skills and pay $60,000 to $100,000 per year) will be filled by workers with a college degree or some college (Boston Consulting Group & Washington Roundtable, 2016).

### GOOD TO KNOW:

What you study in college matters. Some degrees are in higher demand and lead to careers with higher pay. Currently, degrees in science, technology, engineering, mathematics (STEM), health and business lead to the highest entry level pay.

### AVERAGE INCOME BY EDUCATION LEVEL

<table>
<thead>
<tr>
<th>Education Level</th>
<th>Average Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than High school</td>
<td>$26,780</td>
</tr>
<tr>
<td>High school graduate</td>
<td>$37,336</td>
</tr>
<tr>
<td>Some college or associate’s degree</td>
<td>$41,548</td>
</tr>
<tr>
<td>Bachelor’s degree</td>
<td>$61,828</td>
</tr>
<tr>
<td>Advanced degree (master’s professional and doctoral degrees)</td>
<td>$75,452</td>
</tr>
</tbody>
</table>


### OCT: GRADE 9 and 10

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WHAT EDUCATION DOES MY DREAM JOB REQUIRE?

You can choose from hundreds of majors and certificates. Typically, most fall into two categories: liberal arts or career-oriented.

LIBERAL ARTS MAJORS

include literature, philosophy, history and languages. These majors are broader and can lead to various jobs that don’t require specific or technical knowledge.

- English – editor, marketing executive, writer
- Foreign language – foreign service officer, translator, teacher
- Political science – community organizer or activist, lawyer, policy analyst
- Psychology – market researcher, social worker, mental health counselor

CAREER-ORIENTED MAJORS OR CERTIFICATES

focus on developing particular skills and knowledge for specific careers.

- Marine biology
- Culinary arts
- Paralegal studies
- Engineering
- Dental hygiene
- Cosmetology

DO RESEARCH:

Research different colleges to figure out which ones offer the certification program, major and/or degree that you need for your career. What you choose will impact how much money you earn.

DONT’ KNOW WHAT YOU WANT TO DO YET?

1. Think about your interests.
   List job ideas and interests and then research how they can connect to a job.
   Visit careerbridge.wa.gov to explore careers.

2. Determine how to qualify for different jobs.
   Learn job requirements (skills, classes, specific degrees or training, etc.)
   Talk to a career counselor, mentor or family member.

3. Get experience.
   Volunteer, get an internship or job shadow.

MAR: GRADE 9 and 10
The term college includes technical colleges, 2-year community colleges, or trade schools and 4-year colleges or universities. There is not one type of college that is perfect for everyone, so it is important to explore your options.

### WHERE SHOULD I GO FOR COLLEGE?

#### Private 2-year College/ Vocational/ Trade Schools
Private 2-year, vocational or trade schools provide education for a specific career. Students that graduate from these schools can become a chef, massage therapist, or paralegal.

#### Public and Private 4-year College/University
These schools offer bachelor’s degrees, usually completed in 4 years of full-time study. Private schools typically charge a higher tuition but can offer a significant amount of scholarships to make attendance affordable. Students that graduate from these schools can become a robotics engineer, business analyst, or nutritionist.

Make sure to review ANY school’s accreditation and job placement rates.

This chart shows common characteristics for each type of college in Washington state.

<table>
<thead>
<tr>
<th>Selectivity</th>
<th>Community and Technical Colleges</th>
<th>Public 4-year Colleges</th>
<th>Private 4-year Colleges</th>
</tr>
</thead>
<tbody>
<tr>
<td>All require an application. Moderate and highly selective colleges typically require applicants to submit essays, grades, test scores and other components.</td>
<td>Least selective</td>
<td>Moderate to highly selective</td>
<td>Moderate to highly selective</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Campus Size</th>
<th>Community and Technical Colleges</th>
<th>Public 4-year Colleges</th>
<th>Private 4-year Colleges</th>
</tr>
</thead>
<tbody>
<tr>
<td>number of undergraduate students</td>
<td>5,000-30,000</td>
<td>Over 10,000</td>
<td>Less than 5,000</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Tuition</th>
<th>Community and Technical Colleges</th>
<th>Public 4-year Colleges</th>
<th>Private 4-year Colleges</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition per year for full-time enrollment (for local residents)</td>
<td>Low (around $4,000)</td>
<td>Medium ($7,000-$11,000)</td>
<td>High (over $30,000)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Undergraduate Degrees Offered</th>
<th>Community and Technical Colleges</th>
<th>Public 4-year Colleges</th>
<th>Private 4-year Colleges</th>
</tr>
</thead>
<tbody>
<tr>
<td>Certificates and associate’s degrees (AA, AAS)</td>
<td></td>
<td>Bachelor’s degrees (BA or BS)</td>
<td>Bachelor’s degrees (BA or BS)</td>
</tr>
</tbody>
</table>

### Community and Technical Colleges (CTCs)
These schools offer associate’s degrees and certificates, including for specific trades. Washington state has 34 public CTCs. Students that graduate from CTCs can enter many careers, such as nursing, automotive repair and cybersecurity.

Learn more about the programs they offer at checkoutacollege.com

Some CTCs now offer bachelor’s degrees.

40% of 4-year graduates in Washington started at a community college.

OCT: GRADE 11

NOV: GRADE 9 and 10

*40% of 4-year graduates in Washington started at a community college.*

Make sure to review ANY school’s accreditation and job placement rates.
In an apprenticeship, you can earn money while learning through a combination of hands-on, on-the-job training (OJT) and related academic classes. Apprenticeships are competitive and rigorous, and are typically more demanding than internships.

**WHAT JOB CAN I GET AS AN APPRENTICE?**

Apprenticeships are available in a variety of industries, such as aerospace, advanced manufacturing, construction, energy and marine technology.

Examples of careers include:

- Aircraft mechanic
- Automotive mechanic
- Bricklayer
- Carpenter
- Cement mason
- Electrician
- Fire fighter
- Plumber
- Truck driver
- Welder

**HOW MUCH WOULD I GET PAID?**

Apprentices earn money while in the program; the pay increases as they progress. Upon graduation, they become “journey-level” workers.

- **Starting apprentice** – minimum $18/hr + benefits (e.g. medical, dental and vision)
  - For example, Seattle City Light apprentices earn at least $30/hr to start.

- **Journey-level worker** (apprenticeship graduate) – minimum $30/hr + benefits (e.g. medical, dental, vision and retirement)
  - For example, King County plumbers and pipe fitters earn around $77/hr while cement masons in Yakima earn $40/hr.

**HOW DO I BECOME AN APPRENTICE?**

1. Make sure you meet the requirements.
   - Generally, these include:
     - High school diploma
     - Specified abilities (may require math)
     - Valid driver’s license and reliable transportation

2. Find a program and apply.
   - Each program has unique procedures for applying.
   - To learn more about the process, talk to your high school counselor or visit apprenticeship.lni.wa.gov

GETTING READY

IN THIS CHAPTER:

ALL ABOUT HIGH SCHOOL

PICKING THE RIGHT HIGH SCHOOL CLASSES

BUILDING YOUR COLLEGE PROFILE

PREPARING FOR YOUR SENIOR YEAR

For more information and to view the glossary, check out our websites:
High school is a time to build your skills and explore your interests to prepare you for life after high school. In order to graduate there are requirements you must meet and it’s important to become familiar with them.

**WHAT DO I NEED TO DO TO GRADUATE FROM HIGH SCHOOL?**

- **Earn required credits** – Students in Washington State must complete a **minimum of 24 credits** to graduate from high school for the Class of 2019 and beyond. However, your high school may have slightly different credit requirements. You must take a certain amount of credits in specific subjects, such as four credits of English.

- **Meet standard on state assessments** – You must take and pass state assessments in English language arts, math and science or take and meet standard on a variety of state-approved alternatives.

- **Complete your High School and Beyond Plan** – Starting in 7th or 8th grade you will create a plan to help you think about your future and choose classes that prepare you for your goals after high school.

**TIPS:**

- What you do in high school can influence your future
- Pay attention in class and keep track of your grades
- Use a planner to stay organized and write down assignments, due dates and other responsibilities
- Don’t be afraid to ask for help. Be an advocate for yourself and ask for support from your counselors, teachers, family members and mentors.

**SOME SCHOOLS HAVE ADDITIONAL GRADUATION REQUIREMENTS**

Check with your school counselor to see if you have any other requirements to earn your diploma.

**Cumulative Grade Point Average (GPA)** – The College Bound Scholarship and many school districts require at least a 2.0 GPA to graduate. The higher your GPA, the more college and scholarship options you will have available.

**Service learning** – You may need to complete service learning hours, where you give back to the community and reflect on your experience.

**SEPT: GRADE 9 and 10**

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Get ready for all about high school with the help of these tips and resources.
WHAT CLASSES SHOULD I TAKE?

The classes you take in high school prepare you for your post high school plans. Whether you choose to pursue an apprenticeship or a technical, 2-year, or 4-year college, you will want to learn their admission requirements.

MATH IS IMPORTANT:

- Most college programs require you to take some math. Taking more math in high school may mean taking less math in college.
- Over 50% of high school graduates are not ready for college-level classes.
- Taking four years of high school math will help you get ready for college and can help you save on tuition costs!

THINGS TO KNOW:

- Your high school graduation requirements may not be the same as college admission requirements.
- 4-year colleges have the most selective requirements.
- Technical and 2-year colleges have less selective requirements.

WHAT ARE COLLEGES LOOKING FOR?

- A challenging class schedule – take Honors, Advanced Placement (AP) and/or International Baccalaureate (IB) classes if they’re available at your high school or learn about additional dual credit options such as Running Start or Tech Prep.
- Electives that match your career and college interests. Examples might include a career and technical education program of study that leads to a career credential or certificate.
- Some colleges may have additional requirements such as taking the SAT or ACT.
- Consider taking academic classes for your elective requirements such as foreign language and/or multiple lab sciences.

REMINDER:

To receive the College Bound Scholarship you must meet the pledge requirements.

JAN: GRADE 9 and 10
Colleges don’t only consider your grades. They want applicants who contribute to the campus community. Specific activities can make you a more competitive applicant and help you build your work resume. They can also be used in your high school and beyond plan that is required for high school graduation.

WHAT KIND OF ACTIVITIES SHOULD I PURSUE?

- Athletics
- College access programs
- Community service
- Faith-based/religious programs
- Family responsibilities
- Jobs or internships
- Music, drama and arts
- Summer programs
- School clubs
- Student government

WHAT IS AN ACTIVITIES LOG/RESUME

Some applications require an activities log/resume. This list of your extracurricular activities provides a sense of your involvement outside of school. You should also include a short description of your involvement for each activity.

start to keep track...

- Robotics club
  - president
- Mechanic internship
- From Jan to March ’17
- Wood club leader

Keep in mind:
Your activities log/resume can also be useful when you apply for scholarships and jobs.

GOOD TO KNOW:

The level of commitment and leadership in your activities matter more in the admission review process than the number of activities.

NO TIME?

Colleges understand that many students have work, family and other responsibilities. Many applications include a section where you can write about yourself or your circumstances. For example, many students need to work multiple jobs to support their family. This is considered leadership. Share your experience!
Congratulations! You’ve almost made it to your last year of high school. Now is not the time to get senioritis. You still need to do a number of things to graduate from high school and prepare for college.

WHAT SHOULD I DO THIS SUMMER?

- Register for SAT or ACT tests. Check with your counselor to see if the SAT is offered at your school.
- Visit colleges or attend college fairs and talk to admissions counselors.
- Make a calendar for important dates and deadlines.
- Develop a list of several college choices (technical, 2-year, 4-year, apprenticeships).
  - Identify your top college choices and request information.
- Search for and apply to scholarships.
- Save money for college expenses.

WHAT SHOULD I DO MY SENIOR YEAR?

To Do:

- Schedule an advising appointment with your counselor or college-access mentor.
- If you are enrolled in dual credit courses, talk to your teacher and counselor about taking, AP, IB, or Cambridge exams to earn college credit.
- Take the SAT or ACT.
- Complete the FAFSA or WASFA starting on October 1st of your senior year.
- Discuss a college budget with your family.
- Work to maintain or increase your GPA with senior year grades. Colleges and scholarships require you to send fall AND spring official transcripts.

AM I ON TRACK TO GRADUATE?

- Make sure you have all the credits needed to graduate.
- Check in regularly with your teachers about your grades.
- Continue completing other graduation requirements, such as a senior/culminating project.

DON’T FREAK OUT!

If you have questions, make sure to talk to a counselor, teacher, mentor, peer or family member who can help you prepare or refer you to someone who can help.

APR: GRADE 11
3

COLLEGE BOUND SCHOLARSHIP

IN THIS CHAPTER:

COLLEGE BOUND SCHOLARSHIP: ALL ABOUT IT

COLLEGE BOUND SCHOLARSHIP: THE PLEDGE

COLLEGE BOUND SCHOLARSHIP: ACCESSING IT
WHAT IS COLLEGE BOUND?

The College Bound Scholarship is a commitment of state financial aid to eligible students and is a four-year scholarship (12 quarters/8 semesters). Students would have applied in middle school before the end of their 8th grade year and commit to meeting the College Bound Pledge in high school to receive the scholarship. College Bound combines on your award letter with other state financial aid to cover tuition (at public college rates), some fees and a small book allowance.

Find other eligibility requirements at collegebound.wa.gov

DOES COVER:

- Average cost of tuition (at public college rates)
- Some college fees
- Small book allowance

DOES NOT COVER:

- Housing
- Meal plan
- Transportation
- Healthcare insurance
- Non-mandatory fees

WHERE CAN I USE IT?

The College Bound Scholarship can be used at over 60 2- and 4- year public and private colleges, universities and technical programs in Washington state.

In the 2017-2018 school year the maximum College Bound Scholarship award amounts look like this:

- **Public 4-Year Research Colleges**
  (for example: University of Washington)
  Up to $10,802 per year

- **Public 4-Year Comprehensive Colleges**
  (for example: Central Washington University)
  Up to $7,379 per year

- **Community and Technical Colleges (CTCs)**
  (for example: Spokane Community College)
  Up to $4,438 per year

- **Private 4-Year Colleges**
  (for example: Pacific Lutheran University)
  Up to $11,904 per year

- **Private 2-year Colleges**
  (for example: Art Institute of Seattle)
  Up to $4,467 per year

GOOD TO KNOW:

You must use the College Bound Scholarship within 1 year of high school graduation.

If you have questions about the College Bound Scholarship, please contact the Washington Student Achievement Council at collegebound@wsac.wa.gov 888-535-0747 option 1 or visit collegebound.wa.gov
REMEMBER THAT TIME IN 7th OR 8th GRADE

when you signed a pledge to go to college? We haven’t forgotten about you. Here is what you need to know about the pledge for the College Bound Scholarship.

HOW DO I GET IT?

Graduate from a Washington state high school or homeschool program with at least a 2.0 GPA. If you were in foster care at any point after 7th grade, please visit readysetgrad.org/fostercare to learn more about additional options.

- Have no felony convictions.
- Be income eligible, as determined by your college with the information from your FAFA or WASFA. You can view income requirements by visiting readysetgrad.org/cbs-mfi.
- Get accepted to and go to one of the over 60 colleges or universities or programs within one year of graduating high school. Visit readysetgrad.org/eligible-institutions for a complete list of eligible schools.

COLLEGE BOUND OVERVIEW

The College Bound Scholarship is a commitment of state financial aid to eligible students to cover average cost of tuition (at public college rates), some college fees and a small book allowance and is a four-year scholarship (12 quarters/8 semesters). Students apply in middle school before the end of their 8th grade year and commit to meeting the College Bound Pledge in high school to receive the scholarship. College Bound combines on your award letter with other state financial aid to cover tuition (at public college rates), some fees and a small book allowance.

GOOD TO KNOW:

You must use your College Bound Scholarship within 1 year of high school graduation.

FEB: GRADE 9 and 10

GET UPDATES:

Sign up to get updates on the College Bound Scholarship and other ways to get college ready by visiting: bit.ly/2glM56L

If you have questions about the College Bound Scholarship, please contact the Washington Student Achievement Council at collegebound@wsac.wa.gov 888-535-0747 option 1 or visit collegebound.wa.gov
You’re about to graduate and go to college. It’s time to start thinking about what you need to do to get your College Bound Scholarship. There are forms to complete and deadlines to meet, and it’s important that you and your family understand the process.

WHAT DO I NEED TO DO:
1. Meet the College Bound Scholarship pledge requirements.
2. File the FAFSA or WASFA. You may file as early as October 1 of your senior year. Remember that each college has their own financial aid deadlines that you must follow.
3. Be admitted to and enroll in a college in Washington within one year of high school graduation.
4. Be a U.S. citizen, eligible non-citizen, or meet the program’s state residency requirements.

WHAT WILL THE COLLEGE DO?
1. Determine if your income meets the eligibility guidelines.
2. Calculate your financial aid award.
3. Send you a financial aid award letter (by mail or email) indicating how much financial aid you will receive.
4. Disburse your financial aid to you, including your College Bound Scholarship, before classes begin.

WHAT HAPPENS NEXT:
• College Bound will send you a “match email” notifying you when your FAFSA or WASFA is matched to your original College Bound application.
• College Bound will automatically identify you as a College Bound student to all of the colleges you listed on the FAFSA or WASFA.

GOOD TO KNOW:
Students would have applied to College Bound in middle school before the end of their 8th grade year and committed to meeting the College Bound Pledge in high school to receive the scholarship. College Bound combines on your award letter with other state financial aid to cover tuition (at public college rates), some fees and a small book allowance.

JAN: GRADE 11 and 12

If you don’t receive your “match email” notifying you that your College Bound application matched with your FAFSA or WASFA, call 888-535-0747 (option 1) or email collegebound@wsac.wa.gov
WAYS TO PAY FOR COLLEGE

SCHOLARSHIPS

ALL ABOUT FAFSA

ALL ABOUT WASFA

UNDERSTANDING FINANCIAL AID AWARD LETTERS
HOW MUCH DOES IT COST?

College costs are different at different schools. Each college estimates the **Cost of Attendance (COA)** by adding together some or all of the below expenses:

- **Tuition**
- **Fees**
- **Room and board**
- **Transportation**
- **Books and supplies**
- **Other living expenses**

HOW DO I PAY FOR IT?

The cost of college can be overwhelming, but there are many different resources to help you pay for college. People often use various sources of financial aid to pay for college in addition to what they may have saved or earn from their job. Financial Aid resources include any **grant or scholarship, loan, or work study** offered to help you meet your college expenses.

HOW DO I QUALIFY?

**Financial Aid**
- In order to be considered for financial aid, you need to complete the **FAFSA** or **WASFA** your senior year and every year while in college.
- Each college determines financial aid eligibility for federal, state and institutional types of aid based on awarding policies at that campus.

**Scholarships**
- There are thousands of scholarships that can help you pay for college. Different scholarships have different application requirements. Most scholarships require that you complete the **FAFSA** or **WASFA**.

TYPES OF FINANCIAL AID:

- **Scholarships** – Money awarded to students based on academic or other achievements to help pay for education expenses. Scholarships generally do not have to be repaid.
- **Grants** – A form of gift aid, usually based on financial need. A grant does not need to be repaid, unless, for example, you withdraw from a school and owe a refund.
- **Work Study** – A financial aid program (federal or state) that allows a student to work on-campus or with approved off-campus employers to earn money to pay for **college expenses**.
- **Loans** – Money you can borrow and repay over time, with interest added in most cases.

**APR:** grades 9 and 10  
**DEC:** grade 11
**Paying for College: Scholarships**

### What Are Scholarships?
Scholarships award money for education expenses based on criteria such as academics, athletics, community service or financial need. Community organizations, colleges, religious institutions, and private companies are examples of scholarship providers.

Regardless of your background or immigration status, there is likely a scholarship for you.

### How Do I Apply?
1. Research scholarships you are eligible for.
2. Submit your applications. Make sure you follow instructions carefully!
3. Complete the Free Application for Federal Student Aid (FAFSA) or Washington Application for State Financial Aid (WASFA).

### Where Can I Look for Scholarships?
Your high school counselor is a good place to start. Here are some places to begin your research:

- TheWashBoard.org: thewashboard.org
- FastWeb: fastweb.com
- Big Future: bigfuture.collegeboard.org
- Beyond Dreaming Scholarship List: scholarshipjunkies.org/beyond

The colleges you are interested in or local organizations such as the Act Six, College Success Foundation, and Washington State Opportunity Scholarship.

### What Types of Scholarships Can I Apply For?
- **Academic/Merit:** Based on GPA, test scores, and/or coursework
- **Athletic:** Based on athletic performance
- **Creative:** Based on talent in art, music, dance
- **Community service:** Based on involvement in your school or community
- **Diversity:** Based on race, ethnicity, family heritage, religion, sexual orientation, etc.
- **Need:** Based on financial need
- **Other:** Leadership, alumni, etc.

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**Do Research**

- **Is the scholarship renewable?** If yes, learn about the renewal requirements. If it’s not, think about how you are going to replace these funds the following year.
- **Is it portable?** Can you take the scholarship with you if you transfer schools? Some scholarships are bound to specific colleges.
WHAT IS THE FAFSA? The Free Application for Federal Student Aid (FAFSA) is the first step to apply for financial aid. Completing the FAFSA is free and gives you access to the largest source of financial aid to pay for vocational, technical, 2-year and 4-year colleges. Based on the info you provide, each college will calculate your financial aid award.

WHEN SHOULD I APPLY? As early as October 1 of your senior year. Make sure you know the financial aid priority deadlines for the colleges you are interested in. You need to submit the FAFSA every year while in college.

WHAT INFO DO I NEED TO PROVIDE? Basic info, such as legal name, birthdate, etc. Parent and student tax/income information. Your list of colleges.

DO I NEED A FSA ID? (FEDERAL STUDENT AID ID) An FSA ID gives you access to your FAFSA info and serves as your legal signature. You AND one parent (biological or adoptive) will need to create an FSA ID (username and password). Be sure you and your parent use separate email addresses. If your parent is undocumented they should not create an FSA ID. They will instead print, sign and mail a signature page.

What information do I need to create an FSA ID? Basic info, such as social security number (SSN), legal name, birthdate, contact info, etc.

DON’T FORGET: Be sure to write down the answers to your challenge questions in the application and store them in a safe location with your FSA ID.

HOW DO I COMPLETE IT?

1. Create a Federal Student Aid Identification (FSA ID) at fsaid.ed.gov
2. Use your FSA ID to log in and complete the FAFSA at fafsa.gov
3. Check for an email confirming you have successfully submitted the FAFSA.

MAY: GRADE 11  
SEPT: GRADE 12
WHAT IS THE WASFA?
The Washington Application for State Financial Aid (WASFA) is the first step to apply for financial aid for some undocumented students who live in Washington state. Completing the WASFA is free and gives eligible students access to state financial aid to pay for vocational, technical, 2-year and 4-year colleges in Washington. Students granted Deferred Action for Childhood Arrivals (DACA) status should complete the WASFA. If you are a U.S. citizen or legal permanent resident, check out the “All About FAFSA” handout and do not complete the WASFA.

WHO IS ELIGIBLE TO APPLY?
Eligibility is based on immigration status. Students must meet individual program and residency requirements. For specifics, use the eligibility questionnaire at readysetgrad.org/wasfaelig

HOW DO I COMPLETE IT?
1. Go to readysetgrad.org/wasfa and click on “Start a New WASFA.”
2. Complete the eligibility questionnaire.
3. Create an account and save your login and password.
4. Complete and submit your application.

What is the parent signature on the WASFA? You will need to send an email invitation to one parent (biological or adoptive) to electronically sign your WASFA. Be sure you and your parent use separate email addresses.

DON’T FORGET: Your parent’s electronic signature is needed to complete your application.

Your parent must electronically sign within 72 hours of being invited.

WHAT INFO DO I NEED?
Basic information, such as legal name, birthdate, etc.

Parent and student tax/income info
Your list of colleges (Washington state colleges only)
Your DACA number if you have one

WHEN SHOULD I DO IT?
File as early as October 1 of your senior year.

Make sure you know the financial aid priority deadlines at the colleges you are interested in. (Often the WASFA deadline is not listed, but it is the same as the FAFSA deadline.)

You need to submit the WASFA every year while in college.

PAYING FOR COLLEGE: ALL ABOUT WASFA

MAY: GRADE 11
SEPT: GRADE 12

Is my family’s information protected?
The Washington Student Achievement Council (WSAC) and colleges that access your application only use your information to determine eligibility for state financial aid. Campuses are not permitted to use the information for other purposes or share the data with other parties.

If you have questions about the WASFA, contact the Washington Student Achievement Council (WSAC) at 1-888-535-0747, option 2 or email wasfa@wsac.wa.gov
After filing the FAFSA or WASFA, you’ll receive a financial aid award letter from each college you applied to. Your financial aid award from each college will be different. You will not know which school will fit in your budget until you review ALL of your financial aid packages.

**TYPES OF STUDENT LOANS:** You can choose to fully or partially accept the different types of loans offered or decline them entirely.

- **Subsidized loans:** The government pays the interest while you are in college. If you qualify, this is your best option.
- **Unsubsidized loans:** Interest gets added to the amount you borrow as soon as you begin college.
- **Parent loan:** A loan your parent can take on your behalf to pay for your college expenses. Your parent is legally tied to the loan and its repayment.

A federal loan has lower interest rates and better repayment options than a private loan and is determined by the FAFSA.

A private loan can come from banks, colleges and private organizations. Typically, they have higher interest rates and less favorable repayment options. Like unsubsidized loans, private loans gain interest as soon as you borrow the money.

**GOOD TO KNOW:**

1. **Review the offer** and compare it against the expenses you need to cover. Some expenses listed in your **cost of attendance (COA)** will be billed by the college (tuition, room and board for dorms, etc.) while others, such as books and personal expenses, are recommended estimates.

2. **Inform the college of any changes** and private scholarships since submitting your **FAFSA or WASFA**.

3. **Accept the awards** for the college you’re planning to attend. Make sure you know about the deadlines for accepting your financial aid offer.

4. **Contact the financial aid office** at the college if you have questions.

**TYPES OF FINANCIAL AID:**

- **Scholarships:** Money awarded based on academic or other achievements to help pay for education expenses.
- **Grants:** Form of gift aid, usually based on financial need.
- **Work study:** On-campus or off-campus employment that allows you to earn money for college expenses.
- **Loans:** Money you borrow and have to repay over time with interest.

A college loan has lower interest rates and better repayment options than a private loan and is determined by the FAFSA.

A private loan can come from banks, colleges and private organizations. Typically, they have higher interest rates and less favorable repayment options. Like unsubsidized loans, private loans gain interest as soon as you borrow the money.

**GOOD TO KNOW:**

Accept grants, scholarships and work study before loans to reduce your debt after college. Avoid private loans and credit cards, if possible.

**FEB: GRADE 12**
APPLYING FOR COLLEGE

IN THIS CHAPTER:

RESEARCHING COLLEGES

PARTS OF A COLLEGE APPLICATION

HOW TO APPLY

For more information and to view the glossary, check out our websites:
College search takes time. Schedule a few hours each week to work on researching colleges.

**WHAT SHOULD I CONSIDER?**

- **Type of college** – technical, 2-year, 4-year
- **Location** – distance from home, weather, urban or rural, etc.
- **Degrees available** – associate’s, bachelor’s, certifications, and apprenticeships
- **Programs available** – subject areas or majors offered
- **Public vs. private** – public colleges are partially funded by government funds and private colleges are not directly publicly funded
- **Special focus** – colleges that focus on a specific interest or student population such as arts, single-sex, religiously affiliated and specialized-mission colleges
- **Diversity** – the types of cultures, languages and demographics represented on campus or in the community
- **Size** – number of students, campus size, class size, city population, etc.
- **Cost of attendance** – in- or out-of-state tuition, college fees, books, transportation and housing
- **Selectivity** – measured by the percentage of students who get accepted based on admission requirements
- **Graduation rate** – number of students who graduate within 4 or 6 years from that college

**DON’T FORGET:**

Consider the admissions requirements and determine if the school is a reach, solid, or safety for you. It is recommended that you apply to at least one school in each category:

- **Reach** – You might not get in, but it’s worth applying to because it’s your dream school
- **Solid** – You’re a competitive applicant and will likely get accepted
- **Safety** – You’ll definitely get accepted, and it’s a backup in case the others don’t work out
All colleges have an application. Typically, you can submit a vocational, technical, 2-year or 4-year college/university application online and sometimes in person, or by mail.

**WHAT DO I NEED TO APPLY TO MOST COLLEGES?**

- Your [official transcripts](#) from high school and college if you have earned college credit
- Your [test scores](#) from the [SAT or ACT](#)

**GOOD TO KNOW:**

Some programs like [apprenticeships](#) have a unique application process. Check out [lni.wa.gov](http://lni.wa.gov) for more information on apprenticeships or visit [sbctc.edu](http://sbctc.edu) for vocational and technical training programs.

**ANYTHING ELSE?**

You may need to pay a fee in order to submit a college application.

However, you may be eligible to receive a fee waiver:

- If you are a College Bound Scholarship student
- If you receive free and reduced price lunch
- If you participate in programs like TRiO, Upward Bound, or GEAR UP
- If you are a youth in foster care
- If you took the SAT or ACT with a fee waiver
- Contact your high school counselor, college admissions office, National Association for College Admission Counseling, or The College Board to inquire about fee waivers.

**DON’T FORGET:**

You could be competing against MANY other applicants. Make sure your answers are a clear and true representation of who you are and how you have prepared yourself!

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**WHAT ADDITIONAL STEPS MIGHT I NEED TO COMPLETE A 4-YEAR COLLEGE APPLICATION?**

- **Personal Statement** – a way for the college to get to know you and why you are interested in the school
- **Short Answer Responses** – additional questions that may focus on specific concepts, such as diversity, culture and examples of persistence/overcoming adversities.
- **Activity Log/Resume** – a list of extracurricular activities that can include clubs, sports, jobs and anything you do outside of school.
- **Letter of Recommendation** – a letter from a teacher, counselor, coach, etc. that can speak to your qualities, characteristics and capabilities.

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**DON’T FORGET:**

- If you participate in programs like TRiO, Upward Bound, or GEAR UP
- If you are a youth in foster care
- If you took the SAT or ACT with a fee waiver
- Contact your high school counselor, college admissions office, National Association for College Admission Counseling, or The College Board to inquire about fee waivers.

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**GRADUATION TIMELINE:**

- **MAR:** Grade 11
- **OCT:** Grade 12
5 APPLYING FOR COLLEGE: HOW TO APPLY

TIPS FOR APPLYING:

Complete and submit at least three college applications in the fall.

Apply for financial aid by completing the FAFSA or WASFA as early as October 1 to ensure you have options to pay for college.

Use a professional email address with your name. Check your email often, as you will receive important, time-sensitive messages.

Talk to your counselor if you are unable to pay application fees. You may be eligible for college application fee waivers.

Keep track of deadlines using a spreadsheet or to-do list.

Proofread, review and revise college essays. Have at least one other person (mentor, counselor, teacher, etc.) look over your finalized application.

Check the status of your college and financial aid apps to make sure they have been received. You typically can do this via the online college portal, email or phone.

Be sure to save all parts of your college application; you may be able to reuse them for other college or scholarship applications.

After you submit your application, you should receive a confirmation message. If you do not, contact the college admissions office to find out the status of your application.

WHAT IS THE COMMON APPLICATION?

The common application, or common app, is a college admissions application that is used by over 700 colleges in the U.S., including many private colleges in Washington. Once the common app is completed, it can be sent to any number of participating colleges. The common app is used exclusively for eligible 4-year colleges and universities. To start the common application, visit commonapp.org.

2-YR COLLEGE APPLICATION PROCESS:

Apply online, by mail or in person.

Submit the FAFSA or WASFA.

Take a placement test at the college. Some colleges also accept transcripts or other info to determine placement.

Schedule an academic advising appointment.

4-YEAR COLLEGE APPLICATION PROCESS:

Submit your FAFSA or WASFA.

Read admission requirements for each specific school.

Create an account for your online application.

Request letters of recommendation.

Request official transcripts.

Send SAT or ACT scores.

Write and edit your personal statement essay and other short answer responses.

Complete and submit your college application.

Receive a confirmation email that your application was successfully submitted.

NOV: GRADE 12
ENROLLING IN COLLEGE

IN THIS CHAPTER:

MAKING YOUR DECISION

TRANSITIONING TO COLLEGE

WHAT TO EXPECT YOUR FIRST TERM

COLLEGE RESOURCES YOU NEED TO USE

For more information and to view the glossary, check out our websites:
You’ve submitted your college applications and now the waiting game starts. This can take anywhere from a month to several months, depending on the type of school. Colleges will likely communicate their decision through email, mail or their online portal. Don’t forget to check with the college admissions department if you have questions.

I JUST RECEIVED A DECISION FROM A COLLEGE, WHAT DOES IT MEAN?

**Accepted** – You were accepted. Congratulations!

**Waitlisted** – You have not been accepted or denied. The college is waiting to see how many students will accept their offer to determine if they have more space.

**Denied** – You were not accepted. Consider exploring other college options.

Deciding what college to go to can be difficult, but finding the right school for you will help you succeed and graduate. Talk to your high school counselor about your options.

**DON’T FORGET:**

Once you have made your college decision, you must notify the college by confirming your enrollment. For many 4-year colleges the deadline is May 1.

**GOOD TO KNOW:**

This is one of the biggest decisions you will make in your life. Take time to think through what each college has to offer. Don’t be afraid to get input from family members, teachers or mentors.

**HOW DO I COMPARE COLLEGES?**

**Financial:**
Consider how much of the cost of attendance will be covered by grants and scholarships.

Think about how you and your family will cover the money gap for your entire college education.

**Academics:**
Check if the academic major you are interested in is available at the college. Consider the types of academic support available (e.g. writing center, math tutoring, disability services, etc.).

**Social:**
Determine if the college is a good social and cultural fit for you (e.g. diversity, student groups, mentorship opportunities, etc.).

Think about what type of environment you like (close to home, big campus, rural setting, etc.).
You’ve been accepted to the college you’d like to attend, but there are still many steps to take before you start your classes.

**WHAT DO I NEED TO DO BEFORE I START COLLEGE?**

- Confirm your acceptance by submitting your enrollment verification and deposit by May 1 or your college’s deadline.
- Accept your financial aid award.
- Schedule your advising and orientation appointments.
- Apply for housing if you are choosing to live on campus.
- Submit your immunization records.
- If you are eligible, sign up for student support programs (i.e. TRIO, EOP, CAMP) that will help with academic advising, tutoring, financial aid, etc.
- Register for classes.

**STEPS FOR 4-YEAR COLLEGES:**

1. Pay your new student/enrollment confirmation fee.
   - If you’re unable to pay the fee, contact your admissions office and ask to defer your deposit.
2. Request an official transcript from your high school and any colleges where you earned credit. Send transcripts to your college as soon as final grades are posted.

**STEPS FOR 2-YEAR COLLEGES:**

1. Submit any other requested financial aid forms by the deadline.
2. Complete the math and English placement steps for your college.

**GOOD TO KNOW:**

If you’re at a 2-year community or technical college and plan to transfer to a 4-year college in the future, talk to your adviser about which courses to take. Not all 2-year courses will transfer to specific 4-year colleges.

**WHAT IS ORIENTATION?**

Most colleges require new students to attend an orientation, where you learn about campus resources, register for classes and meet your peers. Some college orientations are in person and others are online. Attend an in-person orientation if you can! You may also be invited to attend a summer transition program focused on preparing you for your first quarter.
ENROLLING IN COLLEGE: WHAT TO EXPECT YOUR FIRST TERM

College is different than high school in many ways. It’s important to know what to expect, so you can be successful.

Books and materials are expensive. Buy or rent used books to save money; electronic versions may also be available. Cut down on unnecessary daily expenses (eating out, morning coffee, on-campus parking, etc.). Create a quarterly or semester budget and stick to it!

WHAT SHOULD I DO FIRST?

Find food, housing, transportation, medical facilities, mental health and fitness resources on campus.

Learn where you can receive academic support and form study groups.

Get to know your classmates. Classes may be small (30 people) or large (500 people) depending on your college. You will meet a lot of new people through your classes, events and clubs; you can connect with them and be part of a new community.

GOT ANY BUDGET TIPS?

Never be afraid to ask for help – when in doubt, reach out!

College can be some of the best times of your life, but it can also be extremely difficult. Remember why you wanted to go to college. This will help you stay motivated to finish your degree.

HOW DO I MAKE THE MOST OF MY TIME?

Some classes meet daily and some meet once a week. They may start as early as 8 a.m. and as late as 8 p.m. Create a class schedule that works for you. Classes may be in different buildings across the campus. Give yourself plenty of time to get to them.

Seek help from friends, tutors or campus resources or professors during office hours.

In college you have much more freedom in your schedule, and no one is going to tell you where you need to be or when. You will have to juggle classes, social activities, friends, finances and maybe even a new living situation or job. Manage your time by balancing your homework and personal interests.

GOOD TO KNOW:

For every hour you spend in class, you should spend at least two hours on assignments.

Never be afraid to ask for help – when in doubt, reach out!

College Bound Scholarship Washington
PSCCN Project Excel College and Career Network
Road Map Project
Washington Student Achievement Council
Education • Opportunity • Results
WCAN Washington College Access Network

MAY: GRADE 12
Colleges offer many resources to help you be successful. They are all included in your tuition and fees, so use them!

WHERE CAN I GO FOR ACADEMIC SUPPORT?

Academic advising: Helps you understand the college’s academic systems, choose and apply to a major and access campus resources.

Libraries: Offer a variety of learning spaces where you can get help with research and collaborate with others.

Tutoring centers: Offer help on subjects like writing and math from your peers.

Office hours: Times when your professors are available to answer any questions you have about class.

WHERE CAN I GET PERSONALIZED SUPPORT?

Career center: Offers you career counseling and help in developing a resume, writing a cover letter and preparing for a job interview.

Diversity/multicultural center: A space primarily for students of color and other communities to receive social and emotional support and feel safe to express their ideas and experiences.

Counseling services: Provides you confidential counseling and mental health support.

Disability resources: Provides reasonable academic accommodations for eligible students.

Information technology (IT): Provides different technology services and is a first stop for most campus-technology-related requests.

Veteran services: Serves as a liaison to the Department of Veterans Affairs and helps veterans transition out of the military and into academic life.

WHERE CAN I GET INVOLVED?

Student union: Provides meeting spaces, events, study groups and a comfortable environment where you can connect with the college community.

Student life: Offers a variety of on-campus job opportunities.

Study abroad office: Provides meaningful global travel experiences for college credit.

Recreation center and programs: Many colleges have gyms, sports fields, group fitness classes or club sports.

FINANCIAL AID AND SCHOLARSHIP SUPPORT?

Financial aid office: Helps you understand your financial aid award and provides information on additional funding resources and helps you search and apply for scholarships.
Academic Advising: Helps you understand the college’s academic systems, choose and apply to a major and access campus resources.

Academic Support: Services on campus that support academic success, such as tutoring, advising, etc.

Accreditation: The official certification that a school or course has met standards set by external regulators.

Admissions Counselors: College representatives (sometimes called admissions advisors) who can provide you information about the college and review student applications.

Advanced Placement (AP): A program that allows students to take rigorous college-level courses while still in high school. Students may earn college credit and/or advanced placement into upper-level college courses by taking AP exams. Many colleges and universities recognize AP courses when making admissions decisions.

Application: A form that you must fill out in order to apply for colleges, scholarships, or financial aid.

Apprenticeship: A program that allows you to learn a specific skill while you work in the related field and earn money.

Associate’s Degree: This kind of degree indicates the completion of a two-year college program. Many students earn an associate’s degree and then transfer to a 4-year college.

Award: An offer from a college or career school that states the type (loans, institutional aid, grants, scholarships and work-study) and amount of financial aid the school is willing to provide if you accept admission and register to take classes at that school.

Bachelor’s Degree: This kind of degree indicates the completion of a four-year program.

Benefits: Non-wage payment provided to employees such as health insurance for medical, dental and vision.

Campus: Property that is part of the college, such as buildings and land.

Campus Size: This is the number of students enrolled in the college.

Certificate: A certificate is awarded to indicate knowledge of a certain subject or skill.

Class Size: This is the average number of students in a class.

College: A technical, vocational, 2-year or 4-year private or public college or university.

College Budget: The amount of money that you are able to pay for college expenses.

College Expenses: Money used to pay for living on campus, food, books and supplies, personal expenses and transportation.

College Fairs: Events where college and university representatives provide information about their school and answer questions. This is a great opportunity to learn about different college options.

Community and Technical Colleges (CTC): CTCs is the name most commonly used to describe Washington’s public 2-year colleges. These schools offer associate’s degrees and certificates, as well as prepare students for specific trades. Many students earn an associate’s degree and then transfer to a 4-year college. Washington state has 34 public CTCs.

Cost of Attendance (COA): The total amount it will cost you to go to college each year. This can include tuition and fees, on-campus room and board (or a housing and food allowance for off-campus students); books, supplies and transportation.
Credits: You typically earn one credit for the successful completion of a single course in high school. Washington requires students to complete a minimum number of credits to graduate. College credit is measured differently than high school.

Deferred Action for Childhood Arrivals (DACA): Program announced on June 12, 2012 by President Barack Obama to protect eligible individuals from deportation and access a work permit for 2 years. The individual must have arrived before the age of 16, have a clean record, etc. Deferred Action does not provide a green card or pathway to citizenship.

Degree: A degree indicates the completion of a two- or four-year program at a college or university. The two most common degrees are associate’s degree and bachelor’s degree.

Diploma: A certificate awarded by a high school to show a student has successfully completed high school.

Disburse: The payment of financial aid to a student.

Eligibility: This will vary by scholarship. Some scholarships focus on specific criteria, such as diversity, creativity and other attributes/skills.

Extracurricular Activities: Any activity that you do outside of the classroom, such as athletics, clubs, community service, etc.

FAFSA: Free Application for Federal Student Aid, the standard form students must complete to apply for federal and state need-based assistance and programs and, in some circumstances, campus-based assistance/aid. Learn more at fafsa.gov

Financial Need: Amount calculated by taking the cost of attendance at a college minus your expected family contribution as calculated by the FAFSA or WASFA.

Federal Loan: A loan is money you borrow and must pay back with interest. Loans made by the federal government, called federal student loans, usually offer borrowers lower interest rates and have more flexible repayment options than loans from banks or other private sources. For more information on the federal loan program: studentaid.ed.gov/sa/types/loans

Fees: Money you pay to access school activities, fitness centers, libraries and student centers. Every college has different fees.

Fee Waiver: If paying an application or testing fee would cause a financial hardship, you can receive a fee waiver to remove payment.

Felony Convictions: (more serious crimes) conviction records are checked, just like all pledge requirements, prior to the awarding of the College Bound Scholarship to you.

Financial Aid: Any grant, scholarship, loan or work-study (paid employment) offered to help you meet your college expenses.

Financial Aid Office: Helps you understand your financial aid award, provides information on additional funding resources, and helps you search and apply for scholarships.

Full-Time Enrollment: To be considered a full-time student, you must enroll in 12 quarter or semester credits each term.

Grade Point Average (GPA): A way to transfer letter grades into a numerical scale. The grades received in classes are averaged together to arrive at one cumulative grade. You can find your GPA on your high school transcript.

Grants: A form of gift aid, usually based on financial need. A grant does not need to be repaid, unless, for example, you withdraw from a school and owe a refund.
High School and Beyond Plan: A tool to help guide you through high school. Plans are personalized and designed to help students think about their future and choose coursework that prepares them for goals after high school. This is also a graduation requirement.

Immigration Status: The legal position of people that live in a country permanently without citizenship.

Income: The total amount of money that you earn per year.

International Baccalaureate (IB): A program that offers challenging, rigorous courses of study. Students who take IB exams have the chance to earn college credit or advanced placement, or both, within upper-level college courses. Many colleges and universities recognize IB courses as they make admissions decisions.

Internship: An opportunity to work at an organization or corporation to develop work experience. Some internships are unpaid, but some are paid.

Job Requirements: Certain jobs require specific education, training, or skills to be qualified for the position.

Job Shadow: An opportunity to accompany a professional to experience what their job is like.

Letter of Recommendation: Letters that can speak to your qualities, characteristics and capabilities. These letters typically come from teachers, counselors, community or faith leaders, employers and other individuals outside your family.

Major: A specific subject that you choose to commit to studying. A large number of classes you take may be related to your major.

Match Email: A communication from the College Bound Scholarship (CBS) program when your FAFSA or WASFA and it matches with your CBS application. This is also when your colleges know you are a College Bound student.

Money Gap: The difference between the cost of a full-year of college and what grants and scholarship you are provided. This may also be referred to as out of pocket expenses which is money the student and their family will be responsible for paying.

Office Hours: Times when professors are available to answer any questions you might have about class.

Official Transcript: Most colleges require your high school transcript, which is a student’s academic record that includes a Registrar’s signature and the issue date. An official transcript is delivered in a sealed envelope. If you have earned college credit, you will also need to submit your college transcript.

Online College Portal: Some colleges have their own website, which you can use to check admission decisions, financial aid, grades, etc.

On-The-Job Training (OTJ): Job training that completed in actual work field.

Orientation: Most colleges require new students to attend an orientation, where you learn about campus resources and registration process and meet your peers. Some college orientations are in person and others are online. Attend an in-person orientation if you can! Students may also be invited to attend a summer transition program focused on preparing you for your first quarter.

Personal Statement: A way for the college to get to know you and why you are interested in the school.

Placement Test: Some colleges will require you to take a placement test to determine some of the classes you can take. Based on this test, you may need to take an entry-level class before you can take another class required by your program.

Portable: Some scholarships are bound to a specific college. Portable scholarships can be used at the college of your choice and follow you to the school you attend.
**Priority Deadlines:** A date that you need to file a FAFSA or WASFA in order to receive priority consideration in the financial aid awarding process. The deadline determines the type of funding you will be eligible for and when you may be awarded.

**Private 2-Year Colleges:** These school tend to focus on specific trades or vocations and are not publicly funded.

**Private 4-Year Colleges:** These schools offer bachelor’s and may also offer master’s degrees but are independent and are not publicly funded. These colleges or universities often have smaller class sizes.

**Professor:** The common way to address a teacher in college.

**Public 2-Year Colleges:** These schools offer associate’s degrees and certificates, as well as prepare students for specific trades. Many students earn an associate’s degree and then transfer to a 4-year college.

**Public 4-Year Comprehensive Colleges:** These schools tend to be smaller, are more regionally based and offer bachelor’s and master’s degrees.

**Public 4-Year Research Colleges:** These schools engage in extensive research activities and offer bachelor’s, master’s and doctorate degrees.

**Reach:** A school that you might not be accepted to, but is still worth applying to because it’s your dream school.

**Renewable:** A scholarship that can we received for more than one year as long as all eligibility requirements are met.

**Room and Board:** The costs associated with living on or off campus, including meal plans.

**Running Start:** A program that provides you the option of attending certain institutions of higher education while simultaneously earning high school and college/university credit. Students in grade 11 and 12 are allowed to take college courses at Central Washington University, Eastern Washington University, Northwest Indian College and Washington State University. Running Start is one way to earn college credit while in high school. To learn more about this program and other options that may be available at your school, please visit readysetgrad.org/dual-credit

**Safety:** A school that you will definitely get accepted, but is a backup in case the others don’t work out.

**Salary:** The amount of money that you earn from work. Some jobs pay a fixed salary and others offer an hourly wage.

**SAT or ACT:** Entrance exams used by many colleges as a part of the admission decision. You will need to submit your exam scores online through the testing agency’s website.

**Scholarship:** Money awarded to you based on criteria such as academics, athletics, community service or financial need to help pay for education expenses. Scholarships generally do not have to be repaid.

**Selectivity:** A measure of how difficult it is for you to be accepted into a college. This is measured by percentage of students accepted annually. The lower the acceptance rate, the more selective the school is.

**Service Learning:** An opportunity to participate in community service activities and then applying the experience to your academic and personal growth.

**Short Answer Responses:** Additional questions that you may need to write that focuses on specific concepts, such as diversity, culture and examples of persistence/overcoming adversities.
**Solid:** A school that you will likely be accepted to, because you are a competitive applicant.

**State Financial Aid:** Financial assistance/aid programs funded and administered by the state to help pay college costs.

**State Assessments:** English, math and science tests taken in high school to assess your progress in high school.

**Tech Prep:** Dual Credit is a cooperative effort between K-12 schools and colleges that allows students to earn college credits in approved high school courses.

**Trade:** A type of school also referred to as vocational, offering specialized training, skills or education for specific fields, such as plumbing, carpentry, etc.

**Trade Unions:** A labor union that advocates for their rights, but also offer apprenticeship opportunities.

**Transfer:** A transfer occurs when you switch to a different school. Typically, community colleges offer 2-year degrees with a path to transfer to a 4-year school.

**Tuition:** The price colleges or universities charge for credits/classes, this pays for things like the instructor and classroom space. Every college has different tuition costs.

**Undergraduate:** A college student who is working to get an associate’s or bachelor’s degree.

**Vocational:** Also referred to as a trade school, these colleges offer specialized training, skills or education for specific fields, such as plumbing, carpentry, etc.

**Wage Gap:** The difference between how much college-educated and less-educated young professionals earn.

**WASFA:** Washington Application for State Financial Aid, the application available to eligible undocumented students for the State Need Grant and the College Bound Scholarship. Learn more at readysetgrad.org/WASFA
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