

# College Smarts Planning Seminar



Hosted by:

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## ACADEMIC PLANNING

- **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

**IMPORTANT NOTE: *The average student changes majors two or three times during college!***

The importance of career planning is to explore a career path so that you can identify what you like and what you dislike about a particular occupation. It helps prevent students from changing their major midstream causing an additional 1–2 years of college expense.

### **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

### High School Preparation For Specific Areas of Interest

\*These additional courses and experiences are recommended if students express a keen interest in pursuing one of the following majors in college:

|                                     |   |
|-------------------------------------|---|
| <b>AGRICULTURE</b>                  | Three years of lab sciences (Biology, Chemistry, Physics), work and activity experience in agriculture and natural resources.   |
| <b>ARCHITECTURE</b>                 | 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).                    |
| <b>BUSINESS ADMINISTRATION</b>      | In some cases, math through Calculus is recommended. Economics, computer experience, and a foreign language.  |
| <b>COMMUNICATION and JOURNALISM</b> | 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). |
| <b>COMPUTER SCIENCE</b>             | Advanced math, including Calculus, and Computer Programming/Language classes. Economics and web design.   |
| <b>EDUCATION</b>                    | Emphasis on writing and speaking skills, strong math skills. Experience as a teacher's assistant, tutoring, leadership in organizations, courses in intended teaching areas.  |
| <b>ENGINEERING</b>                  | Emphasis on math through Calculus. Advanced science including work in Physics and Chemistry. Writing and speaking skills. One year CAD, computers, engineering design.  |
| <b>FINE and APPLIED ARTS</b>        | 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.  |
| <b>FOREIGN LANGUAGES</b>            | Additional years of chosen language(s). Intercultural experience through reading, visits, and student exchange programs.  |
| <b>HEALTH SCIENCE</b>               | Strong advanced math and lab sciences. Computer experience and foreign language. Gain experience in fields of interest through volunteering, interning, etc.  |
| <b>HUMANITIES</b>                   | Additional courses in English Composition, Literature, and Speech. Intercultural experiences and advanced social studies.   |
| <b>LAW</b>                          | Advanced social studies, advanced English, Foreign Language, and Philosophy.  |
| <b>MATHEMATICS</b>                  | Advanced math including Calculus, advanced science, computer experience.  |
| <b>PHYSICAL SCIENCES</b>            | Advanced social studies, advanced science including Biology, Chemistry and Physics, Foreign Language, and computer studies. Advanced mathematics including Calculus.  |
| <b>SOCIAL STUDIES</b>               | English (particularly reading and writing skills, computer literacy, foreign language, and advanced social studies).  |

## CAREER PLANNING

### 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>  |
| <b>TOTAL EXPENSES</b>                    | <b>\$4,272 per month</b>                              |



**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

**IMPORTANT NOTE: Over 50% of all college freshmen do not graduate from the college where they began!**

As you make decisions about continuing your education, be aware of the reasons behind your choices of college, academic major and career goal. For example, don't go to XYZ University just because your friends are going there; don't major in biology just because your father is a biologist; don't become a lawyer because your Aunt Mary is a lawyer and she's your favorite aunt. Always keep in mind the need to be realistic: base your decisions on facts, observations, and on your own interests and abilities.

### Things To Consider When Choosing Colleges:

- **Reputation of majors** – 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 they help their graduates find positions?
- **Graduation Rate** – What proportion 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?

### Other Important Factors:

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

## COLLEGE ADMISSION

**IMPORTANT NOTE:** Every year, more than 250,000 students apply to Ivy League colleges, but fewer than 17,500 are accepted. Many people wrongly assume that being valedictorian, high grades, high test scores, wealth, elite prep schools, or connections will virtually guarantee acceptance to highly selective colleges. In fact, none of these things can single-handedly guarantee admission into any of these schools.

\*The key to winning admission to any college is learning how to present yourself and make yourself stand out among the thousands of highly qualified applicants.

### Factors That Influence Admission Decisions:

- ◆ GPA/Grade Trend (grade scale...4.0, 5.0, 6.0)
- ◆ Class Rank
- ◆ Personal Essays
- ◆ **Demonstrated College Interest**
- ◆ Alumni/Campus Interviews
- ◆ Personal Qualities
- ◆ Geographic Area
- ◆ Difficulty of Courses (Honors/AP/IB)
- ◆ SAT, SAT Subject Tests, ACT with or without Writing
- ◆ Counselor/Teacher Recommendations
- ◆ Auditions/Portfolios (for visual/performing art applicants)
- ◆ High School's Reputation
- ◆ Special Categories (including academic interests)

### 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 in the early fall.
- ★ Make sure you have met the minimum requirement for admission and if not, take the necessary action.
- ★ Applying early to submit a month before the postmark deadline for early consideration, usually **November 1<sup>st</sup>**. However, this is superseded by any institutional scholarship deadline, usually October 15<sup>th</sup> or Early FAFSA which opens **October 1<sup>st</sup>**.
- ★ Know which application is best for you: **ApplyTexas**, **Common Application**, the **Coalition Application**, the **Universal Application**, and/or **QuestBridge Application** (need-based supplemental application).
- ★ Finish 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 (registered virtual tours count). Schedule the on-campus interview (or local interviews) ahead of time.

## THE TOTAL COST OF COLLEGE



Tuition

Fees



Room & Board

Books & Supplies

Transportation Expenses

Personal Expenses

Computer Expense

## FINANCIAL AID

**IMPORTANT NOTE:** 2 out of 3 students don't pay the 'sticker price' for college. Contrary to popular belief, the majority of scholarships and grants come from the college's own endowment, not the federal government or private sources.

An uneducated consumer is the college's best customer. People who understand how to apply and qualify for financial aid get more. It's that simple. We aren't talking about lying, cheating or beating the system. We are talking about understanding how the system works and taking advantage of the rules to get the best deal.

### Factors That Affect Your Financial Aid Eligibility:

- ❖ Academic Credentials
- ❖ Special Talents
- ❖ Financial Situation
- ❖ Household Situation

### How To Get Started...

- ★ Select the colleges that will give the best aid packages.
- ★ 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.

## PUBLIC vs. PRIVATE COLLEGES

### University of Texas at Austin

Total Cost      \$28,750  
 Estimated EFC    – 3,500<sup>^</sup>  
 Financial Need    \$25,250

Average need met is 80%  
 Amount of aid awarded \$23,000<sup>^</sup>  
 Unmet need is \$5,750<sup>^</sup>  
 Actual EFC is \$5,750<sup>^</sup>

### Stanford University

\$74,600  
– 3,500\*  
 \$71,100

Average need met is 100%  
 Amount of aid awarded \$74,600  
 Unmet need is \$0  
 Actual EFC is \$0\*

### Which is the better bargain?

- <sup>1</sup>EFC 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.
- Updated Texas Advantage Commitment for families making \$65,000– \$125,000 annually.
- 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”

<sup>^</sup>Texas Advantage Commitment

<https://texasadvance.utexas.edu/>

\*Stanford’s Need Program

<http://www.stanford.edu/dept/finaid/undergrad/how/parent.html>

<http://www.stanford.edu/dept/finaid/undergrad/how/student.html>

## FINANCIAL AID

### 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**

Federal Direct (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

### MERIT AID

Merit or (non-need) scholarships are defined as awards given on the basis of merit or personal attributes without regard to financial need. This means that you can earn over \$1 million and still be able to receive these scholarships.

**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

### 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.
- ★ Apply early! The earliest priority deadline is October 15<sup>th</sup> with the application and supporting document in file.

### COLLEGE SCHOLARSHIP SEARCH

Utilize reputable online scholarship searches. In reality, these private scholarships represent only 1% of the total available college money. Most of the available college scholarships and grants are given by the college themselves. Here are some inexpensive ways and resources to do your own search for private scholarships.

### CONDUCT YOUR OWN SCHOLARSHIP SEARCH

Scholarships and grants from local organizations are more likely to fit your student's profile and your odds of success will increase dramatically by applying for these private sector monies. Here's where you can begin to look:

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

## FINANCIAL AID

### Need-Aid Forms

- “Early FAFSA” – The Free Application for Federal Student Aid – opens October 1<sup>st</sup> for the 2020–2021 school year: [www.fafsa.ed.gov](http://www.fafsa.ed.gov).
- TASFA/eTASFA – Texas Application for State Financial Aid – for non-citizens who are classified as Texas residents – opens October 1<sup>st</sup> for the 2020–2021 school year
- CSS Profile – College Scholarship Service by College Board (required by most private schools and some public colleges. Opens October 1<sup>st</sup> for the 2020–2021 school year (<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.

**The State of Texas will make it a law for all high school seniors to file the FAFSA for graduation starting for the 2021–2022 school year.**

Documents to gather for applications:

#### FAFSA / TASFA / eTASFA

- Parent(s) and student Social Security Numbers (except for TASFA/eTASFA). Be sure it is correct!
- Student’s driver’s license (if any)
- Dates of birth for student applicant and parents
- 2018 W–2 Forms and other records of money earned for both parent(s) and student
- Parent(s) and student (if filed) 2018 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)

#### 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!**

