

TRA Senior Newsletter Fall 2019

Students
Planning
for
the future

Important Dates:

FAFSA deadline for 2020-2021 - February 1, 2020

TN Promise informational meeting: 12/4 or 12/5
5:30 Southwest Community College
Gymnasium, Macon Campus

TN Promise mandatory meeting-4/8 or 4/9 at 5:30
Southwest Community College
Gymnasium, Macon Campus

TN Promise Application deadline - November 1

Important websites;

<https://studentaid.ed.gov/sa/fafsa>

<https://tnachieves.org/>

<https://www.fastweb.com/>

<https://www.tn.gov/collegepays/tsac-student-portal.html>

A word from your school counselor

I am so excited to work with our TRA seniors and senior parents this year. I am pleased to report that so far to date, I have mailed transcripts for 98 completed college applications. TRA seniors are on the ball! Also, we have 100% completion of eligible TN Promise applications. I will continue working with students one-on-one during senior project to develop graduation plans. As always, please contact with any questions you may have at lenglish@rebelmail.net or (901)829-6534.

Lara English

How do I pay for college?

1. Grants and scholarships- these are often called “gift aid” because they are free money - financial aid or academic and athletic scholarships. These grants or scholarships can come from the federal government, your state government, your college or career school, or a private or nonprofit organization. Please be sure to meet application requirements and deadlines!

2. Student Loans -

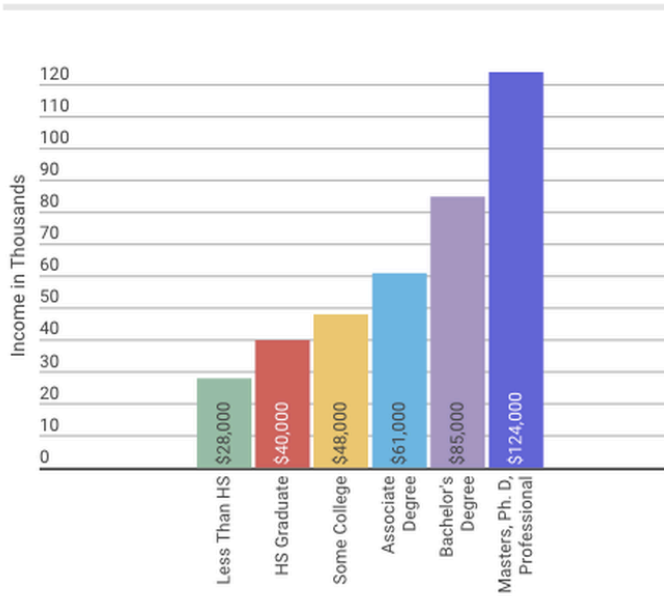
a. Direct Subsidized loans are loans made to eligible undergraduate students who demonstrate financial need to help cover the costs of higher education. These have deferred interest.

b. Direct Unsubsidized loans are loans made to eligible undergraduate and graduate students, but eligibility is not based on financial need. These loans begin accruing interest during school in contrast to the subsidized loans.

c. Direct Plus Loans are loans made to parents of dependent undergraduate students to help pay for education expenses not covered by other financial aid. Interest rates are fixed for the life of the loan.



Income by Education Level



Source: Bureau of Labor Statistics' Consumer Expenditure Survey. All figures rounded to the nearest \$1,000.

3. TN Promise - 2 years free community college or technical degree from TCAT. Requirements:

1. Application on TSAC website.
2. 8 community service hours.
3. Mandatory meeting.
4. Complete FAFSA by deadline of Feb 1.

4. HOPE Scholarship: Application is the FAFSA. \$3500.00 renewable TN university/ college. Amount increases to \$4500.00 junior and senior year if student maintains required GPA.

Initial Requirements: ACT composite 21 or a 3.0 GPA

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