

# Planning & Paying for College Resources

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Spring  
Branch ISD  
Parent U



Project  
**GRAD**  
HOUSTON

# Today's discussion...

- Types of colleges
- Cost of attending college
- Applying for financial aid
- ***FREE*** college planning resources

# Public Colleges and Universities

- Established and funded by state governments.
- Supported by taxes paid by the citizens of the state.
- 4-Year Programs
- Graduate Programs
- Not for profit
- **Examples in Texas:**
  - University of Texas (system)
  - Sam Houston State University
  - Lamar University
  - Texas A&M University (system)



# Private Colleges and Universities

- Supported by student tuition and fees and by private donors
- Offer financial aid to support student cost of attendance (COA)
- Not for profit

## Examples in Texas:

- Rice University
- Baylor University
- Houston Baptist University
- Jarvis Christian College



# Two - year program – Community College

You can earn a certification in a few weeks or an associates degree after two years of successful courses.

You may then **transfer** to a four year college to complete two more years and earn a bachelor's degree.



*Wharton County  
Junior College*





# For-profit

Credits do not usually transfer to other colleges.

First, it is a business.  
Second, it is a school.

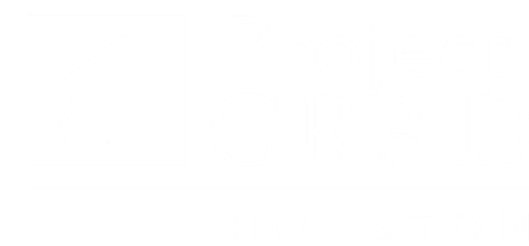
The longer you stay in school and pay tuition, the more profit the school can make.



# Investing in your child's future

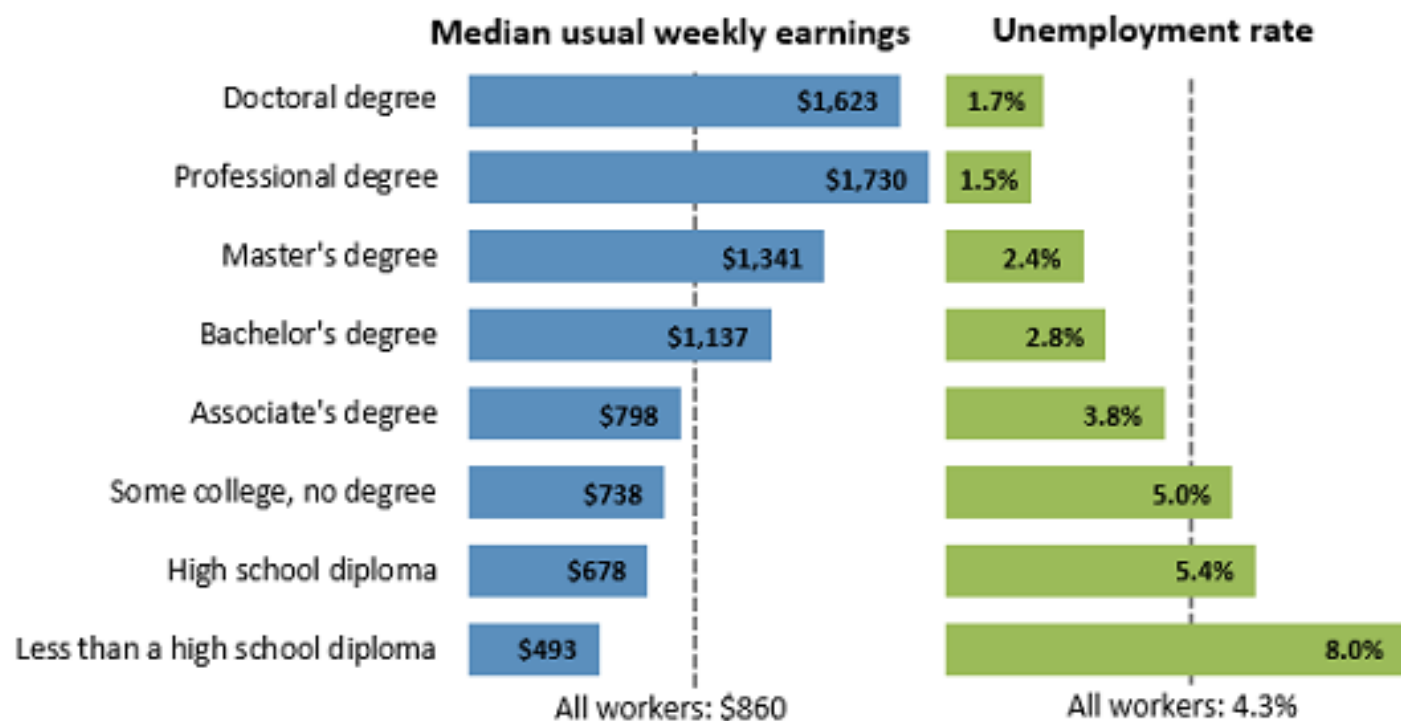
College is an investment – certificate, associates, bachelor's

- Investment of time – mostly your child's
- Investment of money – personal savings and financial aid



# What's college worth?

## Earnings and unemployment rates by educational attainment, 2015



Note: Data are for persons age 25 and over. Earnings are for full-time wage and salary workers.

Source: U.S. Bureau of Labor Statistics, Current Population Survey



# Tuition calculators

Apps Drag to Reposition C

Other bookmarks

## COSTS & FINANCIAL AID

### Undergraduate Costs & Financial Aid

How to Apply

**Tuition & Fees**

Tuition

University Fees

College Fees

Course Fees

Estimate Cost of Attendance

Timeline 2018-2019

Types of Aid

Scholarships & Financial Aid Forms

FAQs

Undergraduate Admissions

Graduate Costs & Financial Aid

Payment Information

Contact Us

## Tuition & Fees

Undergraduate tuition and fees vary depending on your department, your residence status, your graduate level, and the courses you're taking.

Be sure to check [college fees](#) and [course fees](#) in addition to [basic tuition](#) and [University fees](#) for a full picture of what you'll pay. Additional fees, such as parking, are not included on the schedule of charges.

Please [click here](#) to view the 2018-2018 timeline of important dates.

### Academic Year 2019 Tuition Calculator

PLEASE TELL US YOUR PLANS					
What is your residency status?	Resident				
Which college do you plan to attend?	Engineering				
Taking classes on campus/off campus?	On-Campus				
Career Level	Undergraduate				
Is this your first year as an undergraduate?	Yes				
How many hours do you plan to attend?	15				
ESTIMATED COST PER SEMESTER					
Tuition and Consolidated Fees	\$5752.05				
Mandatory Fee - Student Service Fee	\$260.00				
Mandatory Fee - University Center Fee	\$135.00				
Mandatory Fee - Recreation and Wellness Center	\$106.00				
TOTAL:	\$6253.05				
YOU MIGHT QUALIFY FOR A FIXED TUITION RATE					
	1st year	2nd year	3rd year	4th year	Total
Variable Rate	\$11504.10	\$11757.19	\$12015.85	\$12280.20	\$47557.34
FixedRate	\$10491.46	\$10491.46	\$10491.46	\$10491.46	\$41965.84



#### RELATED LINKS

[Office of Scholarships and Financial Aid](#)

[Academic Calendar](#)

[Waivers - College for Texans](#)

[Financial Aid FAQs](#)

QUESTIONS? ASK SHASTA

- ## Check for Guaranteed tuition plans
- Household income
  - Priority deadlines for admission and FAFSA

# Cost comparison

Sector	Annual Tuition and Fees	Books and Supplies	Room and Board	Transportation	Other Expenses	Total Expenses
<b>Two-Year Public</b>						
Commuter	\$1,998	\$1,270	\$7,466	\$1,708	\$2,225	\$14,667
<b>Four-Year Public</b>						
In-state, on-campus	\$8,893	\$1,207	\$9,498	\$1,123	\$2,105	\$22,826
Out-of-State, on-campus	\$22,203	\$1,207	\$9,498	\$1,123	\$2,105	\$36,136
<b>Four-Year Private</b>						
On-campus	\$30,094	\$1,590	\$10,823	\$990	\$1,590	\$44,750

# College comparisons

SATPSAT/NMSQTapCollege PlanningCollege SearchYouCanGo!CLEPMore ▾CollegeBoard

Share ThisLike 7.2K


Find Colleges, Advice and More

Search

Sign up | Sign in

BigFuture

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



Meet Nydia

I was homesick at first, but now I love my college.

Nydia wanted a school close to home — but she discovered her favorite part of college was the freedom of being on her own.

Watch ▶

Not sure where to start?

Go ▶

Search for colleges that fit you.

find colleges

Look up a college by name

Go

OR

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

Search

pay for college

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

\$1 billion

Get the Facts

make a plan

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

What grade are you in?

8th or lower9th10th11th12thH.S. grad

Welcome! Sign up ▶ Sign in ▶

MeMy CollegesMy Plan

# Financial Aid Myths

- College is too expensive
- Only the smartest students receive financial aid
- Only students with high financial need receive aid
- My parents make too much money
- The form is too hard to fill out
- The FAFSA is only for grants & scholarships
- I only have to complete the FAFSA one time
- The estimated family contribution (EFC) number is the amount I will have to pay

# Complete only one application

**FAFSA**- Free Application for ***Federal*** Student Aid

VS

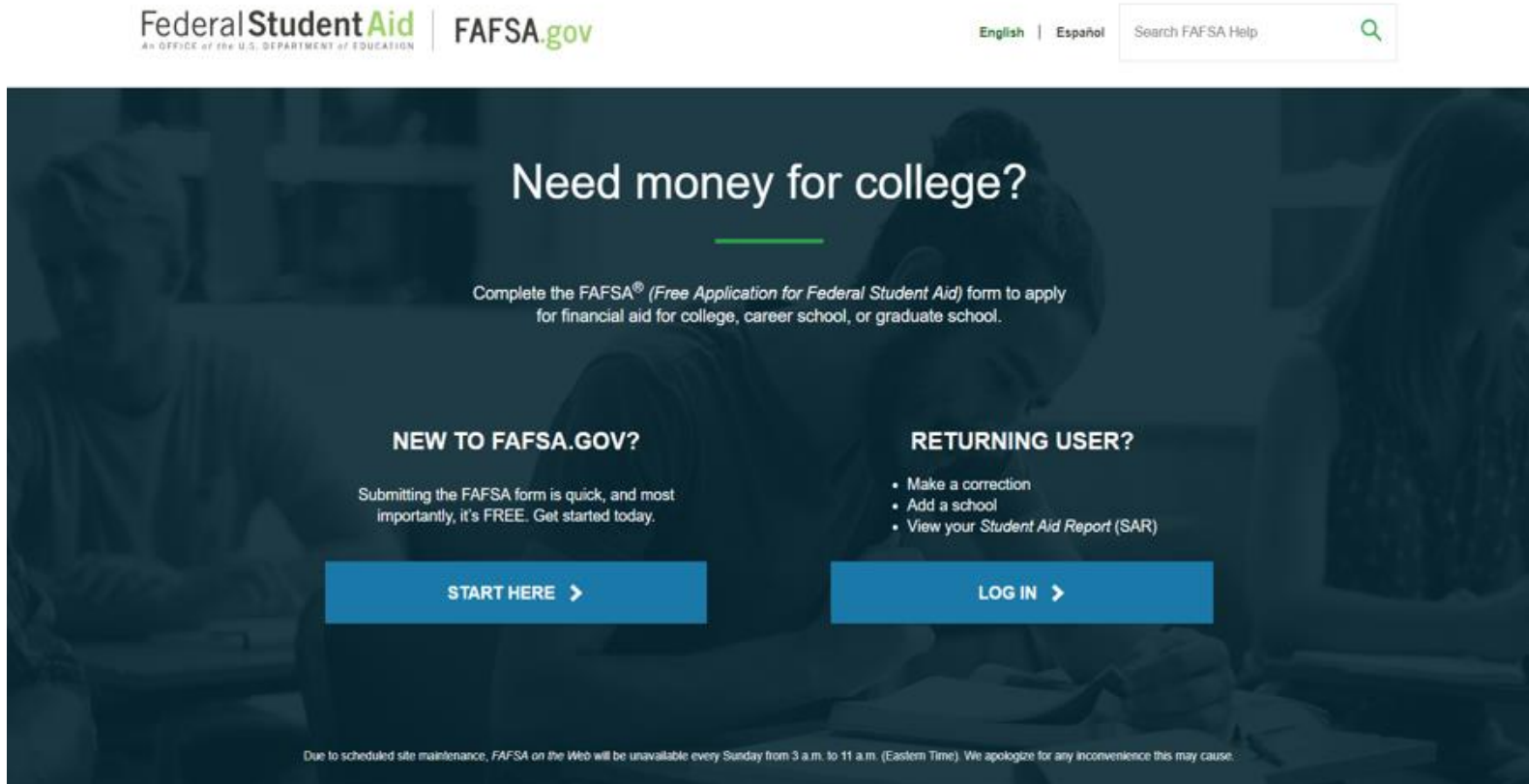
**TASFA**- Texas Application for ***State*** Financial Aid



# Who completes the FAFSA?

- U.S. Citizen or Permanent Resident
- High school graduate or college student
- Eligible degree or certificate program
- Valid social security number
- Males registered for selective service
- Satisfactory academic progress while in college/career school

# FAFSA - Free Application for Federal Student Aid



- FAFSA opens **October 1**
- For the 2020-2021 school year, need 2018 tax returns
- [fafsa.ed.gov](https://fafsa.ed.gov)
- Estimate aid: [fafsa4caster](https://fafsa4caster.com)

# First step for FAFSA ...FSA ID

## Create a FSA ID:

- What is the FSA ID?
  - Username & password that you must use to log into certain U.S. Department of Education (ED) websites
  - Create one for you AND one for at least one of your parent(s)
- What do you need to create your FSA ID?
  - Your social security #
  - Your full name
  - Your date of birth

<https://fsaid.ed.gov/npas/index.htm>

FederalStudentAid  
An OFFICE of the U.S. DEPARTMENT of EDUCATION

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the AMERICAN MIND®

### Create a New FSA ID

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

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

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

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

\* Required

Create An FSA ID

Edit My FSA ID

E-mail

Confirm E-mail

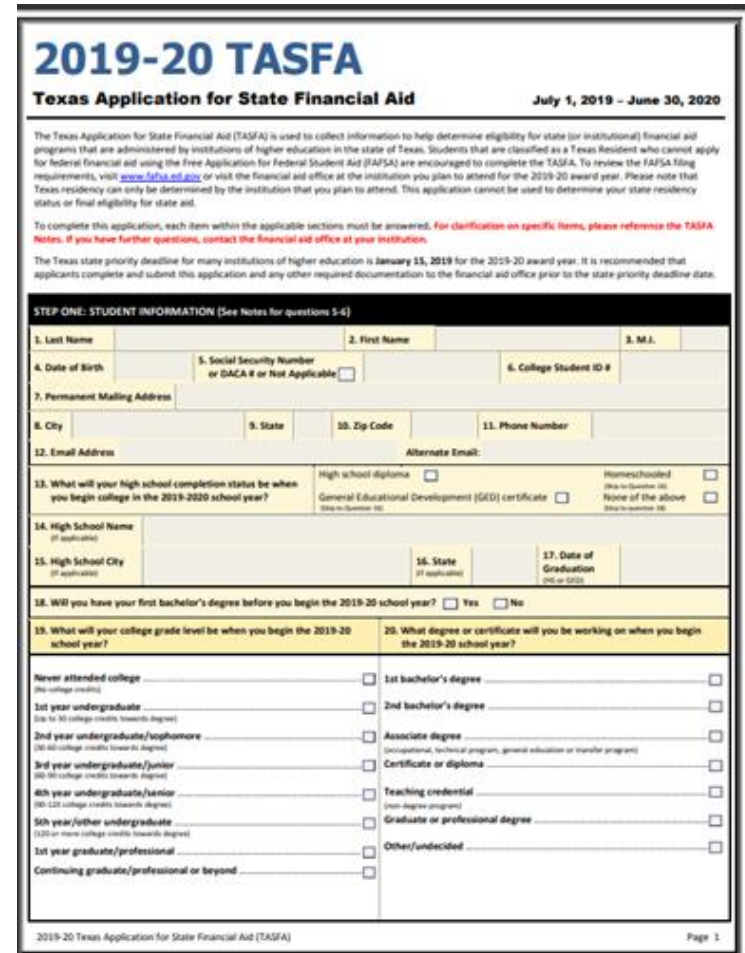
[Edit My FSA ID](#)

[Frequently Asked Questions](#)

# Who completes the TASFA?

## For undocumented students ONLY

- An application used by financial aid administrators at most Texas colleges and universities to determine a student's eligibility for **state** financial aid
- Where do you get it?
  - [www.collegeforalltexans.com](http://www.collegeforalltexans.com)
- What does it look like?
- TASFA Process



**2019-20 TASFA**  
Texas Application for State Financial Aid July 1, 2019 – June 30, 2020

The Texas Application for State Financial Aid (TASFA) is used to collect information to help determine eligibility for state (or institutional) financial aid programs that are administered by institutions of higher education in the state of Texas. Students that are classified as a Texas resident who cannot apply for federal financial aid using the Free Application for Federal Student Aid (FAFSA) are encouraged to complete the TASFA. To review the TASFA filing requirements, visit [www.tasfa.ed.gov](http://www.tasfa.ed.gov) or visit the financial aid office at the institution you plan to attend for the 2019-20 award year. Please note that Texas residency can only be determined by the institution that you plan to attend. This application cannot be used to determine your state residency status or final eligibility for state aid.

To complete this application, each item within the applicable sections must be answered. For clarification on specific items, please reference the TASFA Notes. If you have further questions, contact the financial aid office at your institution.

The Texas state priority deadline for many institutions of higher education is January 15, 2019 for the 2019-20 award year. It is recommended that applicants complete and submit this application and any other required documentation to the financial aid office prior to the state priority deadline date.

**STEP ONE: STUDENT INFORMATION (See Notes for questions 1-4)**

1. Last Name	2. First Name	3. M.I.
4. Date of Birth	5. Social Security Number or DACA # or Not Applicable	6. College Student ID #
7. Permanent Mailing Address		
8. City	9. State	10. Zip Code
11. Phone Number		
12. Email Address		
Alternate Email:		
13. What will your high school completion status be when you begin college in the 2019-2020 school year?		
14. High School Name (if applicable)		
15. High School City (if applicable)		
16. State (if applicable)		
17. Date of Graduation (HS or GED)		
18. Will you have your first bachelor's degree before you begin the 2019-20 school year? Yes No		
19. What will your college grade level be when you begin the 2019-20 school year?		
20. What degree or certificate will you be working on when you begin the 2019-20 school year?		

2019-20 Texas Application for State Financial Aid (TASFA) Page 1

# Affidavit to qualify for in-state or in-district tuition



- Need type of ID to complete
- Must be notarized
- You must submit a copy to every school you have applied.
- Some schools require it every year a TASFA is submitted
- Form may go to:
  - Admissions
  - Financial aid
  - Business office/Bursar

**AFFIDAVIT**

STATE OF TEXAS                      §  
COUNTY OF \_\_\_\_\_           §  
   §

Before me, the undersigned Notary Public, on this day personally appeared \_\_\_\_\_

known to me, who being by me duly sworn upon his/her oath, deposed and said:

1. My name is \_\_\_\_\_  
I am \_\_\_\_\_ years of age and have personal knowledge of the facts stated herein and they are all true and correct.

2. I graduated or will graduate from a Texas high school or received my GED certificate in Texas.

3. I resided in Texas for three years leading up to graduation from high school or receiving my GED certificate.

4. I have resided or will have resided in Texas for the 12 months prior the census date of the semester in which I will enroll in \_\_\_\_\_  
(name of college)

5. I have filed or will file an application to become a permanent resident at the earliest opportunity that I am eligible to do so.

In witness whereof, this \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_

\_\_\_\_\_  
(Signature)

\_\_\_\_\_  
(Printed Name)

\_\_\_\_\_  
(Student I.D.#)

\_\_\_\_\_  
(Student Date of Birth)

SUBSCRIBED TO AND SWORN TO BEFORE ME, on the \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_, to certify which witness my hand and official seal.

\_\_\_\_\_  
Notary Public in and for the State of Texas



# TASFA checklist

Students must submit the following information to EACH college/university:

1. TASFA applicaton
2. Affidavit
3. TAX Transcript-2017 (Parents and yours if you filed)
4. Selective Service Card (for Males ONLY)
5. Final High School Transcript (for Incoming Freshman)

# TASFA process

**2019-20 TASFA**  
Texas Application for State Financial Aid July 1, 2019 – June 30, 2020

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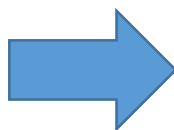
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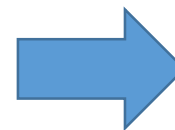
**STEP ONE: STUDENT INFORMATION (See Notes for questions 5-6)**

1. Last Name	2. First Name	3. M.I.
4. Date of Birth	5. Social Security Number or DACA # or Not Applicable	6. College Student ID #
7. Permanent Mailing Address		
8. City	9. State	10. Zip Code
11. Email Address		11. Phone Number
12. Alternate Email:		
13. What will your high school completion status be when you begin college in the 2019-2020 school year?		
14. High School Name (if applicable)		
15. High School City (if applicable)		
16. State (if applicable)		
17. Date of Graduation (if applicable)		
18. Will you have your first bachelor's degree before you begin the 2019-20 school year? <input type="checkbox"/> Yes <input type="checkbox"/> No		
19. What will your college grade level be when you begin the 2019-20 school year?		
20. What degree or certificate will you be working on when you begin the 2019-20 school year?		
21. What degree or certificate will you be working on when you begin the 2019-20 school year?		

2019-20 Texas Application for State Financial Aid (TASFA) Page 1



Sign, scan & email to financial aid office along with tax transcripts (if filed), selective service info & affidavit. Also drop off a hard copy to financial aid office.



Financial aid office awards student only Texas \$ (TEOG, TPEG, TEG, Texas Work Study, CAL, Private Loan)



Financial aid office manually enters in TASFA information and computes EFC for student.



# What happens next?

- Each college you are admitted to will receive your information from FSA; process your TASFA. You must contact the Financial Aid office at your school to see how much \$ you will receive from them, as all schools do not send award letters .
- You must accept/decline each type of aid offered
- Once you decide which school you're attending:
  - Keep in touch with the financial aid office
  - Find out when & how you will receive your aid

# Sources of financial aid



The U.S. Government



Your State -- Texas



Your College or University



Private Organizations

# Types of financial aid

- ❑ Scholarships
- ❑ Federal and State Grants
- ❑ Federal and State Work-Study
- ❑ Loans: Subsidized and Unsubsidized Loans

PLUS Loans \*\*\*\*

Private Loans



# Types of financial aid



Gift Aid

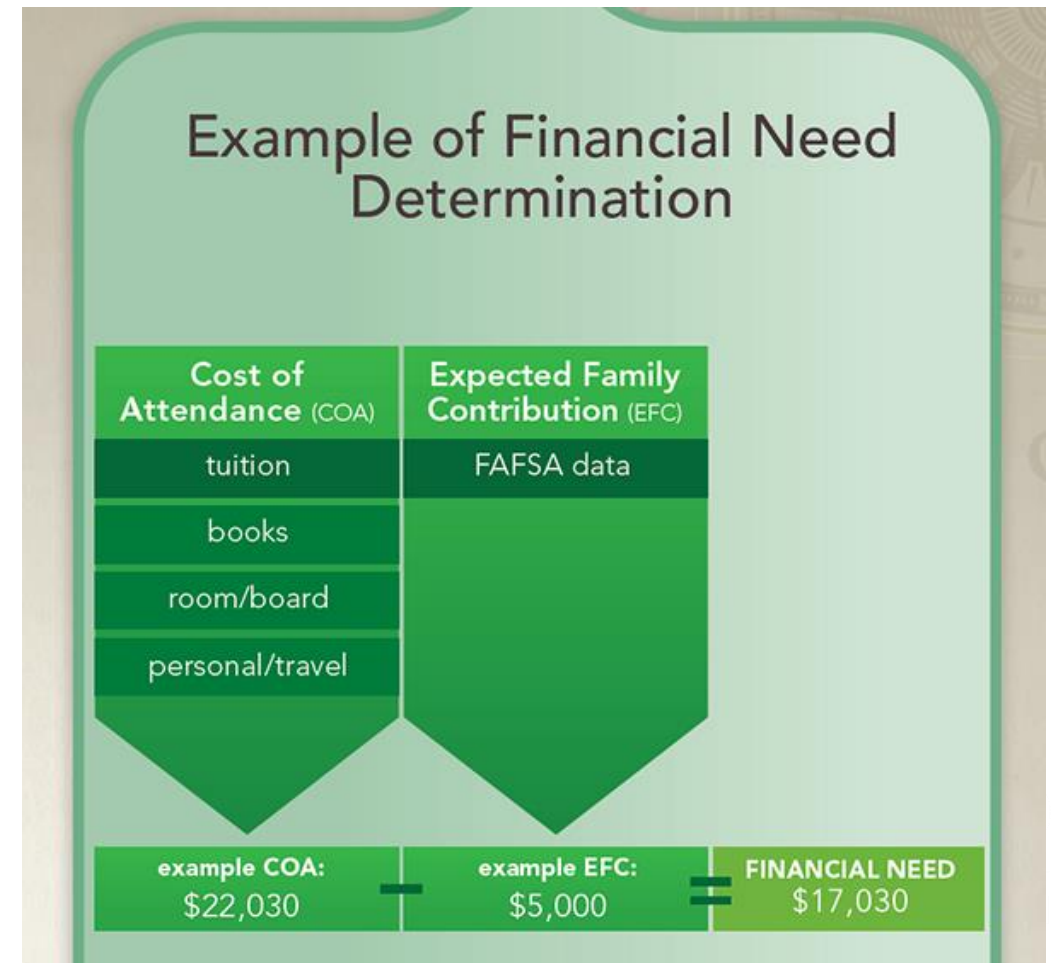
- ☐ Scholarships
- ☐ Grants

Self-help Options

- ☐ Work-Study
- ☐ Loans

# Calculating financial need

- Cost of Attendance
- Expected Family Contribution (EFC)
- Financial Aid Award Package
- Project GRAD advisors are available to help you understand award letters.



# Cost of attendance

Item	Description
Tuition	The cost of taking courses. Course costs vary by school.
Room and board	Lodging and food costs vary by school.
Books and school supplies	Books can be expensive. School supplies include <ul style="list-style-type: none"><li>•book bags;</li><li>•notebooks;</li><li>•pens and pencils;</li><li>•paper and computer paper; and</li><li>•desk accessories such as folders, trays, and pen holders.</li></ul>
Fees	Fees depend upon your school. Examples include activity fees and parking decal fees. Schools can provide a list of fees.
Equipment and room materials	This category might include <ul style="list-style-type: none"><li>•a computer and printer;</li><li>•reading lamps;</li><li>•a microwave and refrigerator; and</li><li>•sheets, towels, etc.</li></ul>
Travel and miscellaneous expenses	<ul style="list-style-type: none"><li>•If you commute to school, include transportation costs.</li><li>•If you live on campus, include travel during school breaks.</li><li>•You may also want to include clothing and mobile phone costs.</li></ul>

# Expected family contribution (EFC)



- Information you reported on your FAFSA is used to calculate the EFC.
- **Is not the amount of money your family will have to pay for college.**
- Number used by Financial Aid Office to calculate how much “need-based” financial aid you are eligible to receive.



# Sample award letter

## Award Package for 2016-2017 Award Year

[General Information](#) [Award Overview](#) [Resources/Additional Information](#) [Terms and Conditions](#) [Accept Award Offer](#) [Special Messages](#)

### Need Calculation

Cost of Attendance	\$18,514.00
Estimated Family Contribution	\$ .00
Initial Need	\$18,514.00
Outside Resource	\$ .00
Need	\$10,199.00

### Expected Enrollment Status

Full-Time

### Cost of Attendance

Tuition and Fees	\$6,026.00
Books and Supplies	\$1,210.00
Room and Board	\$4,360.00
Transportation	\$2,906.00
Miscellaneous	\$4,012.00
<b>Total:</b>	<b>\$18,514.00</b>

### Cumulative Loan Information as of 14-NOV-2016

Loan Type	Amount
Subsidized	\$2,250.00

### Financial Aid Award by Term for the 2016-2017 Award Year

Fund	Fall 2016: 8/22-12/14		Spring 2017: 1/17-5/11		Total
	Status	Amount	Status	Amount	
Federal Pell Grant	Auto Accept	\$2,908.00	Auto Accept	\$2,907.00	\$5,815.00
Federal SEOG	Auto Accept	\$500.00	Auto Accept	\$500.00	\$1,000.00
TPEG for Residents	Auto Accept	\$750.00	Auto Accept	\$750.00	\$1,500.00
Fed Subsidized Stafford Loan	Web Decline	\$ .00	Web Decline	\$ .00	\$ .00
Fed Unsubsidized Stafford Loan	Web Decline	\$ .00	Web Decline	\$ .00	\$ .00
<b>Totals</b>		<b>\$4,158.00</b>		<b>\$4,157.00</b>	<b>\$8,315.00</b>

If you have questions regarding the above information, please contact the Financial Aid office.

[Select Another Aid Year](#)

[Award Messages](#) | [Overall Financial Aid Status](#) | [Award Payment Schedule](#) | [Award History](#) | [Loan Application History](#)

### Financial Aid Year 2013-2014

Select the scheduled disbursements dates hyperlink to review when you may receive funds.

Academic Year			
Award Description	Category	Offered	Accepted
DLSY-DL Unsubsidized Loan 2	Loan	5,000.00	0.00
DLSY-DL Unsubsidized Loan 1	Loan	1,000.00	1,000.00
DLSY-DL Subsidized Loan 1	Loan	3,500.00	3,500.00
SY- TPEG/R	Grant	2,000.00	2,000.00
<b>Academic Year Totals</b>		<b>11,500.00</b>	<b>6,500.00</b>

Currency used is US Dollar.

[Financial Aid Summary](#)

### Financial Aid

#### Financial Aid Summary

#### Financial Aid Year 2013-2014

How Your Financial Need Was Determined? (14409,504)

Academic Year	
Estimated Financial Aid Budget	18,494.00
Expected Family Contribution	823.00 -
Estimated Need	17,671.00
Total Aid	11,500.00 -
Remaining Need	6,171.00

#### Non Standard Per.

Estimated Financial Aid Budget	9,247.00
Expected Family Contribution	0.00 -
Estimated Need	9,247.00
Total Aid	0.00 -
Remaining Need	9,247.00

Currency used is US Dollar.



# Student Friendly Loan Terms

- Student Friendly Terms:
  - **Grace Period** – Repayment of Federal Direct Student Loans begins 6 months after the student leaves college.
  - **Forbearance** – under specific circumstances, students can apply to have their loan payments delayed even longer
  - **Deferment** - .Repayment may be deferred for reasons of unemployment, in-school, economic hardship, military service,
  - **Forgiveness** – Student loans may not have to be repaid if your child works for certain organizations after graduation or pursues a career in certain professions.





# Financial Aid Information Resources



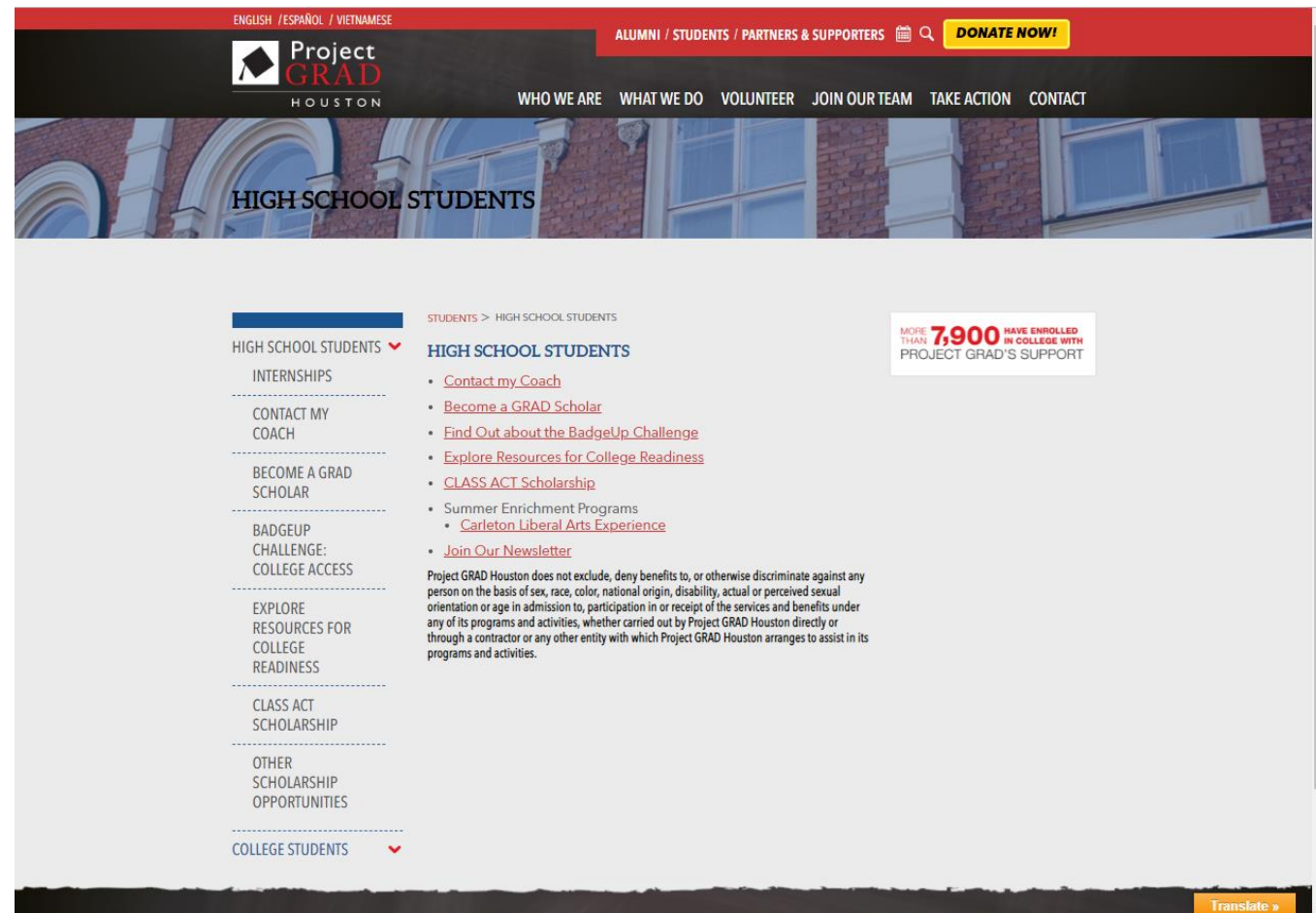
- Search online for scholarship opportunities
- [www.StudentAid.gov](http://www.StudentAid.gov)
- [www.collegeforalltexans.com](http://www.collegeforalltexans.com)
- [www.projectgradhouston.org](http://www.projectgradhouston.org)
- cafécollege Houston
- GRADcafé



# projectgradhouston.org



1. In the red banner at the top is a "Student" tab. Click.
2. Find "Explore Resources for College Readiness."
3. Scholarship searches
  1. High school students
  2. College students



## ASPIRING YOUNG ADULTS

Recruiting youth age 18-24 not currently attending college



Become part of a group of young adults aspiring to reach their career goals!

- Have an Advisor who will coach you to success
- Complete a personalized Career Inventory
- Explore college and career training options
- Develop a detailed Career Action Plan
- Find childcare and other services

"When I was stuck and feeling lost, my AYA advisor was there to help me find the resources I needed to get back to school and start to accomplish my academic goals."

Rosa, Houston Community College Student



**Do you want to:**

**Go to college?**

**Earn a certification  
that will increase  
your salary?**

**Have a career, not  
just a job?**

**Are you feeling  
stuck or lost?**

**Join the Aspiring  
Young Adults  
Program (AYA)**

To learn more and sign  
up contact Project GRAD

By phone:  
832-325-0317

Online:  
[bit.ly/GRAD-AYA](http://bit.ly/GRAD-AYA)  
[gradcafe.org](http://gradcafe.org)







Lee College Center for Workforce  
and Community Development  
909 Decker Dr. Baytown, TX 77520

Tuesday-Thursday 11-7  
Friday 11-5  
Saturday 10-5

@gradcafebaytown  
@gradcafebaytown  
[gradcafe.org](http://gradcafe.org)



Whether you want to attend college to get a degree or work on a certificate in a professional trade, we are here to guide you through every step. You're never too old or too young to get started. **All services and coffee are free!**

We're here to assist you from here to career. Anyone, any age. Project GRAD programs offer personalized planning services, enriching experiences, and one-on-one counseling to help you develop and achieve your career and education goals. Come see us in Houston at **cafécollege** and in Baytown at **GRADcafé**.



Carnegie Neighborhood Library  
1050 Quitman St. Houston, TX 77009

Tuesday & Wednesday 9-7  
Thursday 9-8  
Friday 1-5  
Saturday 10-5

@cafecollegehouston  
@cafecollegehouston  
[cafecollegehouston.org](http://cafecollegehouston.org)



**cafécollege Houston**

1050 Quitman

Houston, TX 77009

832-393-1737

[cafecollegehouston.org](http://cafecollegehouston.org)



GRADcafé.

**GRADcafé**

909 Decker Dr.

Baytown, TX 77520

281-425-6804

[gradcafe.org](http://gradcafe.org)

# Questions?

Ramiro Fonseca

[rfonseca@projectgradhouston.org](mailto:rfonseca@projectgradhouston.org)

832-325-0350



Watch the road for the  
**GRADcafé *on the Go***  
van coming soon.



[www.gradcafe.org](http://www.gradcafe.org)