

**Advisory Assignment for October 15, 2021    Name:**

**Due by Tuesday, October 19, 2021**

**Read the following information and answer the 9 question quiz. Then complete at least two of the sample scholarship essays. Turn them in through Google Classroom.**

## **Financial Aid — How to Pay for Your Education after High School**

Almost all living-wage jobs will require more education and/or training after you graduate high school. The myth (lie) you might have heard is that you need a four year university degree if you want to make a good living. Two year colleges, education benefits from military service, and/or non-degree career training programs open the doors to many careers with a lot less time and money spent.

No matter what, if you want to afford a better life for you and your family you will need to invest in more training to get ahead. Sorry, but no one owes you a comfortable life. You must dedicate your time and effort to earn one. Now is the time to start, when you have people who will help you figure out how to plan for your future.

The first step in figuring out how to afford your education and training after high school is to see how much financial aid you may qualify for. This can be in the form of loans (to be paid back), grants and fellowships from the government or a school (that don't require re-payment), and scholarships you can earn from various organizations.

Most people will start with the FAFSA. Both your sending school and PSSC offer support to help you fill out this form. Check in with your school counselor.

**What is it?** The Free Application for Federal Student Aid (FAFSA) is available each year after October 1<sup>st</sup>. The deadline to turn them in is the end of June in the year you are planning to attend college. You may correct or update that application through the middle of September. Failure to file the form will result in denial of any financial aid including loans, grants, and possibly scholarships.

**Preparation:** High school is the last guaranteed free education you will receive. Many students have unrealistic ideas about how much college or technical school costs. Tuition at Washington Community and Technical Colleges is about \$4,500.00 per school year if you are a resident of the state, or nearly \$9,000 if you are not a resident. At state-supported universities (UW, WSU, etc.) in Washington tuition is about \$12,000.00 or more per school year for residents, or \$25,000 if not a resident. Private schools and colleges may cost \$40,000.00 or more per school year. Tuition is "pay as you go." **And remember that tuition is only the cost of your classes. It does not cover the cost of books, tools, lab and library fees, housing, food, etc.** All schools have programs to help you secure financial aid. The purpose of this lesson is to help you to understand the types of financial aid and the process of applying for it.

**Orientation:** The website <https://studentaid.ed.gov/sa/> contains a wealth of information for you on preparing for college. You should visit this with your family to prepare yourself. You may also look at the other links by searching with your browser for "[Financial Aid for college education](#)" to find links to additional sources of financial aid, **but be aware that there are scams out there that try to charge you for services that are free from the government.**

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For students in Washington State whose immigration status is not finalized, there is the WAFSA. Visit the site <http://www.readysetgrad.org/wasfa> for more information on how to move forward.

## What Types of Financial Aid Are There?

Once you finish high school, all further education becomes your financial responsibility. This means that after graduation from high school you are going to have to pay for any college or technical school that you attend. There is a variety of financial aid available to students to help you pay tuition and other costs of further education (books, lab fees, tools, uniforms), but you must apply to a variety of sources to get this assistance. All colleges and technical schools have financial aid offices that help secure funding for your education. You need to understand what types of aid are available and how to apply for it. The following descriptions will help you understand the types of aid available.

**Grants:** A gift of money from either some level of government or from a school to pay part of a student's expenses. A grant does not have to be repaid.

**Scholarships:** A gift of money from a school, organization, or individual. Usually scholarships are granted on the basis of need, scholastic accomplishment, personal achievement, community service, and/ or potential service to college (such as playing on a sports team or in the band).

**Fellowship:** A gift of money to pay for graduate school (programs after a student earns a four-year degree), usually requiring the student to teach a class or assist with beginning students.

**Loans:** *Need-Based Loans:* Federal and/or state government subsidized interest payments require you show financial need to qualify. Payments on these loans are delayed until you are no longer attending a qualified school.

*Loans that are not need-based:* You pay the full interest with no subsidies available to you or your family. Payments for these usually start once you no longer attend school as well.

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## How Much Does College Tuition Cost if You Live in Washington State?

State supported community and technical colleges in Washington like Highline or South Seattle charge around \$4,500 per year **for tuition** if you are a state resident.

State four-year universities like the University of Washington charge \$12,000 or more per year for tuition.

Private colleges and universities may charge \$40,000 or more per year.

Students who attend college or technical school still have to consider other expenses like room and board (where you live and what you eat), transportation to and from the school, textbooks, lab fees, and other expenses. The tuition that a student pays does not cover these expenses.

Each district provides support for students and their families who are wondering how to apply for and finance college or career training classes. The Highline School District maintains the following webpage to inform you of upcoming support sessions.

<https://www.highlineschools.org/departments/college-career-readiness/calendar>

**Step 1: What did you understand?**

Name:

**Answer the following questions. Mark or highlight the appropriate letter for each question in the space provided.**

1. Community colleges such as Highline or Green River charge approximately how much for tuition per year?
  - a. about \$100.00
  - b. about \$4,500.00
  - c. about \$4,500
  - d. about \$40,000
  
2. Which of these is a gift of money from a college or the government to pay for part of a student's expenses? It is a form of financial aid that does not have to be paid back.
  - a. Federally subsidized student loan
  - b. Private student loan
  - c. Financial aid
  - d. Grant
  
3. Which of these is a type of loan where the government subsidizes (lowers) the interest payments. The student's family must have low income or limited financial resources in order to be eligible.
  - a. Scholarship
  - b. Need-based loan
  - c. Fellowship
  - d. Grant
  
4. Which of these is a gift of money from a school, organization, or individual that is given on the basis of need or accomplishment
  - a. Scholarship
  - b. Student loan
  - c. Tuition
  - d. Cost of living allowance
  
5. The cost of a year's resident tuition at a state supported school like the U. of Washington is approximately:
  - a. \$4,500.00
  - b. \$12,000.00
  - c. \$25,000
  - d. Tuition at all state supported colleges is free to residents
  
6. Which of the following is not a cost that students attending college are required to pay or provide for?
  - a. textbooks
  - b. tuition
  - c. living expenses
  - d. retirement plan
  
7. Which of the following offices at a college will help students find information about paying for school?
  - a. admissions office
  - b. bursar's office
  - c. security office
  - d. financial aid office
  
8. Scholarships might be given to students because of which of the following?
  - a. financial need
  - b. community service
  - c. ability to play on a college sports team
  - d. any/all of the above
  
9. Generally, which costs more?
  - a. state supported community or technical colleges (CTC)
  - b. state supported universities
  - c. private colleges or schools
  - d. all colleges cost the same

## Step 2: Preparing to Apply for Scholarships and Grants

PSSC students have many opportunities to apply for scholarships both through the Skill Center and home schools. Almost all scholarship applications require that the student answer essay questions, in addition to the financial information you provide through your FAFSA application. Scholarship awards are often based on how well the student writes his or her story.

Mr. Pina and Mr. Ferry, as well as your instructor, can help you locate scholarship applications. If you have joined the Dean's List in Google Classroom then you already have some resources. If you haven't joined click here <https://classroom.google.com/c/MzkyNzl0Nzc3ODYy> , or use the Dean's List class code: sfrg5zl

While some of you are juniors, or non-graduating seniors, it is NEVER too early to begin writing scholarship responses for use later. The more you practice, the easier it is to adapt them in the future.

### Written Scholarship Application Responses – Telling Your Story

**Practice Scholarship Application Questions** – The following are similar to questions asked on scholarship applications. **Pick two** of the following questions, and answer each one with using about 150 words in paragraph form. Then submit them to your instructor. On the next two pages, you will see some great examples of past responses. Use them as inspiration, not duplication.

1. Describe your plans for the future (career and personal).
2. What community service have you performed during your high school years?
3. How has your class at PSSC influenced your life or career choice?
4. Describe your financial situation. Tell how you plan to pay for your education.
5. Describe activities that demonstrate your initiative and how you provide positive contributions to your school, including leadership, citizenship, and interpersonal skills.
6. Explain what career and technical education has meant to you. You may do this in the form of a letter, report, or narrative account, but the preparation must be your own.
7. Tell your personal story, and how attending college will change your life.

**Sample Scholarship Question Responses. Use these examples as inspiration to get started.**

**1. Describe your plans for the future.**

I have known since I was in junior high that I wanted to be a nurse. I was chosen to participate in an event called "Step to the Future", where I was paired up with someone from a list of different professionals. I chose to shadow a surgeon, and I got to see several minor surgeries in his office. I knew this was the field for me when I did not faint. My plan is to go to a four year college to get my nursing degree and become an RN. My parents and I have visited two universities that have nursing schools and I have applied to both. I am looking forward to getting my acceptance letters and begin my journey into the medical field.

**2. What community service have you performed during your high school years?**

Community service has been a big part of my life since I was younger, and I am still very involved in helping others. Each summer, our church takes people to Mexico where we build or remodel houses for families in that area. I have gone on that trip three times and loved seeing the smiles on their faces when they saw their new homes. I also volunteer as a tutor at an after school program at the Boys and Girls Club in Federal Way. I work with 4<sup>th</sup> and 5<sup>th</sup> grade students on English and math. Another way that I give back is by working all of the fundraiser dinners we do in the culinary program at PSSC. I have done this for the last two school years, and worked four events so far. I am hoping that I will be chosen for one of the culinary scholarships.

**3. How has your class at PSSC influenced your life or career choice?**

My classes at PSSC have had a big influence in me both personally and professionally. Before PSSC I was lost, in a sense that I had no idea what path to follow, I mean I knew I wanted to study but had no information on where to go after high school. PSSC guided me in the right direction. The classes at PSSC give you the training in a professional setting, team work, the use of equipment and also help you develop confidence because you are getting career training and you are accountable for your actions.

**4. Describe your financial situation. Tell how you plan to pay for your education.**

It has always been my dream (and goal) to go to college. I would be the first person in my family to graduate from high school AND college! My family doesn't have the financial means to send me to college, but they support me completely in this endeavor. Although I have been working for the past two years, that money is my contribution to my family's budget. I have completed the FAFSA form but I have also applied for scholarships and grants. I don't want to be saddled with debt after I graduate from college and I hope to finance my education mostly through scholarships and grants, rather than loans. The staff at Puget Sound Skills Center (PSSC) has been an incredible resource and support for me through this process. I don't believe I could have navigated through this maze without PSSC behind me!

- 5. Describe activities that demonstrate your initiative and how you provide positive contributions to your school, including leadership, citizenship, and interpersonal skills.**

I haven't really done much outside of school. Mostly I have to take care of my brothers and sisters after school. I go with my parents to the doctor and interpret for them. I am in the choir at my church and take care of the babies during the service. Other than that, I don't get involved in outside activities. I guess now that I think about it, I do serve my family and community in more ways than I thought.

- 6. Explain what career and technical education has meant to you. You may do this in the form of a letter, report, or narrative account, but the preparation must be your own.**

Learning a career at PSSC means the world to me. Before, I was stuck in classes at my school and wondered what stuff I was learning would be useful in my life. I was bored, and my grades were low because I didn't see the point. When my friend told me about her class at PSSC, where she was training to be a firefighter I couldn't believe it. I have always wanted to do that or be a paramedic, and nobody told me I could start learning that in high school, for free! Since last year, I have been learning what it takes to succeed in that industry, the hands on skills, the math, and the level of fitness I need to respond in emergency situations. I hope to get further training in Alaska, and I never would have known how to start without my class (and teacher) at PSSC.

- 7. Tell your personal story, and how attending college (or serving in the military, having a well-paying job, or getting into an apprenticeship etc.) will change your life.**

For me attending college will change my life in so many ways. First it will help me financially when I get out on my own. I will have a better life than the life my mother had. I will be able to help my mother who sacrificed for me to get my education. Attending college will also help me further in life. I feel that I will be so far ahead of my friends when it comes to getting a better job because of my education and training. I will be financially stable and independent. My mom has always told me to be the best you can be with your life and education and this scholarship will allow me to do so.

# Free Federal Financial Aid Form (FAFSA)

## This page is for graduating seniors.

The first part of applying for financial aid at a college is to fill out the **Free Application for Federal Student Aid (FAFSA)**. The FAFSA is required by virtually all of the post-secondary schools and training facilities in the United States.

If you have questions about completing the FAFSA or WASFA speak with your school counselor, or reach out to Mr. Pina or Mr. Ferry.

If you plan to attend college in the fall, you **and your parents** must fill the FAFSA form out after October 1<sup>st</sup> of the year before you plan on attending (students going to college in 2022 would fill out the form in 2021). The FAFSA asks for information about your family income for the previous year. You need your parents' cooperation to fill this out because most of the information on the FAFSA is about their income, not yours. The information you submit determines the amount of financial aid you qualify for and may help you qualify for scholarships, grants, or subsidized loans.

Go to: <https://www.studentaid.ed.gov/sa/fafsa>

- To begin an on-line FAFSA, click on the Create Account button near the center of the page (<https://studentaid.gov/fsa-id/create-account/launch>).
- If you have started or submitted a FAFSA application in the past, click on Log In as a returning user (<https://www.studentaid.gov/fsa-id/sign-in/landing>).

You will NEED the following from your parents:

- Social Security number or Alien registration card
- Drivers License or state ID card
- Financial Information (2020 tax return, W-2, bank statements, child support, TANF, real estate, stocks or bond investments)

For students in Washington State whose immigration status is not finalized, there is the WASFA.

Visit the site <http://www.readysetgrad.org/wasfa> for more information on how to move forward.

Usted necesitará lo siguiente:

- Estudiante numero de Seguro Social / número o tarjeta de registro de extranjero **(no será capaz de iniciar el proceso de WASFA sin uno de estos.)**
- Licencia de conducir o tarjeta de identificación emitida por el estado
- Información de ingresos (estados de cuenta bancarios, un talón de pago o W-2 si tiene trabajo, declaración de impuestos previas, si se presentaron)
- Información financiera de los padres (estados de cuenta bancarios, W-2 o talón de pago, declaración de impuestos del año pasado)
- Número de seguro social de los padres, si tienen uno. **(Si no está bien.)**
- Cualquier información financiera adicional (manutención de los hijos, TANF o asistencia social, bienes raíces, acciones o inversiones de bonos; negocio familiar o granja)

**School counselors will help you and your parents fill out the FAFSA and WASFA. You will likely need to arrange a “Zoom” session with someone for help.**