

# SIGN-IN Please

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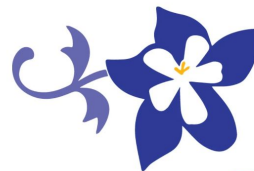


# Financial Aid Presentation

**Horizon High School  
Class of 2024**

# COLLEGE FAIR 2023

**WHEN: OCT 25TH**  
**WHERE: Legacy HS**  
**TIME: 6:00-7:30 PM**



Colorado Council  
on High School/College Relations

## COLLEGE FAIR



Scan here to  
register!

- ❖ EXPLORE YOUR INTERESTS!
- ❖ LEARN WHICH COLLEGES BEST SUPPORT YOUR GOALS!
- ❖ ASK REPS ABOUT SCHOLARSHIPS AND FINANCIAL AID OPTIONS!

**WHEN**

**LOCATION**

10 / 25 / 2023

Legacy Gymnasium

6:00 - 7:30

# Colorado Free Application Days

Oct 17 - Oct 19



<https://cdhe.colorado.gov/cofreeappdays>

<https://talentfound.org/my-colorado-journey/colorado-applies-month/>

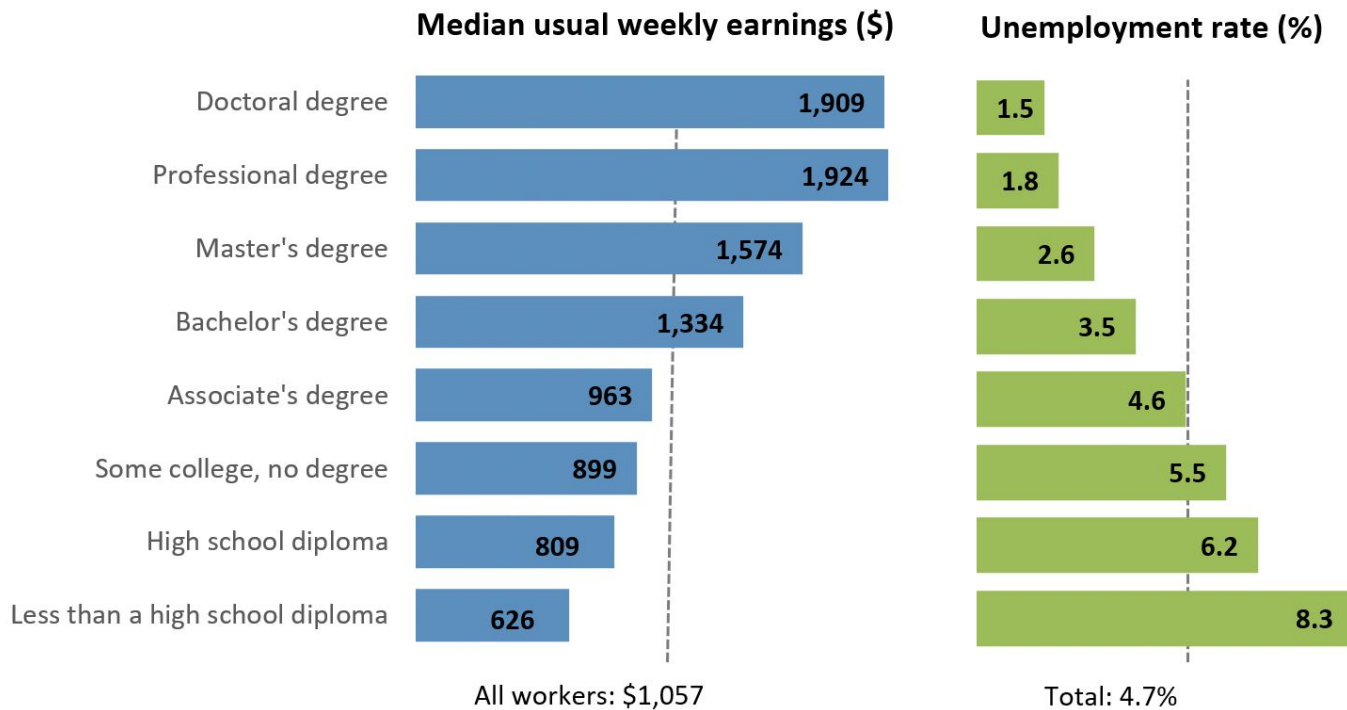


# EDUCATION IS YOUR FUTURE!

*“If a man empties his purse into his head, no one can take it from him. An investment in knowledge always pays the highest return.”*

*-Benjamin Franklin*

## Earnings and unemployment rates by educational attainment, 2021



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.

# Previous Years College Graduation Rates

## Class of 2018

4-year graduation rate: **80.7%**

5-year graduation rate: **84.9%**

6-year graduation rate: **86.2%**

7 year graduation rate: **87.0%**

## Class of 2019

4-year graduation rate: **81.1%**

5-year graduation rate: **85.1%**

6-year graduation rate: **86.6%**



## Class of 2020

4-year graduation rate: **81.9%**

5-year graduation rate: **86.0%**

## Class of 2021

The four-year graduation rate for this group is 81.7%

# Average Student Loan Debt in 2023 \$28,950

Colorado Average Loan Debt

\$35,932.11

Taken from: [Student Debt](#)

- ❑ \$28,950 owed per borrower on average
- ❑ About 92% of all student debt are federal student loans; the remaining amount is **private student loans**
- ❑ 55% of students from public four-year institutions had student loans



❏ About 5% of student loans are delinquent. (actually not valid anymore due to COVID status pauses & deferments)



❏ Student loan debt payments should be about 10-20% of your take home income or 8% of gross income.  
Ex/ \$1650 take home; Monthly payment = \$165 - \$330

# Yearly: 50% of Starting Average Salary

**Engineer \$65,000** (student loan debt less than \$32,500)

**Teacher:\$55,000** (student loan debt should be less than \$27,500)

**Business Admin \$35,000** (student loans debt less than \$17,500)

**Chef \$32,000** (student loan debt less than \$16,000)

# COST *of* ATTENDANCE



TUITION & FEES



BOOKS &  
SUPPLIES



TRANSPORTATION



HOUSING



PERSONAL  
EXPENSES

Direct Costs

Indirect Costs

# Cost of Attendance

## Awards - 2022 - 2023

### Your Estimated Cost of Attendance

Item	Fall Amount	Spring Amount	Academic Year Amount
Tuition and Fees	\$6,351	\$6,351	\$12,702
Additional Tuition/Charges	\$876	\$876	\$1,752
Books and Supplies	\$600	\$600	\$1,200
Housing and Meals	\$6,206	\$6,206	\$12,412
Transportation	\$563	\$563	\$1,126
Other Educational Expenses	\$790	\$761	\$1,551
Total Estimate	\$15,386	\$15,357	\$30,743

# Tuition Costs

<https://www.cde.state.co.us/concurrentenrollment/collegecost>

 Varies based on school attended and degree sought

## Undergraduate Resident Costs

### Base Tuition Rate - Resident

Estimate	Per Semester	Per Year
Tuition <sup>1</sup> and Fees <sup>2</sup>	\$6,553	\$13,106
Books/Supplies	\$600	\$1,200
On-Campus Room & Board <sup>3</sup>	\$8,073	\$16,146
Total	\$15,226	\$30,452

- ➔ Arts & Humanities in Arts & Sciences
- ➔ Education
- ➔ Music
- ➔ Open Option in Arts & Sciences
- ➔ Program in Exploratory Studies
- ➔ Social Sciences in Arts & Sciences

### Tier 2 Tuition Rate - Resident

Estimate	Per Semester	Per Year
Tuition <sup>1</sup> and Fees <sup>2</sup>	\$7,441	\$14,882
Books/Supplies	\$600	\$1,200
On-Campus Room & Board <sup>3</sup>	\$8,073	\$16,146
Total	\$16,114	\$32,228

- ➔ Environmental Design
- ➔ Media, Communication and Information (CMCI)

### Tier 3 Tuition Rate - Resident

Estimate	Per Semester	Per Year
Tuition <sup>1</sup> and Fees <sup>2</sup>	\$8,329	\$16,658
Books/Supplies	\$600	\$1,200
On-Campus Room & Board <sup>3</sup>	\$8,073	\$16,146
Total	\$17,002	\$34,004

- ➔ Engineering
- ➔ Natural Sciences in Arts & Sciences

### Tier 4 Tuition Rate - Resident

Estimate	Per Semester	Per Year
Tuition <sup>1</sup> and Fees <sup>2</sup>	\$9,289	\$18,578
Books/Supplies	\$600	\$1,200
On-Campus Room & Board <sup>3</sup>	\$8,073	\$16,146
Total	\$17,962	\$35,924

- ➔ Business

# Net Price Calculator



All colleges have a NET PRICE Calculator on their website to more accurately determine YOUR **COA** (cost of attendance) for your unique situation

*For the purposes of this calculator, an independent student is one who is at least 24 years old, married, and/or has legal dependents other than a spouse (e.g., children). A student who does not meet any of the above criteria is considered dependent. Based on the information you provided in previous steps, your dependency status is estimated to be Dependent. Please provide the following information and then click Continue.*

Number in Family

### How many people are in your family's household?

*Count yourself, your parent(s), and your parents' other dependent children.*

Select ▾

Number in College

### Of the number in your family above, how many will be in college next year?

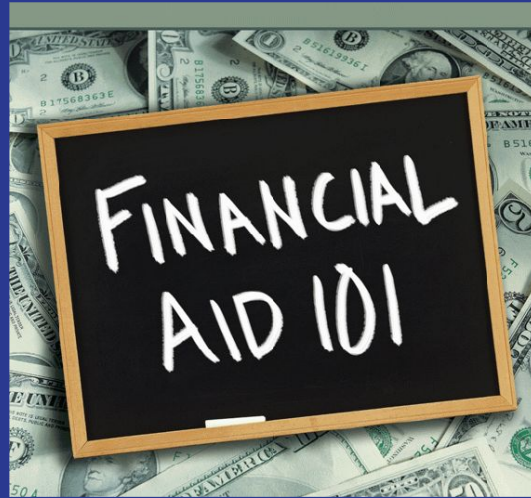
*Count yourself, your parent(s), and your parents' other dependent children.*

- One
- Two
- Three or more

### What is your annual household income after taxes?

*Include income earned by yourself and your parent(s).  
Include income from work, child support, and other sources.*

# We Need Financial Aid!



# What is Financial Aid?

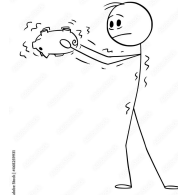
Financial Aid consists of funds provided to students and families to help pay for postsecondary educational expenses

- ❑ What is Cost of Attendance (COA)?
  - ❑ **Direct costs** i.e. tuition or housing (billed directly from college)
  - ❑ **Indirect costs** i.e. transportation or personal care items (not billed through college)
  - ❑ **Colleges combine direct and indirect expenses** into the cost of attendance
  - ❑ **Varies widely** among different types of colleges



# Types of Aid

❑ **Need Based:** Based on financial need. These awards are based only on the student's financial need and not due to grades or other merit



❑ **Merit Based:** Awarded on the basis of a student's ability, talent or unique characteristics, such as academic achievements, athletic ability, musical talent, or ethnic heritage



# Types of Aid



- ❑ **Grant:** Award that does not have to be paid back, calculated from FAFSA
- ❑ **Scholarship:** Award that does not have to be paid back
- ❑ **Loan:** Borrowed money that has to be repaid, usually after college graduation
- ❑ **Work Study:** Money earned, usually through campus jobs, while attending college

# What is FAFSA?

- ❑ Federal Financial Aid Application
  - ❑ Students with a valid social security number
  - ❑ US Citizens or eligible non-citizen
- ❑ How your **Student Aid Index (SAI)** is determined by collecting family's financial information formerly called **Expected Family Contribution (EFC)**
- ❑ <https://studentaid.gov/h/apply-for-aid/fafsa>



# Colorado Application for State Financial Aid (CASFA)

<https://cdhe.colorado.gov/colorado-application-for-state-financial-aid>

Non-U.S. citizens and those that are not permanent residents of the U.S. can use the CASFA to apply for institutional aid.

- ❑ Graduated from a Colorado high school or was physically present in Colorado for at least one year immediately preceding the date the student successfully completed a high school equivalency examination in Colorado; and
- ❑ Has been physically present in Colorado for at least 12 consecutive months prior to enrolling in an institution.
- ❑ There is no longer a requirement to be a resident of Colorado for at least 12 months of graduation.



# CSS Profile



CSS Profile™

## ❑ What is the CSS Profile?

- ❑ The CSS Profile is an online application used by over [400 colleges and scholarship programs](#) to award Institutional (their own) aid.

## ❑ Who Should Complete the CSS Profile?

- ❑ Not all colleges and scholarship programs require the CSS Profile.

Check with the ones you're interested in to see if they require it.

- ❑ The schools that ask for both forms will typically use the FAFSA calculations in determining any federal aid they offer to a student, but use the CSS Profile information in determining their own institutional resources

## ❑ HOW do I complete the CSS Profile?

- ❑ You submit the CSS Profile at [cssprofile.org](https://cssprofile.org). Once you sign in, you will find a list of useful documents, such as your federal tax returns and other financial information that you'll need to have on hand to complete the application.

CollegeBoard CSS Profile September 26, 2022

### 2023-24 Participating Institutions and Programs

The following colleges, universities, and scholarship programs use CSS Profile and/or IDOC as part of their financial aid process for some or all of their financial aid applicants in the populations listed below. Please check schools' websites or contact the institution for more information.

CSS Code	Institution Name	Institution State	CSS Profile – Domestic Students	CSS Profile – International Students	CSS Profile – Noncustodial Parents	IDOC
4072	Colorado College	CO	Yes	Yes	Yes	No
4842	Univ of Denver	CO	Yes	No	Yes	No

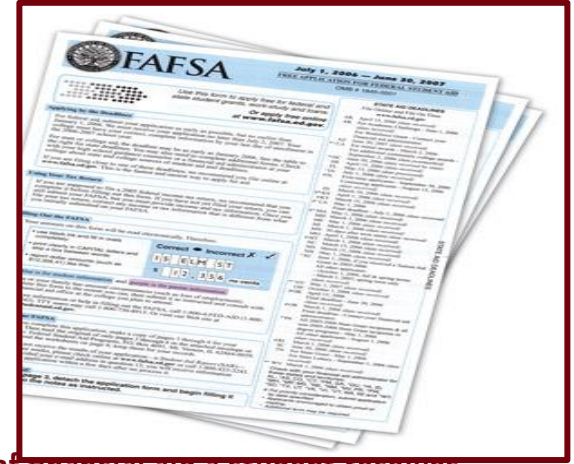
# We need to do FAFSA

## When is FAFSA?

OPENS *December* for '24-25 school year

Use 2022 taxes

It's FREE



When to complete FAFSA??

- Meeting or not meeting a college's priority deadline may impact the amount of financial aid a student receives
- Closes on June 30th (usually) - Check with your financial aid administrator.
- Once colleges assign money - it is gone

# FAFSA Student Aid Index (SAI)



- ❑ FAFSA will determine your SAI
- ❑ It is an estimate of the parents' and/or student's **ability to contribute** to post secondary education expenses
- ❑ The lower the SAI, the higher the financial aid award from the college may be
- ❑ Lowest SAI number is -\$1500, and 99,999 is the highest

# First: Make an account on Federal Student Aid site <https://studentaid.gov>

The screenshot shows the Federal Student Aid website homepage. At the top, there is a navigation bar with links for 'Help Center', 'Submit a Complaint', and 'English | Español'. Below this is a secondary navigation bar with 'Federal Student Aid' logo, 'FAFSA® Form', 'Loans and Grants', 'Loan Repayment', and 'Loan Forgiveness'. A yellow circle highlights the 'Log In | Create Account' link in the top right corner. The main content area features a large heading 'Get Ready for Student Loan Payments' and a 'Restarting Payments' button. Below this are several sections: 'POPULAR TOPICS' with links to 'Apply for Aid Using the FAFSA® Form', 'Learn About Public Service Loan Forgiveness', 'Update on Student Loan Debt Relief', 'Complete a Master Promissory Note (MPN)', and 'Complete Loan Entrance Counseling'. At the bottom, there are four columns for 'Considering School', 'In School', 'Parent', and 'In Repayment', each with a brief description. A small owl icon is visible in the bottom right corner.

An official website of the United States government.

Help Center Submit a Complaint English | Español

Federal Student Aid AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION FAFSA® Form Loans and Grants Loan Repayment Loan Forgiveness Log In | Create Account

## Get Ready for Student Loan Payments

[Restarting Payments](#) Making Payments for the First Time

POPULAR TOPICS

- [Apply for Aid Using the FAFSA® Form >](#)
- [Learn About Public Service Loan Forgiveness >](#)
- [Update on Student Loan Debt Relief >](#)
- [Complete a \*Master Promissory Note\* \(MPN\) >](#)
- [Complete Loan Entrance Counseling >](#)

**Considering School**  
*I'm thinking about going to college or a career school.*

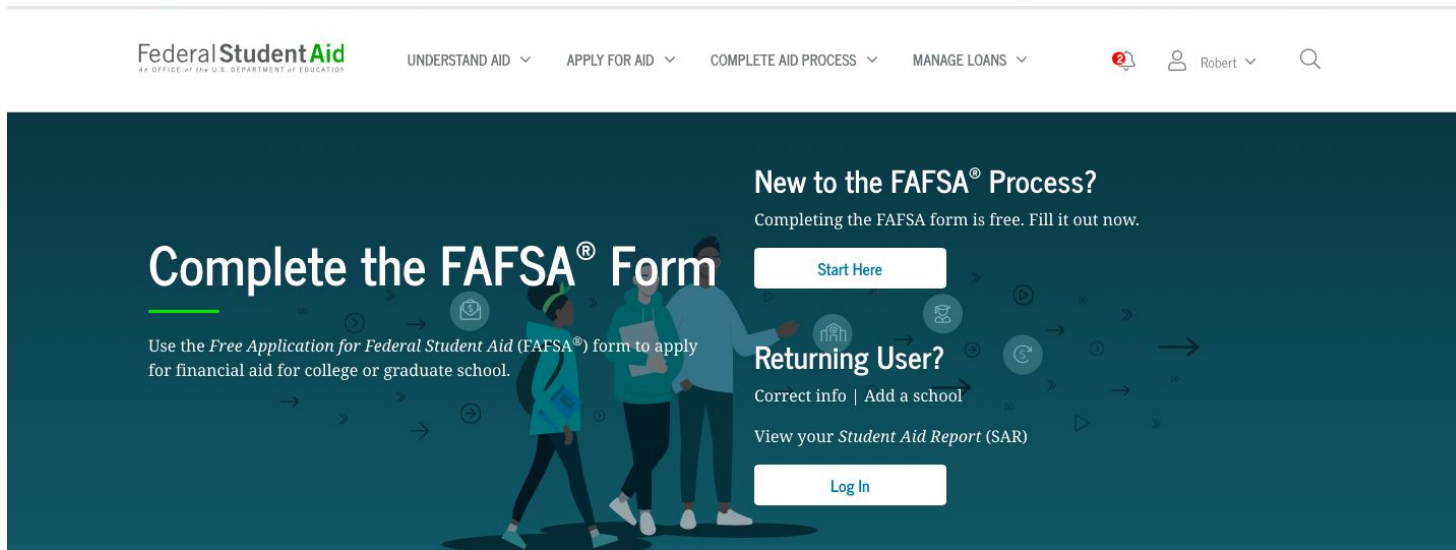
**In School**  
*I'm in the process of earning a degree or certificate.*

**Parent**  
*I want to help my child pay for college.*

**In Repayment**  
*I have loans I need to repay.*



# FAFSA Website: <https://studentaid.gov/h/apply-for-aid/fafsa>



The screenshot shows the top navigation bar of the FAFSA website. On the left is the logo for Federal Student Aid, an office of the U.S. Department of Education. To the right are menu items: UNDERSTAND AID, APPLY FOR AID, COMPLETE AID PROCESS, and MANAGE LOANS. Further right are a notification bell, a user profile for 'Robert', and a search icon.

The main banner features a dark teal background with an illustration of three people walking. On the left, the text reads: 'Complete the FAFSA® Form' in large white letters, followed by 'Use the Free Application for Federal Student Aid (FAFSA®) form to apply for financial aid for college or graduate school.' On the right, there are two sections: 'New to the FAFSA® Process?' with a 'Start Here' button, and 'Returning User?' with options to 'Correct info | Add a school' and 'View your Student Aid Report (SAR)', along with a 'Log In' button.

## FAFSA® Announcements

### What to Do if Your or Your Family's Financial Situation Has Changed

Many FAFSA applicants have experienced recent financial changes due to the COVID-19 emergency or other reasons.





# My FAFSA<sup>®</sup>

[Help](#)

[Exit FAFSA Form](#)

STUDENT INFORMATION

Welcome to [redacted] application!

2022-23

2021-22

## Current Application Status:

Processed Successfully

Congratulations, your FAFSA form was successfully processed.

### What Happens Next

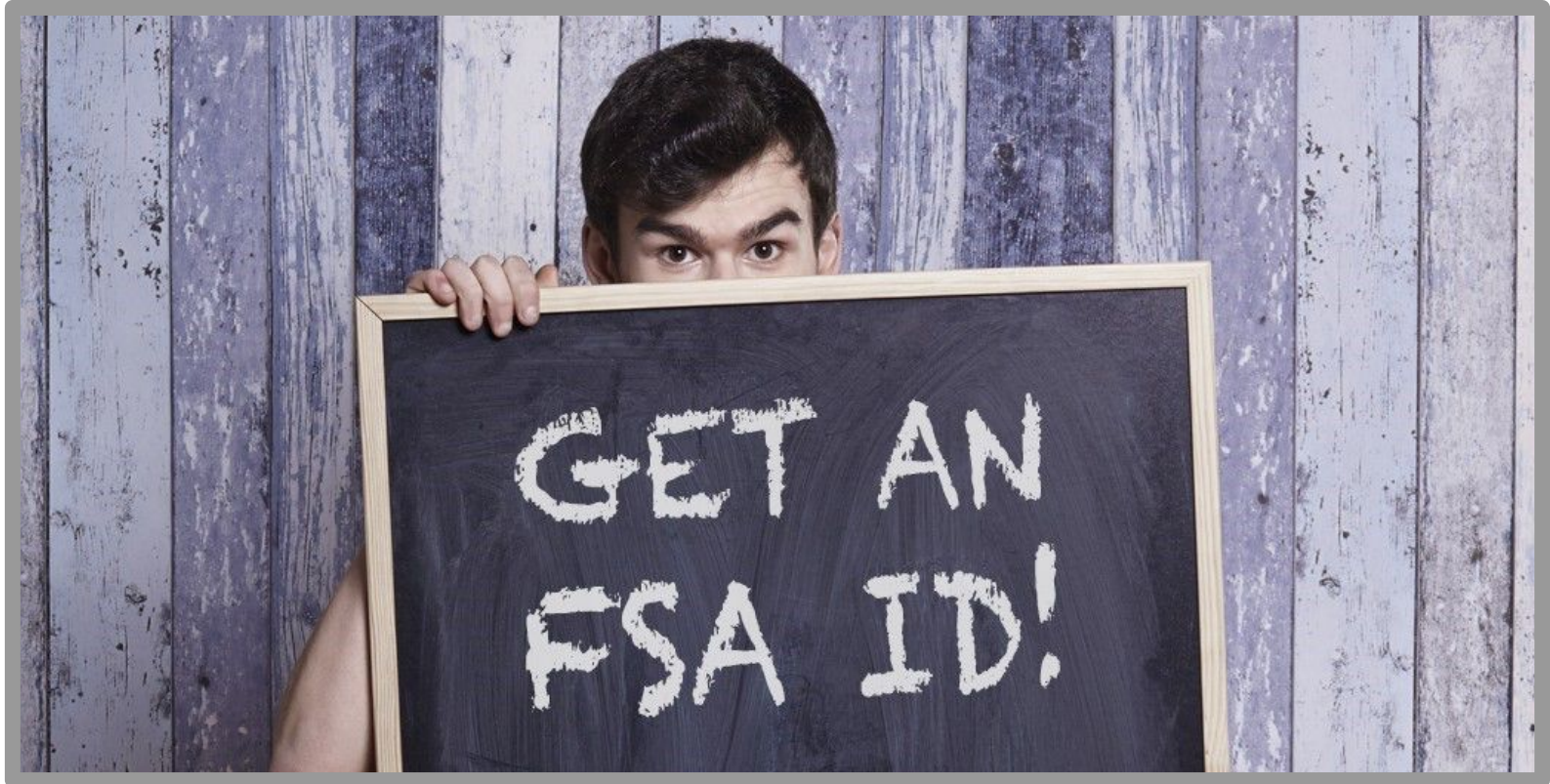
- Your FAFSA information was made available to the school(s) you listed on your FAFSA form.
- Your school(s) will use your FAFSA information to determine the aid you may be eligible to receive.
- Your school(s) will contact you if they need more information or to discuss your financial aid award.
- If you have questions about your financial aid package contact your school(s).

*Original Application: Submitted on 11/21/2021; Processed on 11/22/2021*

*Latest Correction: Submitted on 11/21/2021; Submitted by Student; Processed on 07/22/2022*

You will be the  
2024-25 FAFSA  
(College year)

# Student & 1 parent need to complete FAFSA



# Complete FAFSA EVERY Year You Are in College

Every October(?) - Do  
FAFSA



Use the *same* FAFSA login  
and ID each year

# Complete FAFSA



# Changes

- Shorter (46 questions)
- Parents who are not US citizens may create FAFSA ID
- EFC Expected Family Contribution became SAI Student Aid Index
- Removal of the number of family members in college from the eligibility calculation

there are adjustments for family size, but the parent contribution is no longer divided by the number of children in college at the same time.

- FUTURE Act requires the DOE to access tax info (FTI = fed tax info) held by the IRS pertaining to FAFSA applicants
- Expanded Pell Grant eligibility
- Child support received & net worth of a business owned is recorded as an asset

# IRS Data Retrieval Tool

The IRS Data Retrieval Tool (IRS DRT) electronically transfers your federal tax return information into your FAFSA® form.

## WHY USE?

- **EASY:** Transfer info by selecting a button
- **FAST:** Instantly retrieve your information
- **ACCURATE:** Correctly fill in your information

Use the IRS DRT (Data Retrieval Tool)

# Student Aid Report (SAR)

- ❑ Students can electronically see this report on FAFSA site
- ❑ Then it is sent to your college(s)
- ❑ Then colleges look at the types of money they will offer:
  - ❑ Grants, Loans, Work Study
  - ❑ Sometimes scholarships through the college

Look at YOUR COLLEGES Website under Financial Aid to see what you were awarded



# On Front Page of FAFSA login

You may take the following additional actions:



## Add or Change Schools

Add, remove, or change schools and housing plans on your FAFSA form.

[Add/Change Schools](#)



## Make Corrections to My FAFSA Form

Change or correct information on a previous FAFSA submission.

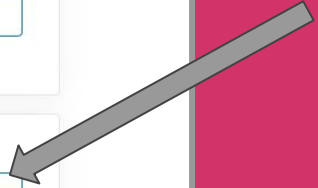
[Make Corrections](#)



## View *Student Aid Report* (SAR)

Review your SAR and corrections made to your FAFSA form.

[View SAR](#)



# SAR tells you SAI & Pell Grant Eligibility

Corrections History



[Learn about federal tax benefits for education, including the American Opportunity tax credit.](#)

## Expected Family Contribution: 5313 C

This *Student Aid Report* (SAR) was produced because we processed a change to your information based on information reported to us by another agency or as a result of a processing system change. Review your SAR to see what effect, if any, this change has had on your form, and call 1-800-4-FED-AID (1-800-433-3243) if you have any questions.

Based on the information we have on record for you, your Expected Family Contribution (EFC) is 5313. You may be eligible to receive a Federal Pell Grant and other federal student aid. Your school will use your EFC to determine your financial aid eligibility for federal grants, loans, and work-study funds, and possible funding from your state and school.

There is a limit to the total amount of Federal Pell Grants that a student may receive, which is the equivalent of six school years. Based on information reported to the *National Student Loan Data System* (NSLDS®) database by the schools you have attended, you have received Federal Pell Grants for the equivalent of between two and one-half and three school years.

There is a limit to the total amount of subsidized Federal student loans that you may receive. Visit [StudentAid.gov/sub-unsub](https://StudentAid.gov/sub-unsub) for more information.

Based on your EFC of 5313, you may be eligible to receive a Federal Pell Grant of up to \$1,145 for the 2021–22 school year provided you have not met or exceeded the lifetime limit established for the Federal Pell Grant program.

# SAR - NOT Pell Eligible

## 2022–23 Student Aid Report

[Print SAR](#)[Help](#)[Exit FAFSA Form](#)[Processing Results](#) →

TRANSACTION 05

### Processing Results

[FAFSA Data](#)[School Information](#)[Financial Aid History](#)[Corrections History](#)Application Receipt Date:  
11/21/2021Processed Date:  
07/22/2022Data Release Number (DRN)  
3212

[Learn about federal tax benefits for education, including the American Opportunity tax credit.](#)

#### Expected Family Contribution: 10451 C

This *Student Aid Report* (SAR) reflects the parental data that you have added to your *Free Application for Federal Student Aid* (FAFSA®) form.

Based on the information we have on record for you, your Expected Family Contribution (EFC) is 10451. You are not eligible for a Federal Pell Grant, but you may be eligible for other aid. Your school will use your EFC to determine your financial aid eligibility for other federal grants, loans, and work-study funds, and possible funding from your state and school.

There is a limit to the total amount of subsidized Federal student loans that you may receive. Visit [StudentAid.gov/sub- unsub](https://StudentAid.gov/sub- unsub) for more information.



# Watch FAFSA page for “submitted” changes

School Information

Financial Aid History

Corrections History →

05 Submitted by Student *(Currently Viewing)*

Processed Successfully

Application Receipt Date: 07/22/2022  
Processed Date: 07/22/2022

View SAR

Start Correction

04 Submitted by College

Processed Successfully

Application Receipt Date: 05/26/2022  
Processed Date: 05/26/2022

View SAR

Start Correction

03 Submitted by System

Processed Successfully

Application Receipt Date: 05/23/2022  
Processed Date: 05/24/2022

View SAR

Start Correction

02 Submitted by Student

Processed Successfully

Application Receipt Date: 11/24/2021  
Processed Date: 11/24/2021

View SAR

Start Correction



# Watch Your College's Financial Aid Tab

- ❑ Log in *FREQUENTLY*
- ❑ FAFSA Site
- ❑ college(s) Website.
- ❑ Check the Financial Aid tab!
- ❑ Complete what they need



# Selected for FAFSA Verification??



- ❑ Ugh!
- ❑ About 30% of applicants are selected
  - ❑ Don't assume you're being accused of doing anything wrong.
  - ❑ Some people are selected for verification at random; and some schools verify all students' FAFSA forms.
  - ❑ IRS Tax Verification

<https://www.irs.gov/identity-theft-fraud-scams/identity-and-tax-return-verification-service>

# Financial Need

Cost of Attendance (COA)

- Student Aid Index (SAI)



---

= **Financial Need**

# Financial Need



\$32,000 (COA)

- \$10,000 (SAI)

---

= \$22,000

**Financial Need**



**Need: \$22,000**  
**College Awards:**  
**\$14,000**

Colleges do not have to give total financial need in aid

There will be a gap!!



## FINANCIAL CONTRIBUTIONS

Student  
has to  
come up  
with  
money for:

SAI

GAP



# Financial Aid Award on college website(s)

## Financial Aid

### Award Package

#### Financial Aid Year 2004-2005

Your acknowledgement and/or changes were successfully processed. Please review the awards for correctness. Remember to 'Submit' your changes if you make further adjustments. Otherwise, check back periodically for updates to your financial aid package.

**Last Updated:** 10/06/2004 3:05:16PM      **Status:** Successful

Award	Category	Career	Offered	Accepted	Accept	Decline
<a href="#">FASS: Grant</a>	Grant	Undergraduate	1,000.00	0.00	<input type="checkbox"/>	<input type="checkbox"/>
<a href="#">FASS: Scholarship</a>	Scholarship	Undergraduate	1,000.00	0.00	<input type="checkbox"/>	<input type="checkbox"/>
<a href="#">Perkins Loan - ELO</a>	Loan	Undergraduate	1,000.00	0.00	<input type="checkbox"/>	<input type="checkbox"/>
<a href="#">Sub Staff - Sem</a>	Loan	Undergraduate	2,625.00	2,625.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>
FASS: Work	Work/Study	Undergraduate	0.00	0.00	<input type="checkbox"/>	<input checked="" type="checkbox"/>
FASS: Loan	Loan	Undergraduate	0.00	0.00	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<b>TOTAL</b>			<b>5,625.00</b>	<b>2,625.00</b>		

Currency used is US Dollar.

[accept all](#)

[decline all](#)

[clear all](#)

[update totals](#)

[SUBMIT](#)

# Awards Offered by College



## Additional Cost of Attendance information

### Work-Study

Award	Status	Term	Current Amount	Paid
State Work-Study	Eligible to start WS position	Fall	\$2,250	\$105
		Spring	\$2,250	\$0
		Total	\$4,500	\$105
		<b>Total Work-Study</b>	<b>\$4,500</b>	<b>\$105</b>



## Student Job Listing

### Student Loans

Award	Status	Term	Current Amount	Paid
Direct Subsidized Loan	Accepted via Web	Fall	\$2,750	\$2,721
		Spring	\$2,750	\$0
		Total	\$5,500	\$2,721
Direct Unsubsidized Loan	<u>Accept, Reduce or Decline this loan.</u>	Fall	\$1,000	\$0
		Spring	\$1,000	\$0
		Total	\$2,000	\$0
		<b>Total Loans</b>	<b>\$7,500</b>	<b>\$2,721</b>

# Parent PLUS Loans

## Parent PLUS Loans

The Parent PLUS loan allows a parent to borrow on behalf of their dependent, undergraduate children who are enrolled at least half-time (6 credits). A PLUS loan may not exceed the cost of attendance minus other aid awarded. Parents of dependent undergraduate students may apply for the Parent PLUS loan at [www.studentloans.gov](http://www.studentloans.gov)

Award	Status	Term	Current Amount	Paid
		Total Parent PLUS Loans	\$0	\$0

**Total Remaining PLUS Eligibility: \$18,743**

[Email this information to your Parent](#)

We begin reviewing PLUS applications mid-May prior to the academic year you are applying for.


**Parent PLUS loans are the responsibility of the parent to repay.**

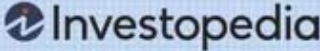

# Types of Aid Awarded

- ❑ Scholarships
- ❑ Employment eligibility “Work Study”
- ❑ Grants
- ❑ Federal Student Loans
- ❑ Parent Loans
- ❑ Private Loans



# Private Loans - You do on your own! Be careful!

Private	vs.	Federal
 Source: banks, credit unions, and other financial institutions	--	Source: U.S. Department of Education
Higher interest rates	--	Lower interest rates
Higher borrowing limits	--	Lower borrowing limits
Not based on financial need	--	Based on financial need
May have to pass credit check or have a cosigner	--	Must submit Free Application for Federal Student Aid (FAFSA)
Less flexible repayment plans	--	More flexible repayment plans

# College Opportunity Fund (COF)



- ❑ In-State Financial Aid
- ❑ Go ahead and accept “for a lifetime” on college website
- ❑ The amount may differ each year. (about\$116/credit hour) It will be determined by the state legislature each spring for the upcoming academic year



# Subsidized vs. Unsubsidized Loans

## ❑ Subsidized Loans

- ❑ \$23,000 total for 4 years
- ❑ Federal loans **based on financial need.**
- ❑ Interest does not accrue on the loan while you are in school at least half time, or during any deferment periods.
  - ❑ If you're an undergraduate, the maximum combined amount of Direct Subsidized and Direct Unsubsidized Loans you can borrow each academic year is between **\$5,500 and \$12,500**, depending on your year in school and your dependency status.

## ❑ Unsubsidized Loans

- ❑ Federal loans that are **not** based on financial need.
- ❑ Interest **does** accrue from the time the loan is disbursed to the school.
- ❑ Additionally, there are maximum amounts you can receive per school year for dependent and independent students.

Total Subsidized & Unsubsidized =  
\$57,500

# Accepting Loans

- ❑ It is Ok to wait until August/September to “accept” loans from your college.
- ❑ Loans are paid to the college first for the bill.
- ❑ If extra money, then given to the student directly.
- ❑ Parent PLUS loans are the responsibility of the parent to repay.

# Scholarships....



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search ID: haan46


*"How many times do I have to tell  
you... What's the magic word?"*

**Scholarships  
require a lot of  
leg work!**

There is no  
magic answer,  
or easy way of  
getting  
scholarships.



# Scholarships

- ☐ Counselors post in **NAVIANCE** email
  - ☐ Find out if your **WORK** has scholarships
  - ☐ Look at your **COLLEGES** website
  - ☐ National scholarships
  - ☐ **Never *GIVE* money to *GET* money!!!**
- 

# How to Recognize a Scholarship Scam

- ❑ “For a small fee, we’ll give you a list of scholarships”
- ❑ “We will do all the work for you”
- ❑ Indicates you won an award for which you didn’t apply
- ❑ Guarantees you will win an award
- ❑ Requires personal financial information
- ❑ Does not supply valid contact information



# WUE (Western Undergraduate Exchange)

ATTEND COLLEGE IN THE WEST FOR LESS

## What is WUE?

The Western Undergraduate Exchange (WUE) is a tuition-savings program that makes attending out-of-state colleges and universities more affordable for students. Through WUE, you receive a reduced tuition rate, giving you more education options for your money. **Virtually all undergraduate degrees are available.**



**160+**  
INSTITUTIONS



**\$10,895**  
AVERAGE SAVINGS  
PER STUDENT

## How does WUE work?

Participating two- and four-year public colleges and universities across the Western U.S. agree to charge out-of-state students no more than 150 percent of the institution's in-state tuition. Tuition savings may vary depending on the college or major.

**The bottom line: You save big with WUE and almost always pay less than out-of-state tuition.**

## How do I get started?

Check your eligibility by home state/territory, college and major through our online **WUE Savings Finder**. Visit [wuesavingsfinder.wiche.edu](http://wuesavingsfinder.wiche.edu) or use the QR code.



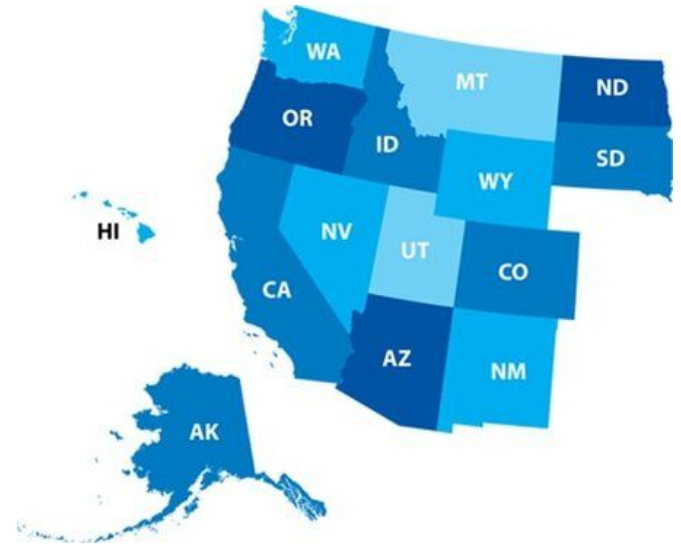
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Meet the college's WUE admissions requirements and deadlines.

---

Apply directly to the college(s) of your choice.

→ **Contact the college** - it's the best source of information about how you can save money through WUE.



**WESTERN  
UNDERGRADUATE  
EXCHANGE (WUE)**

WE BROADEN HORIZONS FOR STUDENTS  
ACROSS THE AMERICAN WEST

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search ID: aba0646

"Good news mom! I was accepted to the college of your choice."



# Reach & Safety Schools

- Apply to at least ONE of the following schools that have a variety of acceptance rates:
  - 'Reach' School: "Colorado College"
  - 'Most Likely' School: "Metro"
  - 'Safety' Schools: "FRCC"
- Most students end up applying to 3 to 5 schools
- Make sure you have a back up plan
- Final Transcript Request - End of year grades and statement you graduated. This should be sent to ONE college. Decision made.



## Decision Time

May 1st  
National College  
Decision Day

or

Whenever you start  
paying the money -  
watch deadlines





# Senior Wall

**Send in your senior picture and college(s) accepted**

**Can update as you go!**

# FUTURE ASPIRATIONS

HAS BEEN ACCEPTED TO:

**Colorado State University**

**Metro State University**

**Front Range Community College**

**Wyoming State University**

**Community College of Denver**

**BOB  
SMITH**



**HORIZON HIGH SCHOOL**

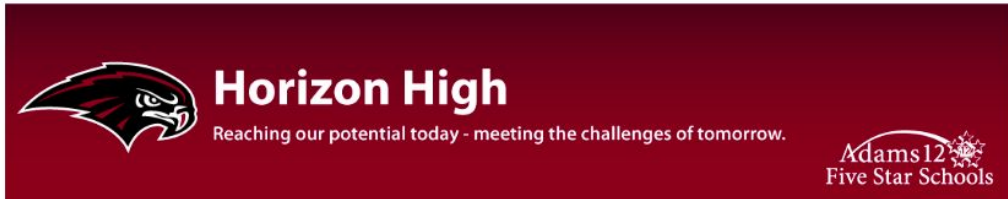
**2023**

# READ email - super important!

Ruth Cummings Horizon

to patricia.j.rolison ▾

Sep 18, 2023, 9:00 AM (13 days ago)



## Horizon Seniors 2024 - It's YOUR Year!

### SAVE THE DATES!

**Senior Meeting with JOSTENS:** Please mark your calendars for **Thursday, Nov. 2nd, 2023**. We will be holding our first **MANDATORY SENIOR MEETING** during **8th hour** in the **Auditorium**. Jostens will be at this meeting to go over graduation announcements, caps and gowns, and the due dates for ordering all of these items.

**Counselors in senior English classrooms** - Sept 19th

Counselors are talking about your ICAP, future plans, college apps, financial aid and more

**WorkKeys Tests** - Wednesdays during academic support [WorkKeys Dates/Locations/Sign-up](#)

Only for seniors needing to meet College and Career Readiness standard for graduation

Please [talk to your counselor](#) if you are unsure whether you need this test

You drove them to kindergarten in the hopes that someday they will drive themselves to college.



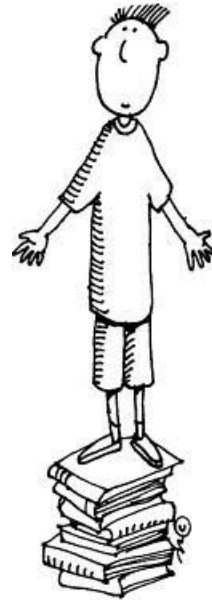
# Counselor Responsibilities

- ❑ Advertise opportunities
- ❑ May help develop list of colleges to research
- ❑ Complete forms as needed
- ❑ Send transcripts
- ❑ Act as your sounding board
- ❑ Monitor your class grades & graduation status
- ❑ Offer assistance with decision making



# Student Responsibilities

- ❑ Believe in yourself
- ❑ Engage in thoughtful thinking regarding your priorities in a college
- ❑ Do your best academic work – keep your grades up!
- ❑ Research & keep up with deadlines!!!
- ❑ Take control rather than be dragged along





# Parent Responsibilities

- ❑ Listen to your student's plans and goals
- ❑ Inform counselor of your thoughts – you know your student best!
  - ❑ Ex/"We just can't afford out of state."
- ❑ Help with college & scholarship research
- ❑ Be aware of deadlines
- ❑ Visit colleges with your student if possible
- ❑ Help with Financial Aid
- ❑ Validate your student's self worth despite acceptance choices
- ❑ Let go!



Questions?

