



# START YOUR JOURNEY TOWARD COLLEGE TODAY

- Make a plan that works for you
- → Nail the ACT
- Understand the cost of college
- → Before you go



# Have **MOre** questions?

The guide is also filled with resources and information that will connect you with 24/7 support!

# get2college

WOODWARD HINES EDUCATION FOUNDATION

Get2College is a program of the Woodward Hines Education Foundation. We specialize in college planning and provide free counseling services statewide to help Mississippi students and their families plan and pay for college.

#### We're with you each step of the way, from start to finish.

If you need help figuring out the college process, you're not alone. This guidebook is designed to help students (and the adults who help them) explore careers, prepare for college entrance exams, choose a right-fit college, and complete state and federal financial aid forms.

**Come to us or we'll come to you.** To reach students and families across the state, we have three locations. We also offer virtual one-on-one counseling and financial aid assistance.



#### Mississippi Gulf Coast

715 Cox Avenue Ocean Springs, MS 39564 228.875.4441 gulfcoast@get2college.org



#### **Metro Jackson**

2616 Lakeward Drive Jackson, MS 39216 601.321.5533 jackson@get2college.org



#### **North Mississippi**

5699 Getwell Road, Building H, Suite 3 Southaven, MS 38672 662.349.2789 nms@get2college.org

# You've got questions. We've got answers.









### Like. Tag. Share. Subscribe.

Connect with us on social media!











## 24/7 support in the palm of your hands.

Sign up to receive text message reminders and tips about college admission, financial aid, and the ACT. Have questions? Text us any time, and one of our Get2College counselors will get back to you! Scan the QR Code below to register!





#### What you need, when you need it.

From tips on how to nail the ACT to calculating the cost of college, Get2College.org has what you need when you need it. Here are a few of our favorite resources:

- Scholarship Search Tool— Explore private scholarships available from state and national organizations.
- EFC Calculator— Understand what your college might expect your family to contribute to the cost of college.
- College Comparison Tool— Compare your top college choices side-by-side.
- **Student Loan Repayment Calculator—** Estimate how much you'll owe monthly on your student loan after graduation.

## **Tips for Juniors** ←



# Take challenging courses



The courses you take in high school show colleges your academic readiness. Sign up for advanced classes, honors sections, and AP or IB classes. Choose electives that stretch your mind and help you develop new abilities. Research academic coursework required by colleges and universities of interest. Earn the best grades you can. This is the last chance to bring your grades up for college applications.

# Document your success

Summer jobs, extracurricular activities, academic programs, camps, and workshops demonstrate to colleges your leadership skills. Document these activities in a college resume along with any awards or recognition you receive.

# Self exploration and essay writing ideas

You can complete college applications as early as the summer before your senior year. These applications often require essays, so now is the time to explore what sets you apart from other students. Also.



review your social media to make sure it represents you in a positive manner.

# Prepare for standardized testing

Your ACT or SAT scores may be considered for admission into your desired college as well as awarding financial aid and scholarships. Prepare for standardized tests by taking prep classes your school offers or free summer workshops. ACT recommends students take the ACT at least once during their junior year.

# Explore your best college fit

Create a list of colleges and universities you are interested in. Visiting their websites can help you find out more.

1.

2.

3

Connect with an admission recruiter who can help you get to know more about the college and answer questions about the application process.

Take a tour of each campus and talk to students about what it's like going to school there. Visit with professors who teach classes in your desired major. Explore the residence halls and sit in on classes to get an idea of what a day in the life on campus would look like.

Research financial aid and scholarships



# Checklist for Seniors

#### **Do Now**

- O Sign up for the ACT/SAT at act.org and sat.org
- O Visit your favorite campuses
- O Create your high school resume
- O Job shadow or apply for internships
- O Use Net Price Calculators to see the cost of attending college
- O Seek out scholarship opportunities

#### **August - September**

- Attend college fairs and meet your college recruiters
- Apply for college admission to meet priority deadlines
- Secure letters of recommendation for admission and scholarships, if needed

#### October - December

- O Complete your FAFSA studentaid.gov
- Complete the Mississippi aid application - msfinancialaid.org
- Meet scholarship deadlines

#### January - April

- O Complete verification, if selected by the college
- Submit any required documents for Mississippi aid
- Review and compare financial aid award notices and make your final decision
- Apply for student housing and pay the deposit, if required
- Sign up for orientation

#### May

- Request that your final transcript be sent to the college you choose upon graduation
- O Complete online loan counseling and sign a Master Promissory Note if you accept a student loan



## **Careers in demand**

In Mississippi, a great career is just around the corner. Opportunities in advanced manufacturing, energy, healthcare, and logistics are all in high-demand and offer good wages and potential for advancement—with or without a four-year degree.

# In-demand & growth jobs in Mississippi

Sorted by highest demand. For the full list, visit get2college.org.

Occupations	Avg. Salary	Career Cluster
Heavy and Tractor- Trailer Truck Drivers	\$45,540	Transportation, Distribution & Logistics
General and Operations Managers	\$89,350	Business Management & Administration
Registered Nurses	\$61,250	Health Science
Elementary School Teachers	\$43,280	Education & Training
Light Truck Drivers	\$36,190	Transportation, Distribution & Logistics
Licensed Practical and Licensed Vocational Nurses	\$40,340	Health Science
Welders, Cutters, Solderers, and Brazers	\$44,340	Manufacturing
Electricians	\$49,980	Architecture & Construction
Secondary School Teachers	\$46,100	Education & Training
Accountants and Auditors	\$66,450	Finance
Police and Sheriff's Patrol Officers	\$37,210	Law, Public Safety, Corrections & Security
First-Line Supervisors of Construction Trades and Extraction Workers	\$60,390	Architecture & Construction
Industrial Machinery Mechanics	\$52,060	Manufacturing
Financial Managers	\$95,120	Finance
Medical and Health Services Managers	\$100,680	Health Science
Market Research Analyst and Marketing Specialists	\$47,300	Marketing

Source: Ithaka S+R Date: 2022









Don't forget to subscribe to the Get2College YouTube channel for videos highlighting in-demand careers in Mississippi!

#### **Search for Jobs**

Use the interactive database on the Get2College website, and explore high-demand jobs available in Mississippi.



### **Career growth**

Consider this: When exploring careers, WHAT you want to do is only part of the story. Also, consider WHERE you want to do it. If you want to be an engineer but are passionate about the environment, consider being an engineer at a renewable energy company. If you are interested in a career in finance but want to work in the healthcare industry, consider working as an accountant for a doctor's office or hospital.

In addition to choosing your career path, explore employers that have opportunities available in your field. You might be surprised by what you find.

#### Mississippi's Top 10 Largest Employers

 State of Mississippi Government Statewide # of employees: 27,400

> Employs Organizers, Persuaders, Thinkers, Creators, and Doers

2. Walmart Supercenter Statewide

# of employees: 25,150 Employs Organizers, Persuaders, Thinkers, Creators, and Doers

3. Huntington
Ingalls Industries
Pascagoula, MS
# of employees: 11,500

Employs Organizers, Persuaders, Thinkers, and Doers

4. University of Mississippi Medical Center Jackson, MS # of employees: 10,000

Employs Organizers, Helpers, Creators, Thinkers, and Doers

5. North Mississippi Health Services *Tupelo, MS* 

# of employees: 7,200 Employs Organizers, Persuaders, Thinkers, Helpers, Creators, and Doers 6. Nissan North America Inc. Canton, MS

# of employees: 6,300 Employs Organizers, Helpers, Persuaders, Creators, Doers, and Thinkers

7. Tyson Foods Inc. Carthage, MS # of employees: 5,400

> Employs Organizers, Creators, Persuaders, and Doers

8. Beau Rivage Resort & Casino Biloxi, MS

> # of employees: 4,000 Employs Organizers,

Creators, Persuaders, and Doers

9. Mississippi State University

Starkville, MS
# of employees: 4,000
Employs Organizers,

Employs Organizers Helpers, Creators, and Thinkers

10. Tempstaff

Jackson, MS

# of employees: 3,892

Employs Organizers, Helpers, Persuaders, Creators, Doers, and Thinkers

Source: Dept. of Labor Career One-Step, D&B Hoovers

Date: 2022





Ingalls Shipbuilding is located on the MS Gulf Coast. Employing more than 11,000 people, Ingalls is the largest supplier of U.S. Navy surface combatants and has built 70% of the U.S. Navy fleet of warships. Ingalls offers co-ops, summer internships, and apprenticeships. They also offer careers ranging from accounting to welding.



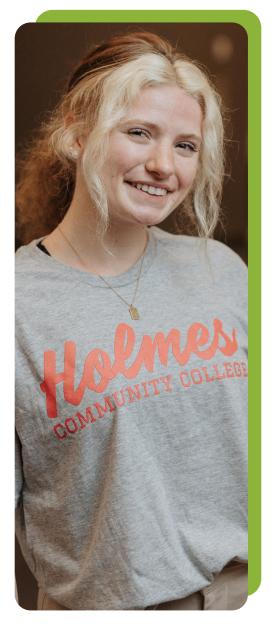
The University of Mississippi Medical Center has 10,000 employees who work in fields including marketing, nursing, research, logistics, teaching, and finance.

# Make a plan that Works for you

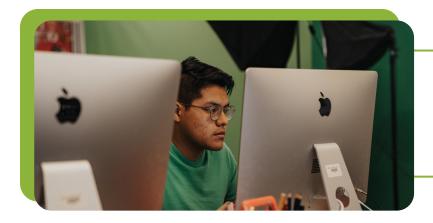
College is a great investment. But, like all investments, choosing a college major or program that aligns with your career goals requires planning. Choosing the path for your career means finding a balance between your interests and skills, job opportunities, and earning potential.

#### We like to think of it like this:





**Choose carefully** when selecting a major since your program of study may impact your earnings more than your education level. On average, higher levels of education are associated with higher earnings—but that isn't always the case.



Check out the interactive database at **Get2College.org** where you can find jobs that are in-demand and growing in Mississippi and learn about starting salaries and annual wages.



# What is my definition of college?

## **1** year

#### Certificate

A non-degree credential is usually issued by a community college or other higher education institution.

**Example:** Practical Nursing

# years

#### **Associate Degree**

A two-year degree is issued by a community college.

**Example:** Associate Degree in Applied Science

## **4** years

#### **Bachelor's Degree**

A four-year degree is issued by a college or university.

**Example:** Bachelor of Science in Sociology

### Your college fit

Think of college as any education after high school that leads to financial stability. A good college fit is when a college meets a student's needs and wants academically, socially, and financially. Your ideal college might look different from where your family or friends attended. Find the college that fits you best.







#### College size:

- What is the average class size for freshman classes?
- How many students live on campus?
- What percentage of students are from instate vs. out-of-state?
- Is there diversity on campus (ethnic, geographic, family income)?

#### **Degree options:**

- A certificate or technical degree (Ex: Welding or Cosmetology)
- Associate 2 year (Ex: Associate of Arts or Associate of Applied Science)

#### 4+ years

- Bachelor's 4 year (Ex: Bachelor of Arts in Communication)
- Master's degree
   (Ex: Master of Education in Counseling)
- Doctorate
   (Ex: Medical, Dentistry, Pharmacy, Physical Therapy, History, or Law)

#### College type:

- Public or private
- Community college or four-year institution
- Historically Black Colleges and Universities (HBCUs)
- Online programs
- All male or female student body
- Religious affiliation
- Military academy

### Requirements for college admission

If you want to go to one of Mississippi's eight public universities, you should meet the requirements for one of the tracks

TRACK 1 TRACK 2 TRACK 3 **TRACK 4** 16+ NCAA **National Collegiate** 2.5 GPA **Athletic Association 3.2 GPA** 2.0 GPA minimum or minimum minimum NCAA Division I top 50% of class standards for studentathletes who are "full-qualifiers" or "academic redshirts" CPC CPC are accepted as equivalent to the **College Preparatory College Preparatory College Preparatory** admission standards Curriculum Curriculum Curriculum established by the Board. Complete CPC with Complete CPC Complete CPC a minimum 3.2 high with a minimum with a minimum For more details, visit school grade point 2.50 high school 2.0 high school eligibilitycenter.org. average (GPA) on GPA on the CPC GPA on the CPC the CPC or a class rank in and a score of 18 or the top 50% and higher on a score of 16 or the ACT\* higher on the ACT\*

\*Instead of ACT scores, students may submit equivalent SAT scores.

# DON'T MEET THE CRITERIA?

Students who do not meet the above criteria are still eligible for admission if they participate in a Summer Developmental Program (SDP). Students will enroll in one or more deficient subject areas (English, Reading, or Mathematics) based on ACT subscores and/or ACCUPLACER scores.

ACCUPLACER is a series of tests that evaluate students' skills in reading, writing, and math to help college administrators place them in courses that match their skills. They receive training in study skills and counseling to enhance their ability to succeed at the university.

# Classes needed for college admissions (18 units)

The College Preparatory Curriculum (CPC)



#### **ENGLISH**

All must require substantial communication skills (i.e. reading, writing, listening, and speaking). Compensatory Reading and Writing may not be included.



#### **MATHEMATICS**

CPC-APPROVED MATH (1 unit) ALGEBRA I or equivalent

MATH HIGHER THAN ALGEBRA I

(2 units)



#### **SCIENCE**

**BIOLOGY I** or equivalent

SCIENCE HIGHER THAN BIOLOGY I (2 units)



#### **SOCIAL STUDIES**

Units must include integrated courses of social sciences and humanities promoting civic competence.



#### Note this change

As of 2023, only 3 social studies units are required.



#### **ARTS**

Includes any one Carnegie unit (or two ½ units) of visual and performing arts course(s) meeting the requirements for high school graduation.



### **ADVANCED ELECTIVES**

**Option 1:** Foreign Language I and II

**Option 2:** Foreign Language I & one Unit from Option 3

Option 3: (1) Any combination of advanced electives above the required Carnegie units as noted in the Office of Academic and Student Affairs CPC Manual and/or any Advanced Placement (AP), Academic or Career and Technical Dual Credit (DC). International Baccalaureate (IB), or Advanced International Certificate of Education(AICE) course. (2) Completion of any two-year Career and Technical course may count as one unit. Example: completion of both Health Sciences I & II will count as an advanced elective.



# TECHNOLOGY OR COMPUTER SCIENCE COURSE

A technology course is defined as one that

emphasizes the use of technology as a productivity tool. Instruction should include utilizing various forms of technology to create, collaborate, organize, and publish information. The application of technology as a productivity tool, rather than specific hardware and/or software packages should be the focus of the course.

To learn more about IHL admission and CPC requirements, scan the QR code below!





## TAKING DUAL ENROLLMENT?

Dual enrollment courses are considered earned college credits. After graduation, make sure you request a transcript to be sent before attending summer orientation, so you don't duplicate credits on your class schedule. Your college GPA begins with any dual enrollment coursework, so it's important to take these classes seriously and study hard!

You may receive an invitation to join Phi Theta Kappa (PTK) International Honor Society because of your grades from your dual enrolled courses. This is a big accomplishment that can lead to scholarship opportunities when you enroll full-time in college.

## Colleges in Mississippi •

#### **COMMUNITY & JUNIOR COLLEGES**

Coahoma CC ( )



coahomacc.edu

Copiah-Lincoln CC

colin.edu

**East Central CC** 

eccc.edu

**East MS CC** 

eastms.edu

Hinds CC

**Holmes CC** 

holmescc.edu

Itawamba CC

iccms.edu

**Jones College** 

icic.edu

**Meridian CC** 

meridiancc.edu

MS Delta CC

msdelta.edu

MS Gulf Coast CC

mgccc.edu

**Northeast MS CC** 

**NORTHWES** 

nemcc.edu

**Northwest MS CC** 

northwestms.edu

**Pearl River CC** 

prcc.edu

**Southwest MS CC** 

NORTHEAST

RUST

MUW MS STATE

EAST MS CC

MS CC

ITAWAMBA CC

**BLUE MOUNTAIN** 

& MILLSAPS

smcc.edu

#### **PUBLIC UNIVERSITIES**

Alcorn State University (\*)



alcorn.edu

**Delta State University** 

deltastate.edu

Jackson State University

jsums.edu



Mississippi State University (R) msstate.edu

Mississippi University for Women

muw.edu

Mississippi Valley State University mvsu.edu



University of Mississippi (R

olemiss.edu



usm.edu



#### **PRIVATE UNIVERSITIES**

#### **Belhaven University**

belhaven.edu

**Blue Mountain College** 

bmc.edu

Millsaps College (R millsaps.edu



Mississippi College (R mc.edu



Rust College (\*)



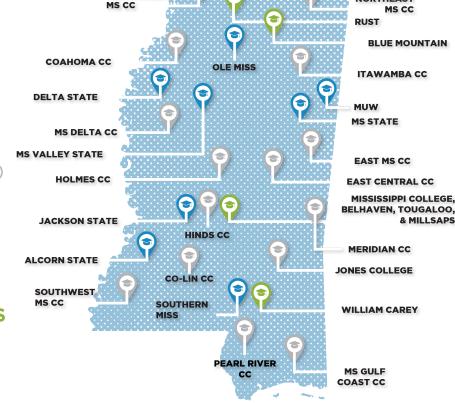
rustcollege.edu



tougaloo.edu

**William Carey University** 

wmcarey.edu





#### **HISTORICALLY BLACK COLLEGES AND UNIVERSITIES (HBCUs)**

A college or university that was originally founded to educate students of African American descent.

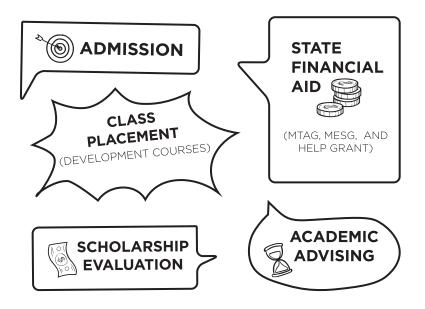


#### **ONE CLICK TO APPLY**

Apply to these colleges with one admission application, the Common Application, at commonapp.org.

### The ACT & SAT

ACT or SAT scores are requested by most colleges and universities as a part of the admission process. Your results provide one way to measure your potential for:



ACT TEST DATES	REGISTRATION DEADLINE	LATE FEE REQUIRED	GET2COLLEGE WORKSHOPS
Sept 10, 2022	Aug 5	Aug 19	Aug 27 @ 9 a.m.
Oct 22, 2022	Sept 16	Sept 30	Oct 15 @ 9 a.m.
Dec 10, 2022	Nov 4	Nov 11	Dec 3 @ 9 a.m.
Feb 11, 2023	Jan 6	Jan 20	Feb 4 @ 9 a.m.
April 15, 2023	March 10	March 24	March 25 @ 9 a.m.
June 10, 2023	May 5	May 19	June 5 @ 9 a.m.
July 15, 2023	June 16	June 23	n/a

<sup>\*</sup>ACT prices and fees are subject to change. See act.org for more details.



Find helpful tips and tricks for the ACT in short 1-minute videos on our YouTube channel at:

#### bit.ly/g2cyoutube

#### **ACT Fees\***

ACT, no writing	\$63.00
ACT, plus writing	\$88.00
Late Fee	\$36.00
Standby Testing	\$63.00

#### **ACT for Free**

Four fee waivers are offered to help lower-income students pay for the ACT. Ask your high school counselor if you qualify!

# NEED MORE TEST PREP HELP?

Request a Test Information Release to receive a copy of your test questions and answers.

December, April, and June test dates only. Test Information Release is \$30.00 for each test.

The SAT is a national college admission test alternative to the ACT.

## Get ready for college

#### Websites



Get2College ACT resources Scan QR Code



#### **Books**



The Real ACT Prep Guide (The Red Book)



ACT Prep Black Book: The Most Effective ACT Strategies Ever Published

#### **Mobile Apps**



Practice, Test Prep, & Quizzes by Varsity Tutors



ACT Prep Coach & Practice Test by Magoosh

Approach questions on the ACT in one of three ways:

#### DO NOW

Easy questions are ones that don't take long to solve. Go ahead and answer them to get them out of the way!

#### \_ DO \_ LATER

Medium questions can take a little time to figure out. Skip these and come back to them.

#### DO NEVER

Hard questions are going to take a while to figure out the answer. Rather than use precious time, use your Spot of the Day!



#### **TEST-TAKING STRATEGIES**

# Pace yourself and answer EVERY question

Concentrate on the easy/medium questions to gain the most points. There is no penalty for guessing on the ACT, so guess on the hard questions if you are uncertain of the correct answer or you run out of time. The ACT booklet won't be graded, so mark it up as you narrow down your answers, show your work on math problems, and underline key information in passages.

#### **Practice makes perfect**

The ACT is a standardized test, so you can learn what you will be tested on and how the questions will be asked. Practice as if you are taking the real ACT, so get up early to practice while you are TIRED! Practicing will help you become more accustomed to taking the ACT.

#### **Process of elimination**

Narrow down your choices before taking a guess. A 50% chance of getting it correct is better than a 25% chance.

#### Spot of the day

Pick a spot of your choice before starting the test. Use that spot every time you need to guess or run out of time. It will increase your odds of getting questions correct compared to randomly guessing.

## ACT WorkKeys Career Readiness Certificate ∽

For students pursuing a Traditional Diploma with a Career and Technical Endorsement, they must earn silver level on ACT WorkKeys. WorkKeys is a system of assessments and curriculum that build and measure essential workplace skills that can affect your job performance and increase opportunities for career placement and advancement.

With ACT WorkKeys, you can earn your National Career Readiness Certificate (NCRC\*), an assessment-based credential issued at four levels: Platinum, Gold, Silver, and Bronze. The NCRC measures and certifies the essential work skills needed for success in jobs across industries and occupations.

An NCRC is earned by achieving a Level Score of 3 or better on all three WorkKeys assessments:

- Applied Math
- Workplace Documents
- Graphic Literacy

They are also available in Spanish.

#### **WORKKEYS PREPARATION**

Through Skill UP MS programs, ACT WorkKeys Curriculum is available to prepare individuals for the ACT WorkKeys Assessments leading to the National Career Readiness Certificate (NCRC) at skillupmississippi.com/#programs

#### HOW YOUR ACT TRANSLATES TO ACT NCRC

On your ACT score report, you can find an estimate of the ACT NCRC level that students with your ACT composite score are likely to obtain.

#### **NCRC Skill Levels**

#### **BRONZE**

#### KONZE

LEVEL 3
score minimum
on all assessments

#### 16%

of jobs demonstrate this skill level

#### **Relevant Occupations**

Auto Body Repair Technician

Veterinary Assistant

Janitorial Assistant Drywall Installer

Pharmacy Aide

#### **SILVER**

#### LEVEL 4

score minimum on all assessments

67%

of jobs demonstrate this skill level

#### **Relevant Occupations**

Administrative Manager

Head Cook

Medical Assistant

Engineering Technician

Machinist

#### GOLD

#### LEVEL 5

score minimum on all assessments

93%

of jobs demonstrate this skill level

#### **Relevant Occupations**

School Counselor Pharmacy Technician

Semi-Conductor Processor

Business Executive

Electrician

#### **PLATINUM**

#### LEVEL 6

score minimum on all assessments

99%

of jobs demonstrate this skill level

#### **Relevant Occupations**

Accountant

Technical Writer

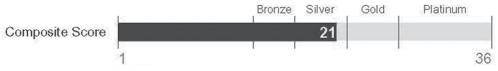
Sales Manager

Registered Nurse Manager

Elevator Installer and Repairer

#### Progress Toward the ACT National Career Readiness Certificate®

This indicator provides an estimate of the ACT National Career Readiness Certificate (ACT NCRC®) that students with your ACT Composite score are likely to obtain. The ACT NCRC is an assessment-based credential that documents foundational work skills important for job success across industries and occupations. Visit www.act.org/NCRC-indicator to learn more.



Students with your ACT Composite score are likely to obtain a Silver level on the ACT NCRC.

# Four ways to Pay for college



# Private Scholarships

Begin research as early as your junior year. Many scholarships are not posted until the fall of your senior year but deadlines start popping up as early as December. Ask your high school counselor or career center manager for a list of scholarships.

Use the Get2College Scholarship search tool and browse other popular scholarship sites like:

- bigfuture.collegeboard.org
- fastweb.com
- unigo.com
- bold.org



# College Scholarships and Grants

Most scholarships come directly from individual colleges. These may be based on academic merit, leadership, community service, financial need, or talents such as athletics, art, or music. You must be accepted for admission in order to receive scholarships and financial aid. Most admission applications can be found online at each college's website. Make sure you meet all priority deadlines!

# **Cost of Attendance**

is the total estimated cost of attending a college and includes tuition, fees, housing, meals, books, and other living expenses.

# Community colleges

in Mississippi



\$3,120 - \$4,050 annual tuition 2022-2023

# Public universities

in Mississippi



\$7,394 - \$9,358

annual tuition 2022-2023

Tuition and fees are subject to change.









The FAFSA is the Free Application for Federal Student Aid and is required to receive any federal funds. Federal funds include Pell Grant and other need-based and non-need-based grants, work-study program, and student loans. The FAFSA may also be used for awarding some state aid, institutional aid, and even private scholarships. Apply at **studentaid.gov.** 

If you have any special circumstances, contact the Financial Aid Office of the school you plan to attend.

Some schools may require the CSS Profile\* in addition to the FAFSA.

# Mississippi Aid

The Mississippi Office of Student Financial Aid offers grants based on merit and financial need to full-time students attending eligible Mississippi colleges and universities. To receive any state assistance, you must take and pass at least 15 hours each semester (Fall/Spring). If students meet the requirements for more than one grant, students will be awarded the state grant with the highest amount.

The application is available at **msfinancialaid.org** or you can link to the Mississippi application after completing the FAFSA and most of your info will be prefilled.



#### If you attend a community college, join Phi Theta Kappa.

Eligible students will receive an invitation if membership requirements are met, typically 3.5 GPA and 12 credit hours.

Phi Theta Kappa members are eligible for transfer scholarships at Mississippi four-year colleges and universities. \*UMMC does not currently offer PTK scholarships.

# FAITH Scholarship:

Foster youth are now eligible for full college scholarships.
Learn more at: www.msfinancialaid. org/faith.

# Mississippi Aid Application (MAAPP)

msfinancialaid.org

Apply as early as October 1 at **msfinancialaid.org.** A link to the state aid website is also available from the FAFSA confirmation page.



Mississippi Office of Student Financial Aid

msfinancialaid.org 601.432.6997

# MTAG - Mississippi Tuition Assistance Grant

Application deadline: September 15, 2023, with supporting documents due by October 15, 2023

Pays up to \$500/year for freshmen and sophomores and \$1,000/year for juniors and seniors.

- Requires a 15 ACT
- 2.5 GPA
- Students cannot be maximum Pell-eligible

#### MESG - Mississippi Eminent Scholars Grant

Application deadline: September 15, 2023, with supporting documents due by October 15, 2023

Pays \$2,500/year.

- Requires a 29 ACT
- 3.5 GPA
- Must apply within three years of high school graduation

# **HELP -** Higher Education Legislative Plan

Application deadline: March 31, 2023, with supporting documents due by April 30, 2023

Covers **full tuition and required fees** for eight
semesters at a public institution.
Students attending a private
institution in Mississippi will receive
an award amount equal to the
average tuition costs for the
public Mississippi universities.
Eligible students meet the
following criteria:

- Requires a 20+ ACT
- 2.5+ GPA
- College Prep Curriculum
- Meet income requirements (\$39,500 adjusted gross income for a family with one dependent). \$5,000 added to the requirement for each sibling under the age of 21.
- Be Pell eligible.
- Be within one year of high school graduation.

Are you getting Missing Documents emails from Student Financial Aid?

Check your MAAPP student dashboard for more information!

The Mississippi Office of Student Financial Aid accepts ACT superscores through the July 2023 test date.



### **Financial Aid Data Sheet**

Use this data sheet to record the required Federal Student Aid ID. This FSA ID will be used to log into the studentaid.gov website throughout your college career.

tudent's name: Date FA	ESA submitted:
	rsa submitted.
FAFSA Save Key:	
STUDENT FSA ID:	
Student Username:	
Student Password:	
Student Email:	Verified
Student Cell Phone:	Verified
Question #1: What city were you born in? Answer #1:	
Question #2: What is your mother's maiden name? OR What is your high	gh school's mascot?
Answer #2:	
Question #3:	
Answer #3:	
Question #4:	
Question #4:  Answer #4:  PARENT FSA ID: Parent 1 or Parent	
Answer #4:PARENT FSA ID: Parent 1 or Parent Parent Username:	2 (circle one)
Parent Username:  Parent Password:	2 (circle one)
Parent Username:  Parent Password:  Parent Email:	2 (circle one)
Parent Username: Parent Password: Parent Email: Parent Cell Phone:	2 (circle one)
Parent Username: Parent Password: Parent Email: Parent Cell Phone: Question #1: What city were you born in? Answer #1:	2 (circle one)  Verified
Parent Username: Parent Password: Parent Email: Parent Cell Phone: Question #1: What city were you born in? Answer #1: Question #2: What is your mother's maiden name? OR What is your high	2 (circle one)
Parent Username: Parent Password: Parent Email: Parent Cell Phone: Question #1: What city were you born in? Answer #1: Question #2: What is your mother's maiden name? OR What is your high.	t 2 (circle one)
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Parent Username: Parent Password: Parent Email: Parent Cell Phone: Question #1: What city were you born in? Answer #1: Question #2: What is your mother's maiden name? OR What is your high.	t 2 (circle one)

#### **RENEW YOUR FAFSA & MISSISSIPPI AID ANNUALLY**

Renew your financial aid with the step-by-step tutorial on the Get2College YouTube channel, or contact a Get2College counselor for a virtual appointment.

# FAFSA and Mississippi Aid Application Tips

#### **FSAID**

- Make sure to save your FAFSA username and password (FSA ID). Students and parents, you'll need this every year to submit the FAFSA. You can only have one username per Social Security Number.
- When creating your FSA ID, enter your information as it is on your Social Security Card. Confirm that everything is correct before proceeding. This is very important so that everything processes correctly!
- Have you forgotten your FSA ID? If you are unable to send a text, email, or answer challenge questions, it's time to call 1-800-4-FEDAID for help in resetting your information.



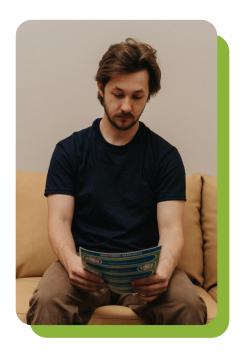
1-800-4-FEDAID

#### **COMPLETING THE APPLICATION**

- Now the information you will need to complete the FAFSA. Take time to gather these items beforehand. Find these documents on our website: get2college.org/fafsa-federal-aid
- If you get an error message while in the FAFSA, don't stress! Log out, clear your cache or try a different browser, and log back in. The FAFSA technology requires the browser history and cache to be cleared for a smooth submission process.
- If you are a dependent student, you must use parent's income information.

#### Which parent's information do I use on the FAFSA?

- If your biological parents are married (regardless of tax filing status), you will use both parents' information.
- If your parents are divorced or separated, the FAFSA instructs you to use the parent with whom you lived more during the past 12 months. Yes, stepparents are included on your FAFSA, so if your parent is remarried AS OF THE DAY you submit your FAFSA, you will use stepparent income and assets as well.



# After submitting the FAFSA - Complete the MS Aid Application

When you submit your FAFSA, you will get a confirmation page. Don't close it! You will see a link to transfer your information to the MS Aid Application (MAAPP). Pay attention to your browser's popup blocker as it may block the application from opening.

If you provided your email address in the FAFSA, you will receive a confirmation email once you submit and a few days later, another confirmation email that the FAFSA is completed; this means the FAFSA information has been sent to the colleges.

After you submit your MAAPP, you will receive an email to create your log-in information for an online account. You will need this information to access the MAAPP online dashboard to access the status of your Mississippi Aid Application.



Tutorials for completing the FAFSA and MS Aid Applications can be found on our YouTube channel, or ask Cha-Ching, our 24/7 chatbot, any questions you have!

## Pay for college

studentaid.gov | 2022-2023 Interest Rates

The following loan interest information provides the fixed interest rates for new Direct Loans first disbursed on or after July 1, 2022, and before July 1, 2023. These rates will apply to new Direct Subsidized Loans, Direct Unsubsidized Loans, and Direct Plus Loans made during this time.

DIRECT SUBSIDIZED LOANS Undergraduate

4.99%

DIRECT
UNSUBSIDIZED
LOANS
Undergraduate

4.99%

DIRECT
UNSUBSIDIZED
LOANS
Graduate

6.54%

DIRECT PLUS LOANS

**Graduate & parents** 

7.54%

#### **Subsidized**

To be eligible, students must show financial need. The government pays the interest until six months after graduation or after dropping below half-time enrollment.

#### Unsubsidized

These loans are available to any undergraduate student. The student borrower is responsible for interest payments from the time it is disbursed until the loans have been paid in full.

#### **Entrance Counseling**

You must complete entrance counseling at studentaid.gov before your school can make the first disbursement of your student loan. This helps you to understand your responsibilities regarding your loan.

#### **Master Promissory Note**

To take out a Direct Loan for the first time, you must complete a Master Promissory Note (MPN). The MPN will be provided either by your school or the Federal Department of Education.

#### **Get2College**

STUDENT LOAN REPAYMENT CALCULATOR



If you're not sure how much your monthly payments will be on your student loan after graduation, Get2College's Student Loan Repayment Calculator is the perfect tool for you. Simply input the amount of your loan, loan interest rate, and how long you have to pay it back, and it will estimate what your monthly bill will be.

Find it here: bit.ly/repaymentcal

#### **Award Notification**

You will receive a financial aid award notification only from those colleges to which you have been offered admission. The award notification will tell you what financial aid you are eligible to receive, how to accept, and the next steps in the process. Typically, schools will allow you to accept your award online. However, you may receive an award letter by mail. You should determine which of the awards you will accept and which you will decline.

#### Sample financial aid letter **Estimated Cost of Attendance** \$25.000 **Expected Family Contribution** -\$0 **Total Financial Need** \$25,000 **Award Description** Fall Spring **Total Accept Decline Partial** \$3,447 \$6.895 Pell Grant \$3.448 () **HELP Grant** \$4,359 \$4,359 \$8,718 () Academic Excellence Scholarship \$500 \$500 \$1,000 () Work Study \$600 \$1,200 \$600 Direct Loan - Subsidized \$1.750 \$1.750 \$3.500 Direct Loan - Unsubsidized \$1.000 \$1.000 \$2,000 TOTAL \$23,313

# You don't have to accept the entire loan amount!

It is good practice to only accept the dollar amount you need for your educational expenses each year.

# What is college going to cost?

This is a summary sheet estimating one year of college expenses. Remember to multiply monthly expenses by 9 or 12 months.

#### Costs

Tuition\$
Room (residence hall, apartment, etc.) \$
Board (meals, cafeteria)\$
Books (textbooks, course materials)\$

Personal Expenses	
Personal care and clothing total	\$
Clothing purchase\$	
Clothing care (laundry) \$	
Toiletries, personal items \$	
Haircuts\$	
Utilities total	\$
Water\$	
Electricity/gas\$	
Telephone\$	
Cable TV \$	
Internet connection\$	
Credit card payments	\$
Student loan payments	\$
Medical/dental expenses	\$
Transportation total	\$
Car payment \$	
Gasoline, maintenance, etc.\$	
Parking permit\$	
Car insurance\$	
Airline, train or bus fares \$	
Entertainment/social total	\$
Fraternity or sorority dues \$	
Movies, concerts, etc\$	
Athletic costs, uniforms, etc.\$	
Restaurants, snacks, etc \$	
Miscellaneous	\$



#### **TOTAL AVAILABLE FUNDS FOR COLLEGE**

This form helps you determine if you have enough available funds to meet all of your college costs. List all sources of funding you expect to have available.

We understand that you may not know if a particular scholarship has been awarded, but if you feel it is very likely you will receive it, list it below.

Ask your Get2College Counselor to review these possibilities with you.

Minus HELP/MTA	AG/
MESG Grant	_
Minus Pell Grant	-
Minus any other : Award/Applied	Scholarships
Minus any other S Award/Applied	Scholarships
Minus income fro Part-time Job	om -
Minus funds from Friends, Etc.	n Family,

## The summer before college



College isn't as easy as just showing up for classes on the first day. It is important that you use the summer months to get everything in order so that you are ready to start your new life as a college student. Get a calendar or download an app that will help you stay organized.

#### Housing

If you plan to attend class in person and live on campus, make sure you meet housing deadlines and pay deposits, if required.

#### **Summer bridge programs**

Think of summer bridge programs like summer camps that prepare you for college. These programs give students a chance to live in residence halls, learn college traditions, and get to know the important people, places, and things on campus. It is a great opportunity to get your feet wet before diving in!

#### Orientation

Orientation typically happens over the summer months and can either be in-person or virtual. During orientation, you will register for classes, hear from current students, learn more about your major/field of study, and tie up any loose ends. Orientation Pro Tip—The earlier you attend orientation, the better the selection of classes you will have.

#### Signing up for classes

Every student must fulfill general education requirements before graduating with a degree. As a freshman, if you have not declared a major, taking your general education classes will give you the opportunity to explore different subjects and fields of study that may interest you. Get to know your advisor, who will help guide you through your course selection.

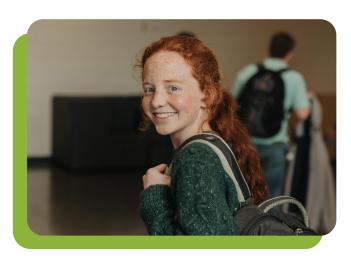
#### **Buying books**

Your campus bookstore is the easiest and fastest way to buy the books you need—but it may also be the most expensive. Some schools offer a book rental option. However you choose to do it, be sure to get the books and other resources you need.

#### You've got mail

After you are admitted, your college will begin communicating with you through a school-issued email address and student portal. Check your messages often and log into your school portal for important updates.

# LET'S START PACKING!





# Your top source for planning, preparing, and paying for college

Get2College, a program of the Woodward Hines Education Foundation, is committed to helping students navigate the complex process to college. This booklet is your guide to getting started on your journey to graduation and beyond! Make an appointment for virtual counseling or visit one of our centers.

# Serving you at THREE locations!

- Gulf Coast Get2College Center
  715 Cox Avenue
  Ocean Springs, MS 39564
  228.875.4441
  gulfcoast@get2college.org
- Jackson Get2College Center
  2616 Lakeward Drive
  Jackson, MS 39216
  601.321.5533
  jackson@get2college.org
- North MS Get2College Center
  5699 Getwell Road
  Building H, Suite 3
  Southaven, MS 38672
  662.349.2789
  nms@get2college.org







