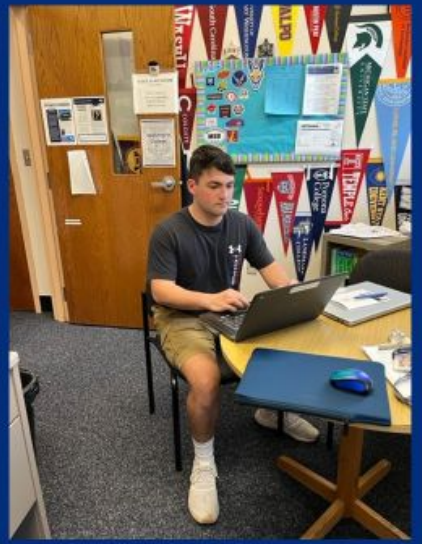
APPLYING TO COLLEGE

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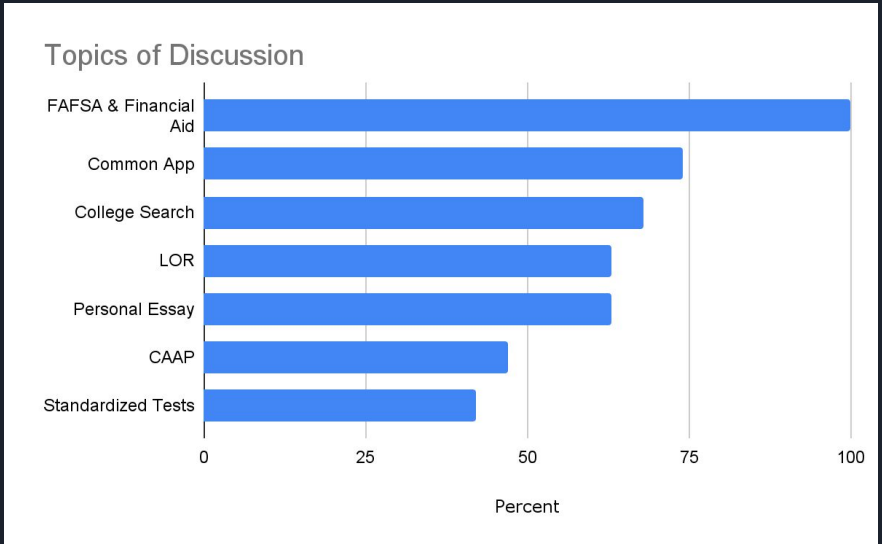








TOPICS



QUESTIONS TO ANSWER

How to find schools that fit my son’s career interests?

How important are the Honors & AP classes during the first years of high school?

How do I apply for scholarships?

How much is the most you can receive on FAFSA?

How do you apply scholarships to paying college bills that aren't from the direct college

Do grants from interacting with colleges make it easier to be accepted or get you automatically accepted?

Ajuda financeira

CREATING A LIST OF COLLEGES

- Word of Mouth - family members, friends, teachers, coaches, etc...
- Email and Promotional Mailing - By taking the SAT and PSAT
- Search Engines
  - College Board BigFuture: *https://bigfuture.collegeboard.org/*
  - US Department of Education, College Navigator: *https://nces.ed.gov/collegenavigator/*
  - Common App: www.commonapp.org

How to find schools that fit my son's career interests?

WHAT IS IMPORTANT?

How important are the Honors & AP classes during the first years of high school?

ACADEMICS

Grades, GPA & Test Scores

- *Grades in College Prep Classes*
- *Weighted / Unweighted GPA. Many colleges recalculate GPA!*
- *SAT, ACT & AP Exams- Know your college's testing policy! Test Required? Test Optional? Test Blind?*

LETTERS OF RECOMMENDATION

What Others Say About You...

✓ ***Ask a teacher who knows you best as a learner***

PERSONAL ESSAY

Student Voice...

❖ ***What you say about the world around you!***

IMPACT

Sports, Activities, Clubs, Commitments & Employment...How did you spend your time and why?

➔ *Add up to 10 activities, but 6 is ideal. Explain why you spent time doing each activity.*

➔ *Showcases who you are outside the classroom. Use this section to highlight the activities that have been the most meaningful to you throughout high school.*

HOW TO APPLY TO COLLEGE...

THE COMMON APPLICATION

- The Common Application is accepted at most colleges and universities! (Including UConn and the CT state schools.)
- Complete your identifying information only once
- Add colleges to your list of *"Colleges I'm applying to"*
- Answer questions specific to each school on your list. (Usually 2-3 additional questions)
- Review and SEND for each college

Create an account on **www.commonapp.org.** Begin completing common fields using the "Ansonia High School Guide to Completing the Common Application" as a resource.

INSTITUTIONAL APPLICATION

An application used exclusively by the college to which you are applying. For example, Connecticut Community Colleges, (Gateway, HCC, NVCC etc...) use a specific application instead of the Common App.

CAAP - CT Auto Admissions Program

Be a CT High School Senior to graduate in the spring of 2025. Have a 3.0 weighted GPA or a 2.75 unweighted GPA.

Central Connecticut State University
Eastern Connecticut State University
Southern Connecticut State University
Western Connecticut State University
Albertus Magnus College
Goodwin University
Mitchell College
University of Bridgeport
University of New Haven
University of Saint Joseph

What are Safety, Reach and Match Schools?

Balance your applications out between the Reach, Match, and Safety schools on your list. So if you want to apply to 8 schools, weight your list like this:

- 3 Likely Schools
- 3 Target Schools
- 2 Reach Schools

cappex

Safety Schools

A college is considered a Safety school if your admissions test scores are above the 75th percentiles of students enrolled at the college.

Match Schools

A college is considered a good fit or a Match school if your admissions test scores are between the 25th and 75th percentiles of students enrolled at the college.

Reach Schools

A college is considered a Reach school if your test scores and GPA fall below the 25th percentile of students enrolled at the college.

TYPES OF COLLEGE APPLICATIONS

EARLY DECISION

For students with a clear first-choice school
Involves an early deadline and a BINDING commitment upon acceptance
Limits the ability to compare financial aid offers
Can increase acceptance chances but requires certainty about the choice



EARLY ACTION

Early Action is non-binding and offers flexibility.
Deadlines are typically in November, with decisions by mid-December.
Demonstrates interest and can improve admission chances; strong application materials are crucial.

RESTRICTED EARLY ACTION (REA) & SINGLE CHOICE EARLY ACTION (SCEA)





Allow early application with a decision by mid-December.
Restrict early applications to one private institution.
Applicants can still apply early to public universities or colleges with non-binding rolling admissions.
These programs signal a strong preference and commitment to the chosen institution.

ROLLING

Allows flexible application periods over several months.
Provides quicker decisions, often within weeks.
Reduces stress by offering a relaxed timeline.
Early applications are advantageous for acceptance and financial aid.



REGULAR DECISION

Allows students to apply to multiple colleges and receive decisions by spring.
No binding commitment, enabling comparison of various offers.
Provides time to complete applications, gather recommendations, and refine essays.
Later deadlines allow inclusion of first semester senior year grades, strengthening academic profiles.

Free College

at CT State Community College

Pledge to Advance CT (PACT) funding covers the gap between federal and state grants you receive, and community college tuition and mandatory fees. To receive PACT funding, apply, register for classes (6+ credits), and fill out the FAFSA. Entry into the program will be accepted on a first-come first-served basis.

How to Qualify >

Get Started >

FAQs >

New for 2024!

- There is no longer a 48-month timeframe to complete your program to receive free tuition
- Continuous enrollment is no longer required to keep your free tuition eligibility
- Tuition-Free funding is designated as the "Mary Ann Handley Award"

Community College Application Day for Seniors at AHS December 12, 2024
All seniors will submit an application!

TOP

TYPES OF FINANCIAL AID

Federal (FAFSA) & Private (FAFSA & CSS Profile)

Need Based - Awarded on FAFSA results

Merit Based - Awarded on Academic Performance

Grants - You are not required to pay back.

- Pell Grants *(Federal, Need Based)* - available to all students who qualify
- FSEOG Grant *(Federal, Need Based)* - availability is based on need, awarded by college
- Institutional - *(Private, Need or Merit Based*) “President’s Grant”, etc...

Student Loans - (Federal) Stafford Loans available for STUDENTS to borrow

Other Loans

- **Plus Loans (*Federal)*** - Available to parents and borrowers with good credit
- **Private** - Bank / Credit Union
- ***Scholarships (Local / Regional / National)-*** Application based scholarships (Need or Merit)
- ***Work Study (Federal, Need Based)*** - Guaranteed on campus employment based on FAFSA calculations. Students get paid for working on campus.

FAFSA - *Free Application for Federal Student Aid*

2025-2026 Based on 2023 Household Income filed by parents and/or who you live

Application opens December 1, 2024...Create your FSA ID Now!

- *If there is a step parent living in the home, their income is also included*
- *Results in the **SAI or Student Aid Index** - amount your parents can afford to pay towards your college*
- *https://studentaid.gov/aid-estimator/*
- *Results are sent to colleges that the student requests*

www.studentaid.gov > ***Create An Account***

What do I need to complete the FAFSA?

2023 Tax Return, balances on bank accounts, net worth of investments, child support records, name, email, DOB & SS Number for each contributor

CSS PROFILE - *College Scholarship Service Profile*

https://cssprofile.collegeboard.org/about

- In depth analysis of family's finances over time
- Required by many private schools to award private or institutional funding
- Requires custodial AND non-custodial information
- May require paystubs, records of non taxed income (veterans disability, court awards, etc), assets, bank statements, etc

FEDERAL PELL GRANTS- Not required to pay back

Multi Parent Household (24-25 School Year)

Multi Parent Household		
Family Size	**Max Pell Grant**	**Min Pell Grant**
3	$45,185	$71,005
4	$54,600	$85,800
5	$64,015	$100,595
6	$73,430	$115,390
7	$82,845	$130,185
8	$92,260	$144,980

2 Parents and 3 Children
AGI is $52,000/yr
Eligibility for Pell Grant = MAX*
$7395

2 Parents and 3 Children
AGI is $78,000/yr (SAI is $2000)
Eligibility for Pell Grant = MAX* - SAI
$5395

2 Parents and 3 Children
AGI is $108,000/yr
Not eligible for Pell Grant

FEDERAL PELL GRANTS Not required to pay back

Single Parent Household (24-25 School Year)

Single Parent Household		
Family Size	**Max Pell Grant**	**Min Pell Grant**
2	$45,990	$66,430
3	$58,095	$83,915
4	$70,200	$101,400
5	$82,305	$118,885
6	$94,410	$136,370
7	$106,515	$153,855
8	$118,620	$171,340

Single parent with 3 kids
AGI is $48,000/yr
Eligibility for Pell Grant = MAX*
$7395

Single parent with 3 kids
AGI is $73,500 (SAI - $2000)
Eligibility for Pell Grant = Max* - SAI
$7395 - $2000= **$5395**

Single parent with 3 kids-
AGI is 106,300
NOT eligible for Pell Grant

FEDERAL STAFFORD LOANS "Guaranteed Student Loan"

- ***Available to ALL*** *students and $ is borrowed by the student.*
- ***No Credit*** *Needed*
- ***6.53%*** *- Current Interest Rate*
- ***Subsidized*** *- Government pays the interest while student is in college*
- ***Unsubsidized*** *- Interest acres on the loan while you are in college*

Dependent Student			
	Subsidized	**Unsub**	**TOTAL**
1st Year	$3,500	$2,000	**$5,500**
2nd Year	$4,500	$2,000	**$6,500**
3rd Year +	$5,500	$2,000	**$7,500**

Independent Student OR Parent Denied PLUS loan			
	Subsidized	**Unsub**	**TOTAL**
1st Year	$3,500	$6,000	**$9,500**
2nd Year	$4,500	$6,000	**$10,500**
3rd Year +	$5,500	$6,000	**$12,500**

Direct PLUS Loans for Parents (Federal)

Loan Limit- Cost of Attendance (COA) minus any other financial assistance your child receives. The cost of attendance is determined by the school.

Interest Rate- For Direct PLUS Loans first disbursed on or after July 1, 2024, and before July 1, 2025, the interest rate is 9.08%. This is a fixed interest rate for the life of the loan.

Options to Defer

Scholarships - Local and National

Local Scholarships- Awarded by local business, families, etc and communicated to the Guidance Department Linked Here

National- Competitive because they draw a bigger pool. Worth more $$.

- **Coca-Cola Scholars Program:** This scholarship is open to high school seniors with a minimum 3.0 GPA who demonstrate leadership, service, and commitment to community. (Website: www.coca-colascholarsfoundation.org)
- **Horatio Alger Scholarship:** This scholarship is awarded to students who have faced and overcome adversity, exhibit strong commitment to pursuing higher education, and have a minimum GPA of 2.0. (Website: www.horatioalger.org)
- **Jack Kent Cooke Foundation College Scholarship Program:** This scholarship is for high-achieving students with financial need who plan to attend a four-year college or university. (Website: www.jkcf.org)
- **Gates Scholarship:** The Gates Scholarship is awarded to exceptional, Pell-eligible, minority, high school seniors. It covers the full cost of attendance not covered by financial aid and expected family contribution. (Website: www.thegatesscholarship.org)

National Scholarships (continued)

- **Elks Most Valuable Student Scholarship:** The Elks National Foundation awards scholarships based on scholarship, leadership, and financial need. (Website: www.elks.org/enf/scholars)
- **Burger King Scholars Program:** High school seniors who demonstrate excellence in academics, leadership, and work experience may be eligible for scholarships ranging from $1,000 to $50,000. (Website: www.bkmclamorefoundation.org)
- **Dell Scholars Program:** This scholarship is for students who have overcome significant obstacles to pursue their education. It provides financial assistance, resources, and mentoring to help students succeed in college. (Website: www.dellscholars.org)
- **Ron Brown Scholar Program:** This scholarship is for African American high school seniors who demonstrate academic achievement, leadership, and community service. (Website: www.ronbrown.org)
- **Questbridge:** College Prep Scholar program (Juniors) & National Match connecting high achieving students from low income backgrounds. Average GPA: 3.92, Class rank: 86% from the top 10%, Household income under $65,000: 98%, Free or Reduced-Price School Meals: 85% eligible, First Generation - 79%

COST OF ATTENDANCE (Example)

Tuition / Fees	$32,723
Room / Board	$14,950
Books / Supplies	$1,300
Personal Expenses	$900
Transportation	$1900
COA	**$51,773**

COA	**$51,773**
- Presidential Award	- $22,000
- STEM Scholar Award	- $2,000
- SAI (Parent Contribution)	- $13,000
- Stafford Loan	- $5,500
- Big Y Scholarship	- $1,500
	= $44,000
Gap	**$7,773**

QUESTIONS???

