

CRLS Council Meeting Notes for 11-17-15

Attendees:

Bobby Tynes, Assistant Principal
Greta Hardina, Family Liaison
Ross Benson, faculty
Gail Stubbs, co-chair
Trina Abbott, parent
Teresa Walker, parent
Edwidge L. Hercule, parent
Larry Childs, parent
John Delancey, parent
Rabeya Akthre, parent
Huiunayeha Workneh, parent
Marie Narcisse, parent
Maria Figuerado, parent
Elka Uchman, Workforce

Damon is speaking at the School Committee meeting tonight

Erika Del Rosario from uAspire

At CRLS on Thursdays and Fridays

First year in both Cambridge and Somerville; last year was at most Boston Public Schools

All services are free

Senior Year Schedule:

- Apply to College (October)
- Apply for Financial Aid (January)
- Receive Acceptance Letters (March)
- Receive Financial Aid Award Letters (March/April)
- Review Financial Aid Award Letters (April)
- Decide on College and Make Deposit (May)

Make sure deposits are sent to colleges that provide enough financial support

Scholarship applications are like college applications (asking about family finances)

Financial Safety School:

- be accepted AND be able to afford (in-state public and community colleges)
- have one or two options

Free Money is Grants and Scholarships

Borrowed Money is Loans (which increase as student is in college)

Earned Money is Work-Study

Grants are funded by college or government

- need-based which is based on EFC
- Pell Grant max is \$5775; Mass Grant is \$1700

Scholarships are given for merit, need, ethnic/cultural background, institutional, housing status

Some grants/scholarships may turn into loans depending on student grades

Loans: most are Stafford Loans (\$3500 subsidized for freshman; \$2000 unsubsidized)

Interest rate for 2015-16 is 4.29%; students can decline Stafford Loan if not needed

Pay interest as you go for unsubsidized loans

Massachusetts No Interest Loan is not as common and based on availability

Work-Study:

- job on campus
- usually government funded
- money paid as you work (not up front)
- funds will NOT go directly to pay student's college bill

CSS/Financial Aid Profile

- Only required by *some* private colleges
- Available October 1
- \$25 for first school; \$16 for each additional school
- can get fee waivers for up to 8 schools (determined by information provided on form)
- if get fee waiver for SAT, can get fee waiver for CSS
- Need tax return and W-2s

FAFSA (Free Application for Federal Student Aid)

- Required by all colleges
- Available online at www.fafsa.gov starting January 1
- Priority given to those who complete FAFSA early; money is awarded first come, first serve
- Best to complete by January or February
- Prepare for FAFSA by creating a FSA ID (both parent & student) plus getting documents
- Need tax return and W-2s

Family income, brothers or sisters in college, household size helps determine EFC

EFC tells you the minimum amount to pay for college

Colleges and scholarships use EFC to determine how much money to give

Cost of Attendance minus Financial Aid Awarded equals Estimated Bill

uAspire collects award letters to gather data on how much area schools offer students

100% need-met schools try to meet 100% of EFC

Encourage families to save money, set up a tuition payment plan, outside scholarships, other loans (if eligible)

Colleges will create a 10-month tuition payment plan; starts earlier than when student starts college; there is a registration fee, be aware of enrollment date because most plans need to be completed by May which means they need to start during the summer

Special Circumstances

Neither a US citizen nor permanent resident or unsure of status

Don't live with parents

Parents not willing to share their information during financial aid process

Previously in foster care or have a legal guardian other than their parents

erikad@uaspire.org or 617-858-6361

Works primarily with seniors at CRLS; Succeed Team works with college and post-grad students

ED (apply and have to go because it's binding)

EA (take action to apply early but not obligated to attend)

ED/EA schools require CSS early; find out around January; college will let families know about merit scholarships; can refuse ED based on financial aid package

Mt. Ida College, Curry College, and Johnson & Wales (plus other for-profit schools) may accept automatically and then surprise families with huge bill

Assembly for seniors to introduce uAspire; Guidance Department knows about uAspire; met some parents at College Fair

20-minute slots throughout the day; will have FAFSA nights during FAFSA season

Fundamental 3: Supporting the Success of Children and Youth

- Indicator A (Linking student work to learning standards which lead to college and career readiness for all students) at Level 3 Mastering (maybe 2.5?)
- Indicator B (Using standardized test results and other data to inform decision-making about increasing student achievement) at Level 1 Initiating
- Indicator C (Helping families support learning at home and at school) at Level 2
- Indicator D (Promoting out-of-school-time learning) at Level 2

CRLS doesn't have school-wide learning standards yet

Increase enrollment in OST activities; possibly with a peer mentor

City is looking to develop an Afterschool Portal