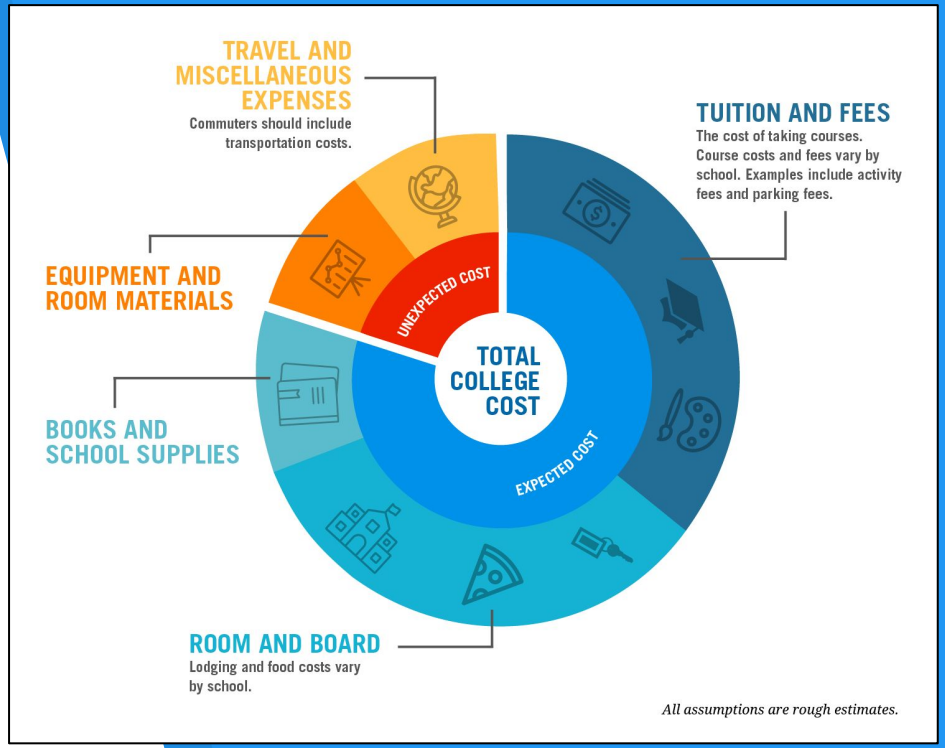
COLLEGE FINANCIAL FIT



A good "fit" is a college where a student will be engaged — in class and out — by what the college has to offer.

STUDENTS ENGAGE IF THE COLLEGE FITS

The Gallup-Purdue studies mentioned above show a strong connection between certain forms of engagement in college and future job satisfaction and well-being. They report six key college experiences that have an impact on how fulfilled employees feel at work and whether they are thriving in life after college:

1. **TAKING A COURSE** with a professor who makes learning exciting.
2. **WORKING WITH PROFESSORS** who care about students personally.
3. **FINDING A MENTOR** who encourages students to pursue personal goals.
4. **WORKING ON A PROJECT** across several semesters.
5. **PARTICIPATING IN AN INTERNSHIP** that applies classroom learning.
6. **BEING ACTIVE IN EXTRACURRICULAR ACTIVITIES.**

(Gallup Inc., 2014)

FINANCIAL FIT SUBTOPICS

- Know the Financial Aid Process
- Understand College Pricing & Types of Aid
- Forecast Your Cost
- Know Where to Look
- Ask Good Questions
- What to Do Now
- Resources

NOTE: the posted version of this presentation will have more slides than tonight's presentation. Please review for more depth into most of the subsections.

THE PROCESS: BASICS

- Search for colleges & prep for financial aid process in junior year
- Apply with FAFSA/ WASFA Fall of senior year
- Understand that:
    - Colleges vary in the forms they use and their financial aid deadlines, which are different than their application deadlines
    - Financial aid application is parallel to but not intertwined with college application process

FALL OF SENIOR YEAR:

APPLY FOR FINANCIAL AID

at the same time as other application steps, according to *your* colleges' deadlines



STUDENT

APPLY to colleges	COLLEGE WEBSITE COMMON APP
SET UP Scoir	SHOREWOOD transcript school profile rec letters
FILE financial aid	FAFSA, WASFA or CSS Profile $ info



COLLEGE

MOST STUDENTS WILL NOT NEED SCORES

Student task

Institutional task

Not all elements required for all colleges.
Steps need not be completed in a particular order.
Colleges compile application elements as they receive them.

FINANCIAL AID TIMELINE

9th - 11th GRADES	LOOK AT FINANCES
	SEARCH FOR COLLEGES Use Financial Fit Tools
SPRING 11th GRADE	RESEARCH COLLEGE REQUIREMENTS Financial aid deadlines & forms
FALL 12th GRADE	COMPLETE FAFSA or WASFA & CSS Profile if required
FALL 12th GRADE	PROVIDE DOCUMENTATION As colleges request
SPRING 12th GRADE	EVALUATE OFFERS Accept desired aid at one school



WE PROVIDE GUIDANCE SR. YEAR

To save your own version you can customize, click File above then select Make a Copy.

STEPS FOR COLLEGE FINANCIAL AID — Fall 2023

For students starting college in Summer or Fall 2024

PREPARE FOR FINANCIAL AID (can be done before October 1)	
	Record details on your College Application Tracker
☐	Figure out if you will fill out the FAFSA or the WASFA. Most students will fill out the FAFSA. The WASFA is for students w/ alternate citizenship/ immigration status. Use this WASFA Questionnaire if you are not sure.
☐	Determine your FAFSA Parent Contributor, the parent whose income and information will be required on the form.
☐	Start your FAFSA or WASFA account using this Create Account Worksheet as a guide. Students, use a personal email address, not your school email, since you will file every year in college. This can be done in advance.
☐	FAFSA filers, you must Create your account/ FSA ID at least a week before you fill out the form.
☐	The FAFSA belongs to the student, but the parent will also need to Create an Account and have an FSA ID unless the parent has an older student who went to college in the last five years. Parents must use the same FSA ID for all of their children.
☐	Research FAFSA/ WASFA Priority Dates of the colleges in your list. Record on your College Application Tracker. Look on colleges' Financial Aid pages.
☐	Forecast your costs at each college by using tools on the College Fit document in the Financial Aid Info folder of the College Application Packet.
☐	If you wish (it's free, but you do have to sign up) use the College Essay Guy's Paying for College in Four Steps guide to help strategize types of colleges that fit your situation.
☐	Gather documents listed here, including 2022 tax forms and W-2s
☐	Research any additional financial aid requirements of colleges in your list; some colleges require the CSS Profile in addition to the FAFSA
☐	Refine your college list so that you can list them on your FAFSA/ WASFA; you can add more schools later
FILL OUT THE FAFSA OR WASFA (in December)	
☐	FAFSA: go to fafsa.gov on the Federal Student Aid website and *Start Here.* If you have not already set up a Student Aid account, Create an Account. You will need to create an account several days before you fill out the form.
☐	WASFA: go to wsac.wa.gov/wasfa and select *New User.*
☐	Select the **2024-2025** FAFSA or WASFA
☐	If you have trouble with the FAFSA, we can try to help or you can call the FAFSA Help Line 1-800-433-3243.
☐	If you have trouble with the WASFA, we can try to help or you can call 1-888-535-0747, Option 2, or email wasfa@wsac.wa.gov
☐	Be sure that your submission is complete; you should receive a confirmation email. Save it.

FAFSA

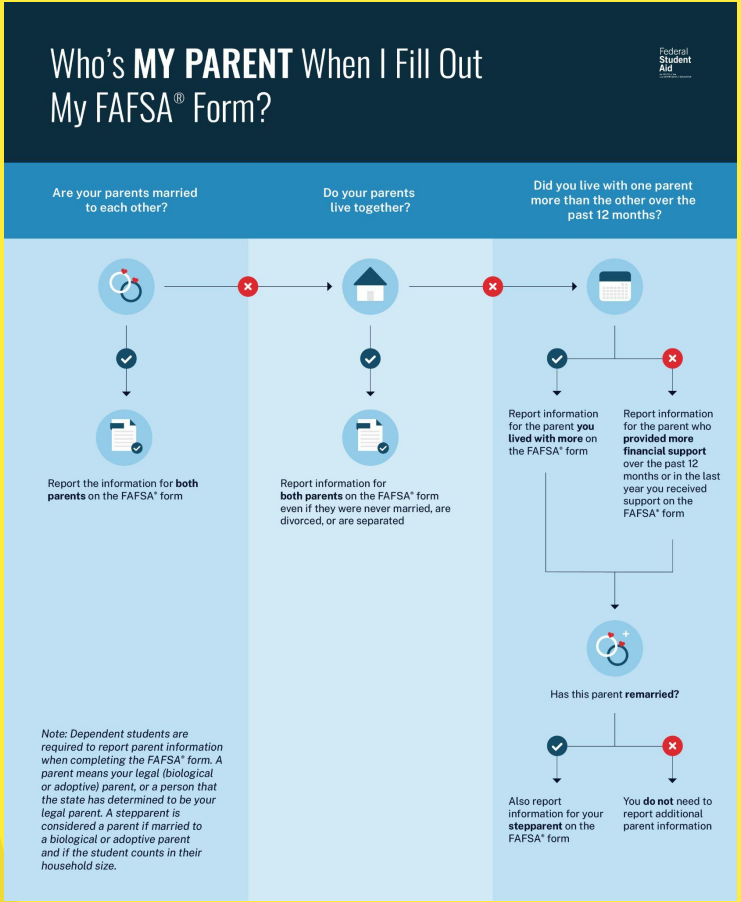
- Free Application for Federal Student Aid
- *Most* students will fill out this form
- Opens October 1st senior year
- Based on Prior-Prior year tax info (2025)
- Income is primary factor
- Determines eligibility for federal and state need-based aid
- Often also required for merit aid
- Fill out every year in college



Starting college: Fall 2026? Use 2024 taxes & do the 2026-27 FAFSA
Fall 2027? Use 2025 taxes & do the 2027-28 FAFSA

FAFSA PARENT RULES

New as of last year; check FAFSA Reporting Parent Information next fall as you get ready to file.



FAFSA RULE on SIBLINGS in COLLEGE

The “multiple child discount” is gone as of the 2024-2025 FAFSA*

More info: [How Multiple Kids in College Affects Financial Aid](#) *US News* 11.15.2023



*Students fill out the FAFSA that corresponds to their the year they will start college. Seniors in the Class of 2026 will fill out the 2026-27 FAFSA. Juniors in the Class of 2027 will fill out the 2027-28 FAFSA.

WASFA

- Washington Application for Student Financial Aid
- For students with alternate citizenship/ immigration status
- Not sure if you will use WASFA? Do the WASFA questionnaire
- Opens October 1st senior year
- Uses prior-prior tax info
- Only for in-state colleges
- Fill out every year



Starting college: Fall 2025? Use 2023 taxes & do the 2025-25 FAFSA
Fall 2026? Use 2024 taxes & do the 2026-27 FAFSA

CSS PROFILE

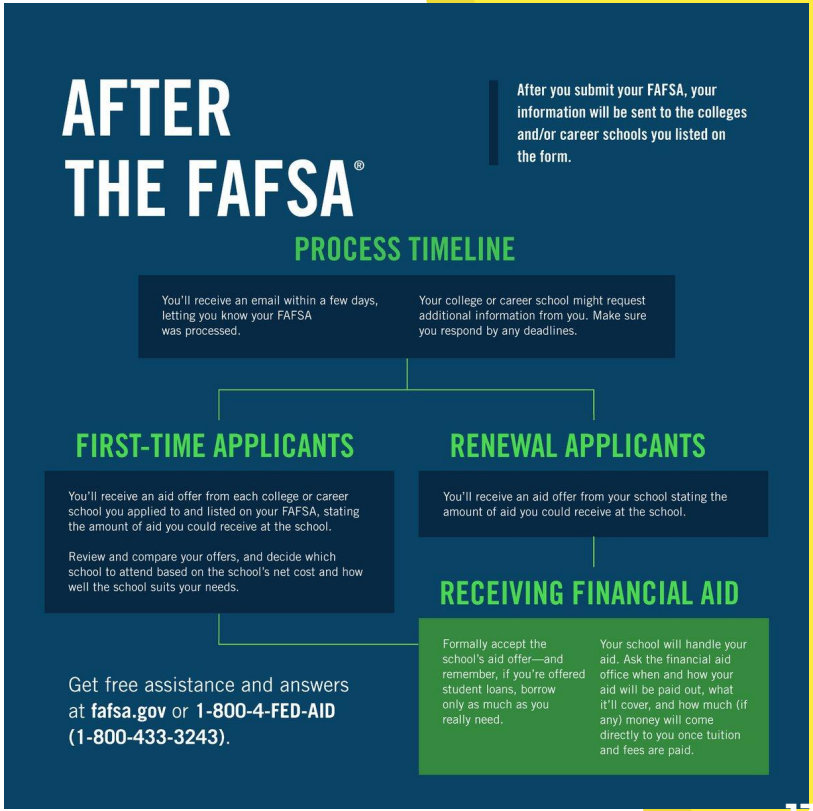
- *Some* colleges use in addition to FAFSA
- Open October 1 - February 15 senior year
- College Board tool w/ application fee
- More involved than FAFSA
- Fill out every year in college

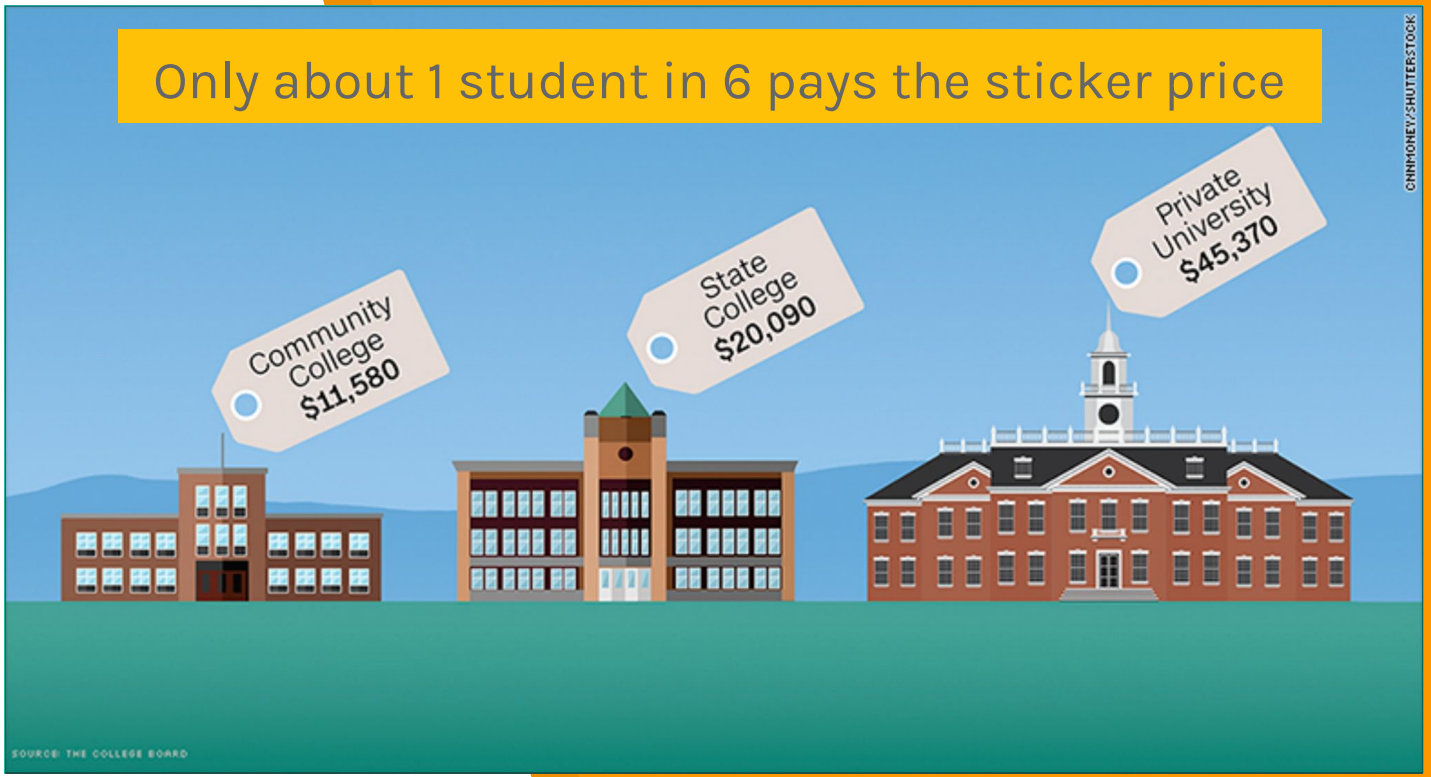


View CSS Participating Schools

AFTER YOU SUBMIT FAFSA/ WASFA

- Will find out SAI (Student Aid Index)
- Info will be sent to colleges you list on the FAFSA or WASFA
- Colleges often ask for verification; pay attention to emails and application portals for requests
- Merit scholarship notice may come with acceptance
- Financial aid offers usually come later, in spring





Recommended podcast episode: College Affordability? Ignore the Sticker Price 11.7.203 Dartmouth Admissions Beat Podcast on Spotify

COLLEGE PRICING:

NOT as simple as comparing sticker prices

FINANCIAL FIT SUBTOPICS



- Know the Financial Aid Process
- Understand College Pricing & Types of Aid
- Forecast Your Cost
- Know Where to Look
- Ask Good Questions
- What to Do Now
- Resources

NOTE: the posted version of this presentation will have more slides than tonight's presentation. Please review for more depth into most of the subsections.

UNDERSTANDING STICKER PRICE VS. NET PRICE VS. VALUE



STICKER PRICE

A college's published price (tuition and fees, room and board, etc.)



SCHOLARSHIPS AND GRANTS

Merit or need-based aid money that you don't have to pay back



NET PRICE

What you actually pay (typically with loans, savings and income)

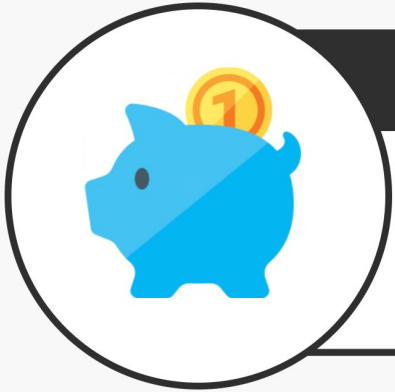


VALUE = Educational and lifetime advantages each college offers you as compared to the net price you pay

Source: St. Edwards University

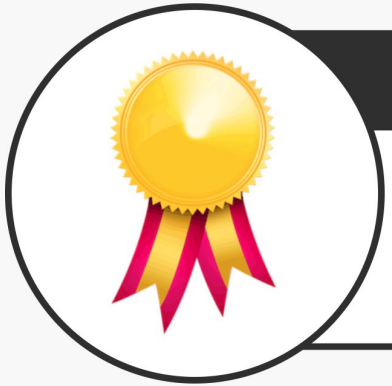
LOOK AT NET PRICE

TWO PRIMARY TYPES OF AID



NEED-BASED AID

-Family resources (mostly income)
-Family size & other factors considered
-Determined by FAFSA or WASFA
-All colleges offer; generosity varies



MERIT-BASED AID

-Academic record
-Accomplishments
    Academic, Athletic, Music
-Offered by some colleges

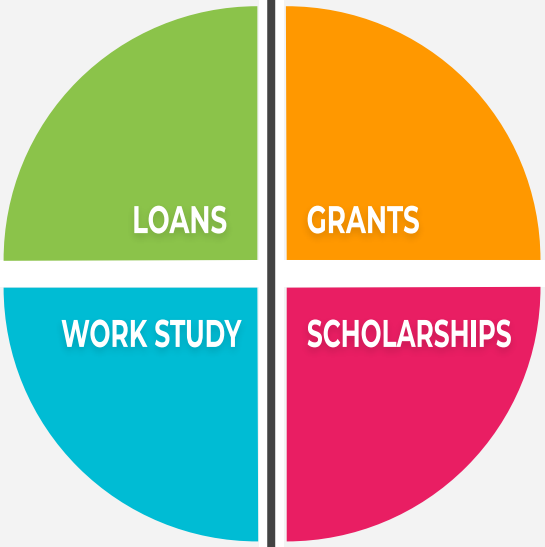
NEED BASED AID:
several kinds, some with strings

LOANS

Must be paid back; amount grows

GRANTS

Free money offered by federal or state gov't or from college



Job in order to make $ toward college costs

WORK STUDY

Free money from college or outside organizations

SCHOLARSHIPS

← SELF HELP AID | GIFT AID →

MERIT AWARDS

- Often based on GPA & other achievement criteria
- Usually renewable w/ minimum GPA; pay attention to conditions
- Private colleges and some public colleges, including some honors colleges at public universities
- Often notified with acceptance

Core GPA Range	Resident Wildcat Awards	Non-Resident Arizona Awards
4.0	$12,500	$32,000
3.90 - 3.999	$10,000	$30,000
3.75-3.899	$8,000	$20,000
3.50 - 3.749	$5,000	$12,500
3.25 - 3.499	$3,000	$7,500
3.0 - 3.249	$2,000	$2,500
2.75 - 2.999	$750	$1,000

Source: University of Arizona 11.2023

New tool for searching: MeritMore

MANY COLLEGES DO NOT OFFER MERIT AID

- About 30 Ivy League & very selective colleges offer **no** merit scholarships
- UW Seattle and many other state flagships offer very little merit aid
- Most of these are generous with need based aid

HAVERFORD COLLEGE

Massachusetts Institute of Technology

AMHERST COLLEGE

Colgate University

SARAH LAWRENCE COLLEGE

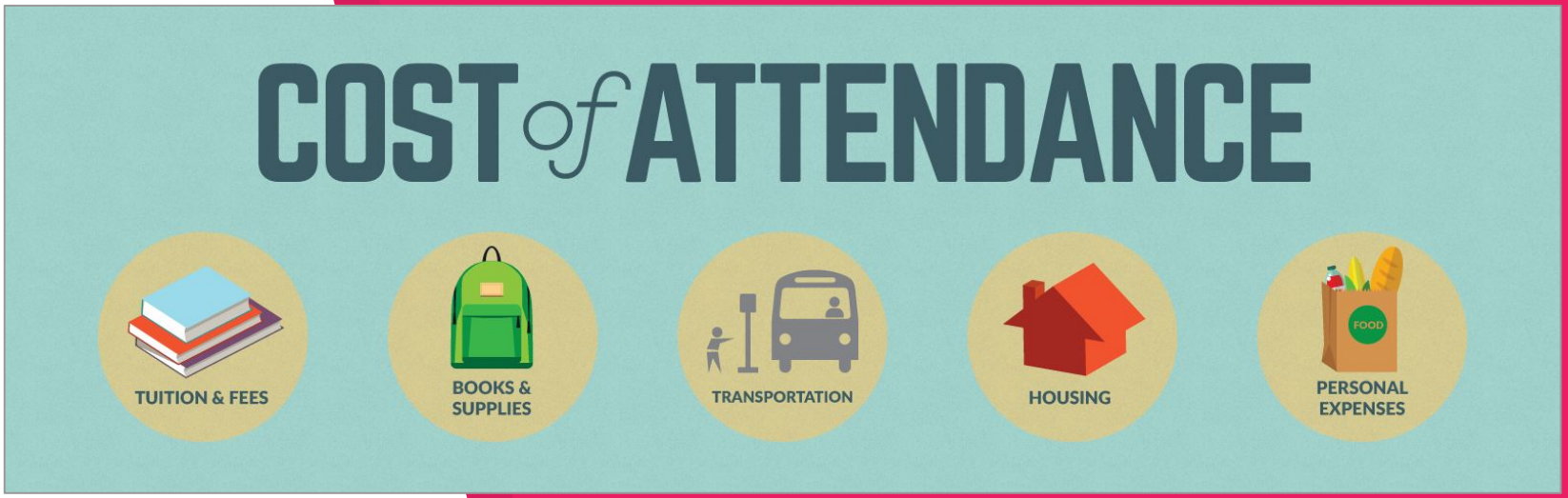
FINANCIAL FIT SUBTOPICS



- Know the Financial Aid Process
- Understand College Pricing & Types of Aid
- Forecast Your Cost
- Know Where to Look
- Ask Good Questions
- What to Do Now
- Resources

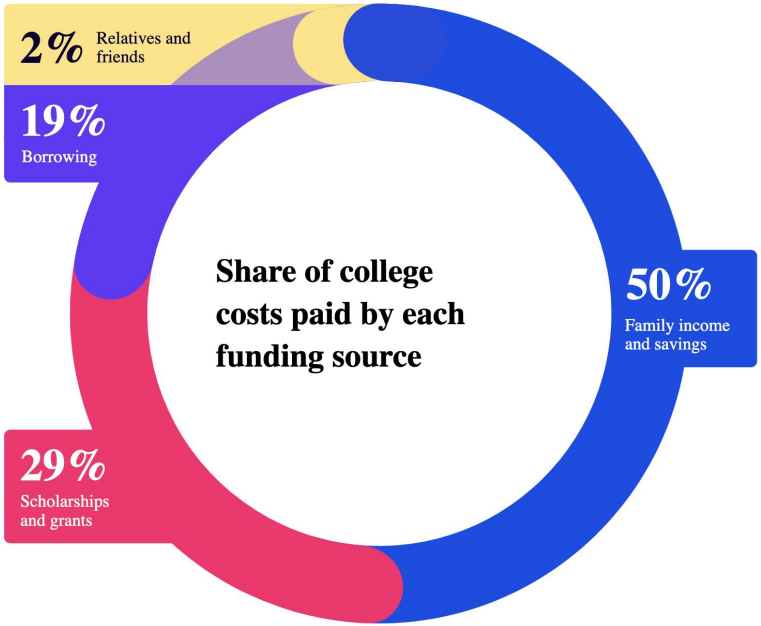
NOTE: the posted version of this presentation will have more slides than tonight's presentation. Please review for more depth into most of the subsections.

FORECAST YOUR COLLEGE COSTS



Consider entire COA, not only tuition

HOW MUCH IS WHAT YOU PAY COMPARED TO TOTAL COA?



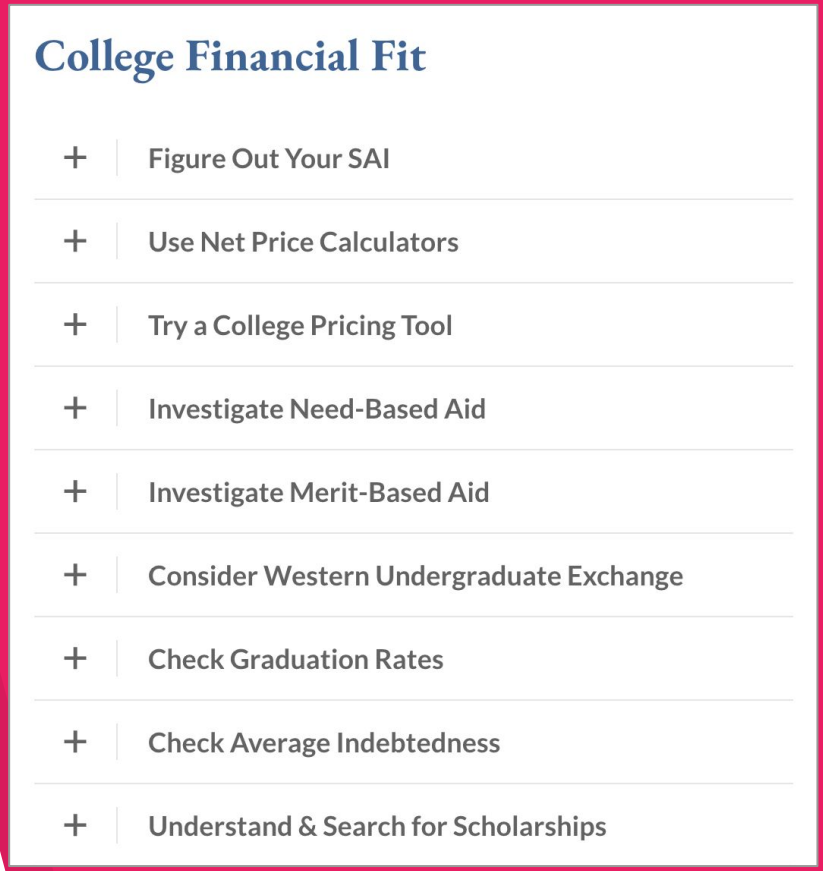
Varies widely since family circumstances vary widely

Average family spent $28,026 in 2022-23, an increase of 11% from 2021-22

Source: [Sallie Mae How America Pays for College 2023]

SINCE COLLEGE IS EXPENSIVE, DO YOUR RESEARCH

Use our steps or other guides



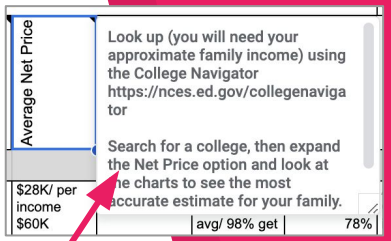
Financial Fit section of College Fit page

KEEP TRACK OF RESEARCH ON THE COLLEGE LIST WORKSHEET

Make a copy & customize according your needs or create your own spreadsheet

Also has personal and academic fit sections

The sheet tells you where to find info; click on a cell w a small triangles & a note pops up w instructions



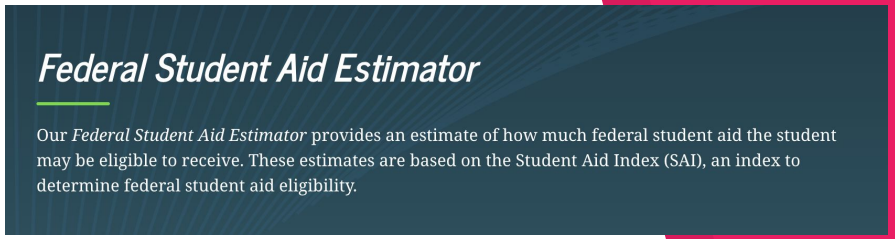
Financial Fit

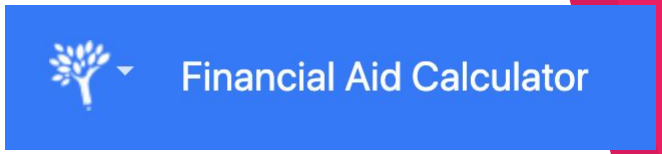
Money is a common dealbreaker; check now to be sure the college is a viable choice for you. College pricing is like airline tickets, where different people pay different prices.

Maximum/ year my family can pay	Sticker Price/ Total Cost of Attendance	Average Net Price	My projected Net Price	Merit Scholarships available?	Average % Need Met
$9,000	$74,249 yikes!	$28K/ per income $60K		Yes/ $16K avg/ 98% get	78%

START by ESTIMATING YOUR **SAI/ STUDENT AID INDEX**

- Formerly called EFC/ Expected Family Contribution
- Formulas changing this year
- To determine approximate SAI:
  - Federal Student Aid Estimator
  - Also available: Washington Financial Aid Calculator
- Higher SAI means less financial aid; low SAI (goes down to -1500) means greater eligibility for need-based aid





USE NET PRICE CALCULATORS

on each college's website

Takes into account the college's aid priorities & your circumstances

Often other good info on the college's Financial Aid site regarding types of aid given, special programs, how to apply



- Search by *college name Net Price Calculator*
- Input income, other values; ask the college if you aren't sure what a question means
- More questions asked = probably more accurate
- Inquire w/ the college regarding accuracy; *the NPC amount is not a guarantee*

FINANCIAL FIT SUBTOPICS



- Know the Financial Aid Process
- Understand College Pricing & Types of Aid
- Forecast Your Cost
- Know Where to Look
- Ask Good Questions
- What to Do Now
- Resources

NOTE: the posted version of this presentation will have more slides than tonight's presentation. Please review for more depth into most of the subsections.

KNOW WHERE TO LOOK



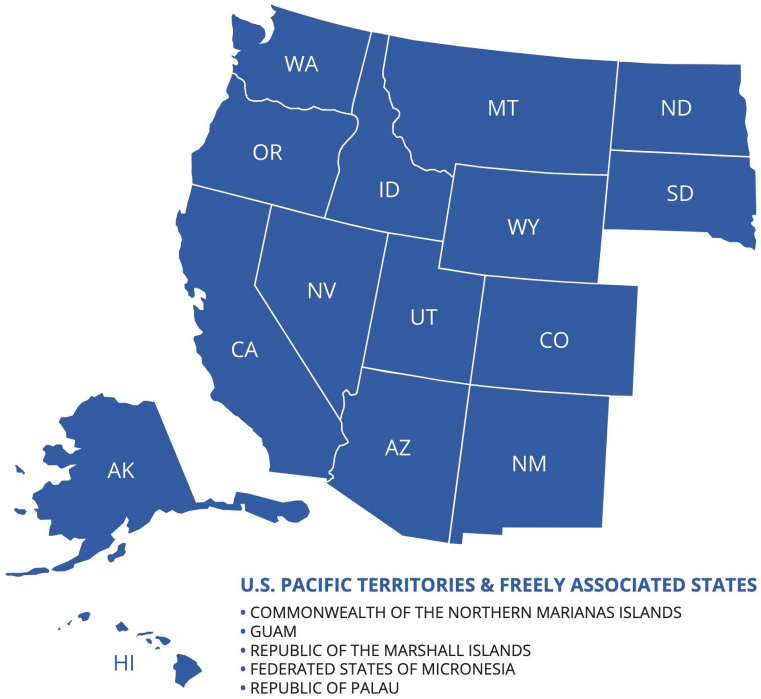
- Look beyond brand names; be open-minded
- Strategize by college type
  - Private colleges, w/ flexibility & generous aid, may have lower net cost for you
- Look up Need Coverage / Merit Offering
- Several publications issue “Best Value” lists; methodology varies

Recommended Resources:

Building an Affordable College List section of Paying for College Guide, *College Essay Guy*

CollegeData.com > search for school > *Financials* > Look for average award, % of need covered, merit awards

CONSIDER WUE: WESTERN UNDERGRADUATE EXCHANGE



- www.wiche.edu/wue
- Pay 150% of in-state tuition rather than 300%
- *Some* public colleges participate: OSU not U of O; not UC Berkeley
- Application, restrictions, & requirements vary
- Good values in ID, MT, OR & other states
- Look beyond flagships: U of MT Western, Eastern OR, Southern OR, Cal Poly Pomona

CONSIDER ROTC

- Reserve Officer Training Corps
- Go to college w/ a generous scholarship
- Join military as an officer
- Serve active duty after you graduate
- Air Force, Army, Navy
- Can also join during college

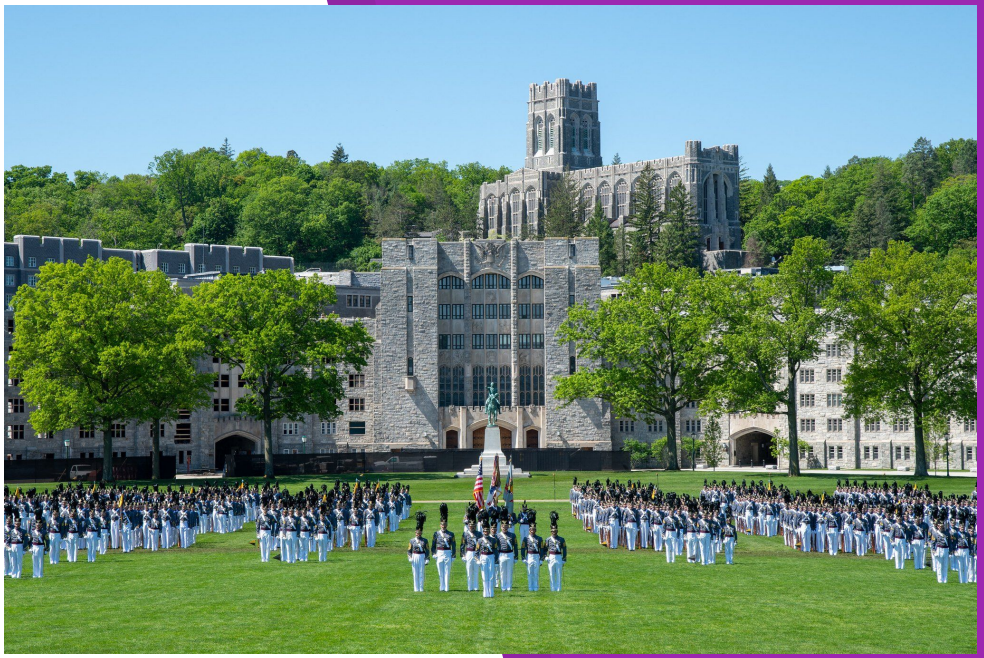


ARMY ROTC





U.S. AIR FORCE
ROTC



CONSIDER MILITARY ACADEMIES



For high achievers; academies are very selective.

Start research & admissions testing now.

United States Military Academy at West Point

CONSIDER COLLEGE ABROAD

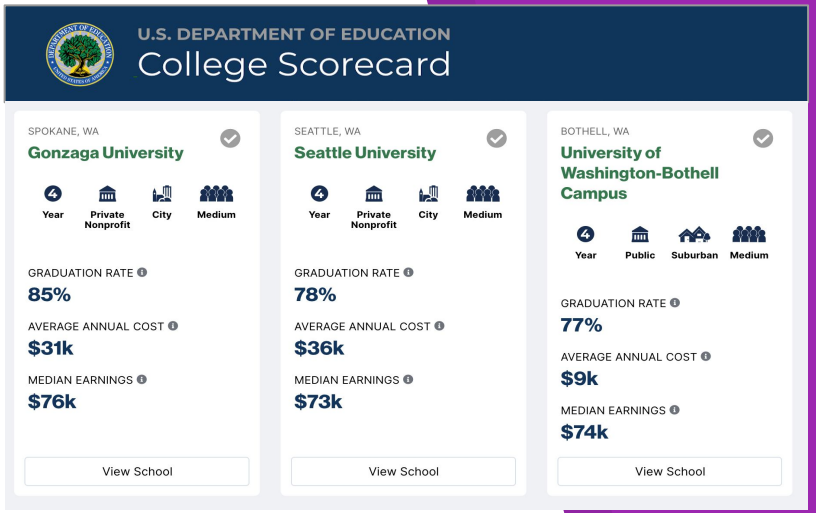
Cost, process, and details vary widely, but most other countries subsidize higher education more than the U.S.



NACAC Guide to International College Admission
and other resources available on:
International Colleges page of
shorewood.ssd412.org/programs-services/college-career

LOOK AT GRAD RATE

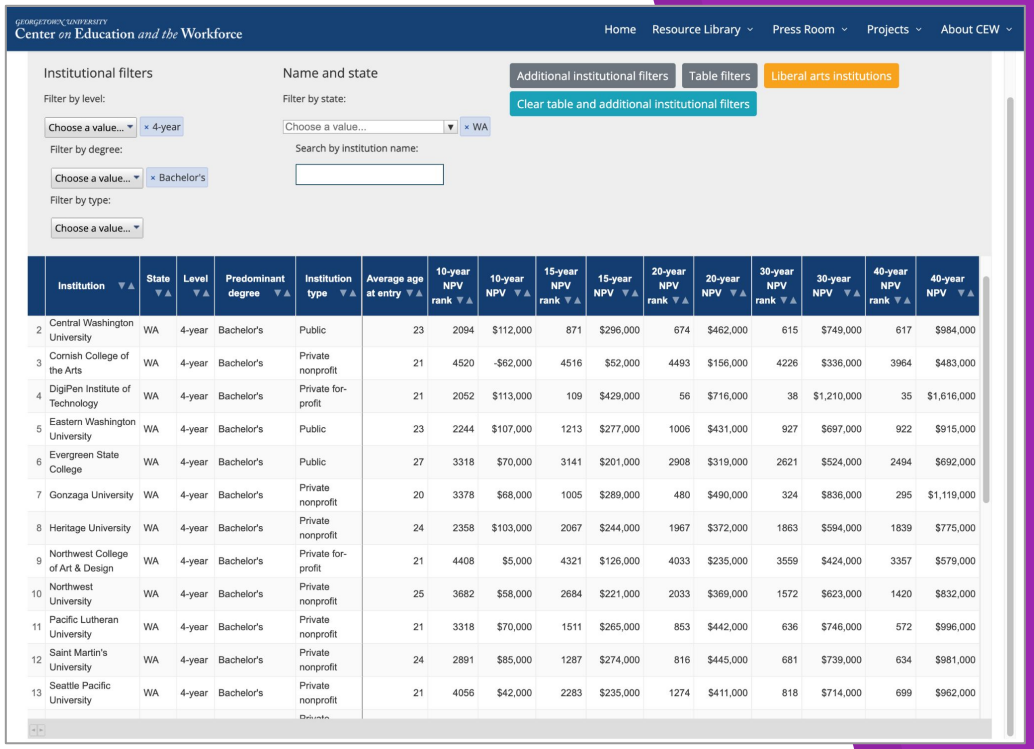
- Consider 4- and 6-year rates; 5th and 6th years of school will add up!
- Use CollegeResults.org (more detailed) or CollegeScorecard.ed.gov (simple)
- IMPORTANT: rate largely an input rather than an output
- Don’t obsess; some factors won’t apply to all students
- Washington graduation rates are higher than the national average



College ScoreCard

CONSIDER ROI: RETURN ON INVESTMENT

- Many variables (majors, geography, time) are involved
- Use Center on Education and the Workforce/ ROI or College Scorecard
- Look at long-term ROI, not only short term
- Liberal arts colleges often have lower short term ROI but equivalent long term ROI



	Institution	State	Level	Predominant degree	Institution type	Average age at entry	10-year NPV rank	10-year NPV	15-year NPV rank	15-year NPV	20-year NPV rank	20-year NPV	30-year NPV rank	30-year NPV	40-year NPV rank	40-year NPV
2	Central Washington University	WA	4-year	Bachelor's	Public	23	2094	$112,000	871	$296,000	674	$462,000	615	$749,000	617	$984,000
3	Cornish College of the Arts	WA	4-year	Bachelor's	Private nonprofit	21	4520	-$62,000	4516	$52,000	4493	$156,000	4226	$336,000	3964	$483,000
4	DigiPen Institute of Technology	WA	4-year	Bachelor's	Private for-profit	21	2052	$113,000	109	$429,000	56	$716,000	38	$1,210,000	35	$1,616,000
5	Eastern Washington University	WA	4-year	Bachelor's	Public	23	2244	$107,000	1213	$277,000	1006	$431,000	927	$697,000	922	$915,000
6	Evergreen State College	WA	4-year	Bachelor's	Public	27	3318	$70,000	3141	$201,000	2908	$319,000	2621	$524,000	2494	$692,000
7	Gonzaga University	WA	4-year	Bachelor's	Private nonprofit	20	3378	$68,000	1005	$289,000	480	$490,000	324	$836,000	295	$1,119,000
8	Heritage University	WA	4-year	Bachelor's	Private nonprofit	24	2358	$103,000	2067	$244,000	1967	$372,000	1863	$594,000	1839	$775,000
9	Northwest College of Art & Design	WA	4-year	Bachelor's	Private for-profit	21	4408	$5,000	4321	$126,000	4033	$235,000	3559	$424,000	3357	$579,000
10	Northwest University	WA	4-year	Bachelor's	Private nonprofit	25	3682	$58,000	2684	$221,000	2033	$369,000	1572	$623,000	1420	$832,000
11	Pacific Lutheran University	WA	4-year	Bachelor's	Private nonprofit	21	3318	$70,000	1511	$265,000	853	$442,000	636	$746,000	572	$996,000
12	Saint Martin's University	WA	4-year	Bachelor's	Private nonprofit	24	2891	$85,000	1287	$274,000	816	$445,000	681	$739,000	634	$981,000
13	Seattle Pacific University	WA	4-year	Bachelor's	Private nonprofit	21	4056	$42,000	2283	$235,000	1274	$411,000	818	$714,000	699	$962,000

Source: Center on Education and the Workforce/ ROI, filtered for Washington and 4-Year

CONSIDER AVERAGE INDEBTEDNESS



- Look up by college & state on CollegeScorecard.ed.gov or CollegeInsight.com
- National average student loan debt: $28,950 (another source: $36,510)
- Washington: average debt $35,223; (another source: $36,060), though fewer people overall have educational debt
- If a college's graduates have a lot of debt, or a large proportion of graduates have debt, ask questions about the college's aid packages.

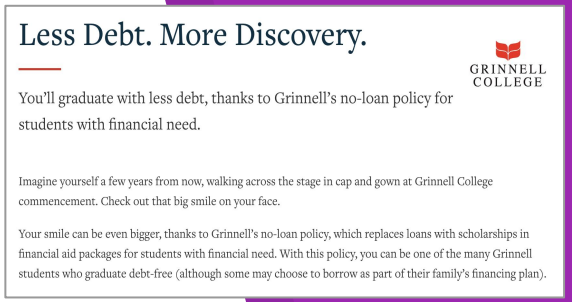
Sources: Forbes Advisor Student Loan Statistics; Education Data Initiative; Seattle Times

LOOK @ SPECIAL PROGRAMS

Relatively new programs to reduce risk, eliminate loans, or provide other benefits

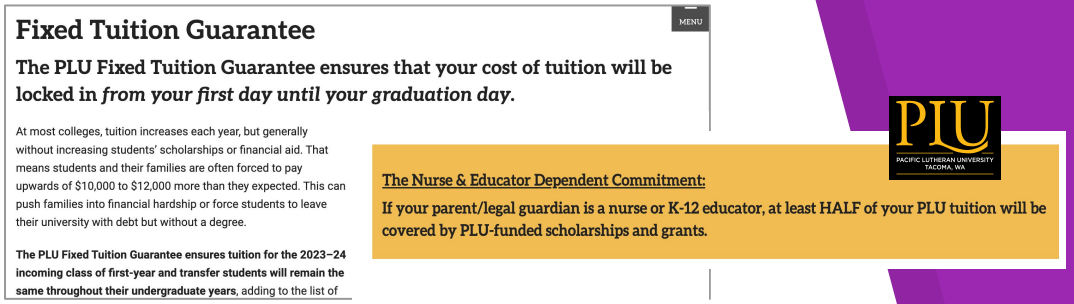
- Loan repayment assistance programs if income is below a set amount (Wabash, others)
- No loans in financial aid packages (Grinnell College, Smith College, others)
- Half of tuition in grants if parent/ guardian is a Nurse or k12 Educator (PLU)
- Fixed tuition guarantee (PLU, others)
- Review all details & conditions carefully





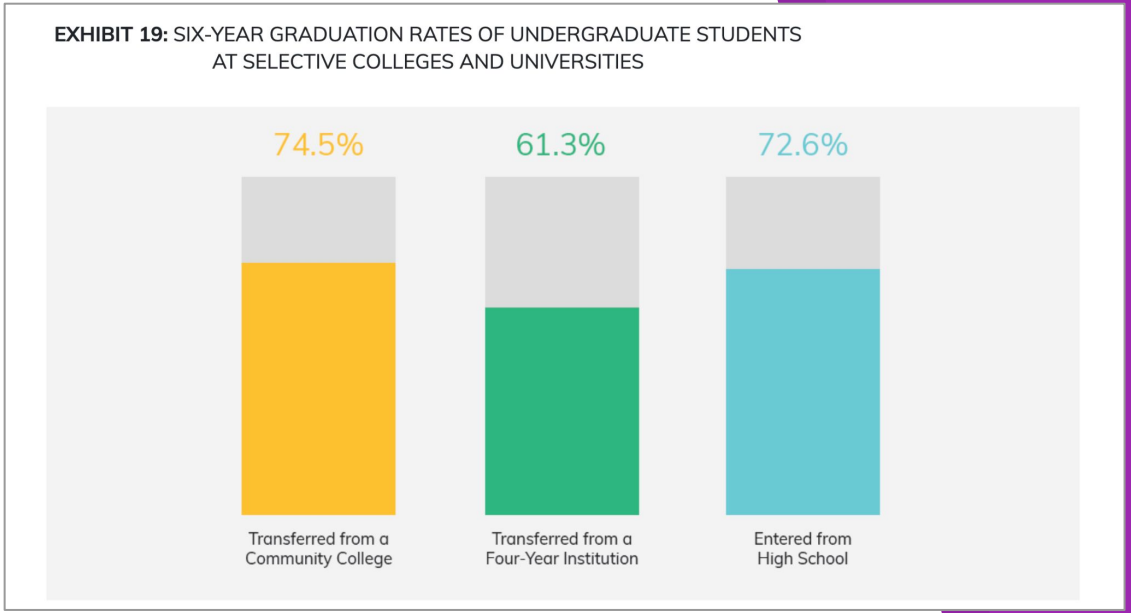






START AT COMMUNITY COLLEGE

On average, graduation rates of community college transfer students exceeds that of students who started at the 4-year institution



Jack Kent Cooke Foundation Report Persistence 2019

FINANCIAL FIT SUBTOPICS



- Know the Financial Aid Process
- Understand College Pricing & Types of Aid
- Forecast Your Cost
- Know Where to Look
- Ask Good Questions
- What to Do Now
- Resources

NOTE: the posted version of this presentation will have more slides than tonight's presentation. Please review for more depth into most of the subsections.

ASK GOOD QUESTIONS

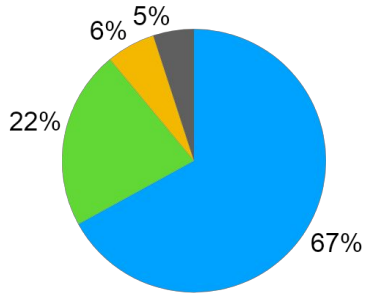
Regarding:

- Scholarships
- College Bound Program
- Running Start & AP
- Help from Relatives



WHAT ABOUT SCHOLARSHIPS?

College grants & scholarships vs. outside scholarships



Sources of Student Aid

- Federal grants, loans, and other aid
- College grants & scholarships
- Private & employer scholarships
- State government grants & scholarships

Data from Big Future

- ***College* grants & scholarships** (those awarded & provided by an individual college) can be significant
- **Outside scholarships** from nonprofits and various organizations make up only an average of 2-6% of total aid
- Possible but rare to finance bulk of cost with outside scholarships
- Best tools? WashBoard.org, BigFuture, Scholarship Listings for SC/ SW Students
- Most common commercial sites sell your information; check the privacy policies
- True that we have very few applicants for great local scholarships

WHAT ABOUT COLLEGE BOUND ?

- Qualified based on income in Middle School
- About 100 students in each grade are enrolled
- Fill out FAFSA/ WASFA to activate & meet other conditions of the pledge
- Not a full ride, but CB combines with other sources of state aid and is a very good scholarship
- Four in-state private colleges have excellent supplemental scholarships: Pacific Lutheran, Seattle Pacific, Seattle U, Whitworth. *Apply to at least one of them if you are on the scholarship!*

College Bound Scholarship
WASHINGTON

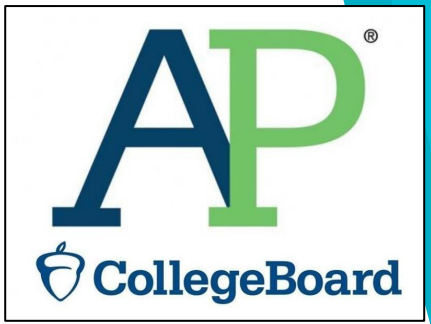
Students: if you aren't sure if you are enrolled, stop in to see Mr. Knepper & we will check the latest list.

For full details about how it works, see College Bound Scholarship on the WA Student Achievement Council site

WHAT ABOUT RUNNING START & AP?

- These *could* help with college costs by reducing time at a 4-year college
- Surest way: Running Start credits for an in-state college; must be courses for which the university has equivalency
- College policies vary greatly: check them out by searching college name + “AP credit” or “dual enrollment credit”
- **It’s difficult but not impossible to be certain of if/ how credits would transfer**





WHAT IF A RELATIVE WANTS TO HELP?

- Don’t give student $$ while in high school; cash gift could reduce aid
- Can gift $ to parents to pay college (within family gift limits)
- Can pay college directly or from a 529; consult a financial professional for advice about timing & method
- Contributions from grandparent-owned 529s now not counted as student income

Note: related rules are changing; consult your financial professional



Source: Adobe Stock Photo

Source: Forbes Financial,

FINANCIAL FIT SUBTOPICS



NOTE: the posted version of this presentation will have more slides than tonight's presentation. Please review for more depth into most of the subsections.

JUNIOR
TO DO NOW

- If you might be eligible for Free & Reduced Lunch, **sign up and reapply** every year
- Work on Financial Fit: follow steps on SW College Fit page or use a recommended resource
- Work on list of college possibilities & use tools like Net Price Calculators to estimate cost for your family



don't panic!
take it a step
at a time

and, most important . . .

Have a Money Talk



Zits, Comix Kingdom
Jim Borgman & Jerry Scott

- **Be honest** with one another
- **Parents**, be clear about your capacity and expectations
- **Students**, realize that money is a real constraint

Note About Roles

Feel free to limit college conversation to a particular day a week



Zits, Comix Kingdom
Jim Borgman & Jerry Scott

- Every student & parent/ guardian partnership is slightly different.
- Parents, please DO NOT do everything. Students need experience researching and time contemplating. Both are excellent preparation for independence required in college.
- Students, this is a chance to drive the process and develop competence & readiness.

FINANCIAL FIT SUBTOPICS

- Know the Financial Aid Process
- Understand College Pricing & Types of Aid
- Forecast Your Cost
- Know Where to Look
- Ask Good Questions
- What to Do Now
- Resources & Responses to Your Questions

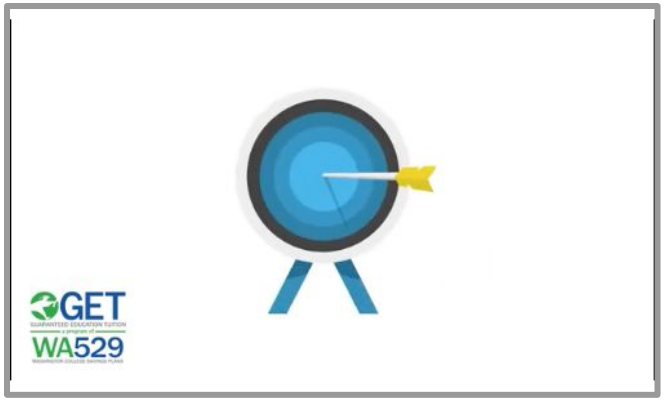
NOTE: the posted version of this presentation will have more slides than tonight's presentation. Please review for more depth into most of the subsections.

How to Pay for College w/ Washington's GET Program

Some families have a **G**uaranteed **E**ducation **T**uition account to save for college and save on tuition

Now that you are looking at actually using the GET funds, we recommend that you:

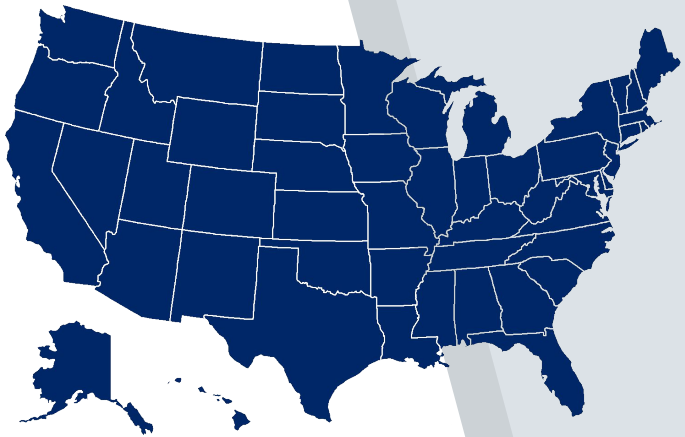
1. Watch this video on how to pay for school:



2. Read the Get FAQ on 529.wa.gov

RESIDENCY:
Is it possible for a student to establish residency in another state in order to get in-state tuition?

- Very difficult or impossible; varies state to state
- Check out prospective state's laws and universities' guidelines thoroughly
- Financial independence & physical presence required
- Search "establishing residency for college" and the state name



UNIVERSITY OF CALIFORNIA Understanding Residency

Source: UC Understanding Residency

Undergraduates: If you're a nonresident undergraduate student with nonresident parents, obtaining California residency for the purposes of tuition is extremely difficult (this includes transfer students from community colleges and other postsecondary institutions within California). **Virtually all nonresident undergraduates with nonresident parents remain nonresidents for the duration of their undergraduate career at UC.**

FINANCIAL FIT RESOURCES

GUIDES & ADVICE

College Fit page on SWCCC site

Paying for College in Four Steps (*Step 2) College Essay Guy

The Price You Pay for College book by Ron Lieber

Who Gets in and Why book by Jeffrey Selingo

PayingforCollege101.com & Paying for College Facebook group

Get Help Paying for College Big Future/ College Board

The College Solution Lynn O'Shaughnessy: blog, book, articles

DIY College Rankings Michelle Kretzschmar; Best Bet Colleges, College Comparison Spreadsheet

OFFICIAL SITES

Federal Student Aid oversees FAFSA

Federal Student Aid Estimator

WASFA info & official site

WA Financial Aid Calculator to estimate state grants & aid

RESEARCH TOOLS

CollegeData.com

CollegeScorecard.ed.gov

CollegeResults.org

MyinTuition.org

TuitionFit.com

MeritMore

Most Students Receiving Merit Aid US News

RESOURCES for COLLEGE ADMISSION

- Who Gets in and Why (book) by Jeffrey Selingo
- Where You Go Is Not Who You'll Be (book) by Frank Bruni
- College Essay Guy / Ethan Sawyer on Twitter, blog, podcasts: many free resources
- Sara Harberson on Instagram & Facebook: several free resources & IG Live/ FB Live talks
- PayingforCollege101.com Paying for College Facebook group: addresses topics beyond $$
- The College Solution/ Lynn O'Shaughnessy: blog, book, articles
- College Guidance Network Library of videos & resources