



ECMC

College Nights

SPONSORED BY ECMC



Event Sponsor

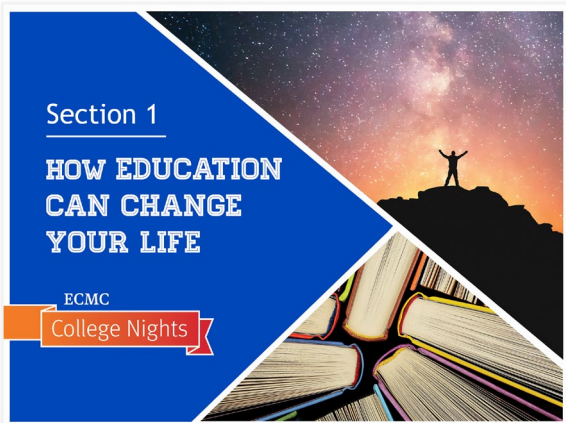
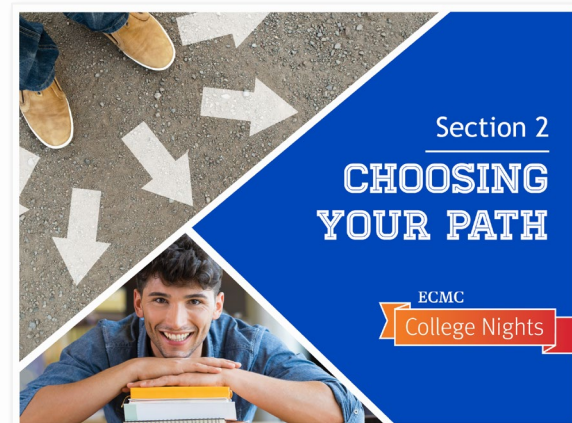
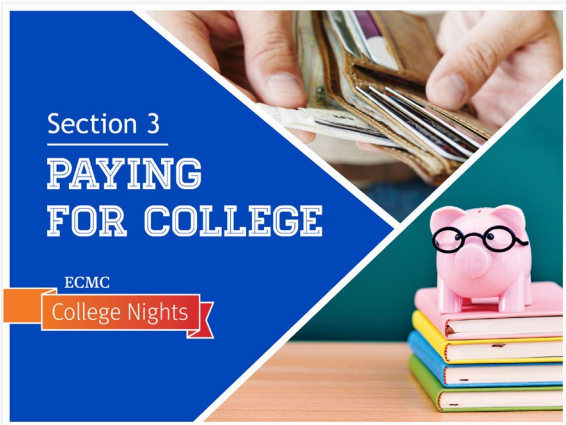
ECMC

www.ecmc.org/opportunities





Presentation Overview





At the End of the Presentation

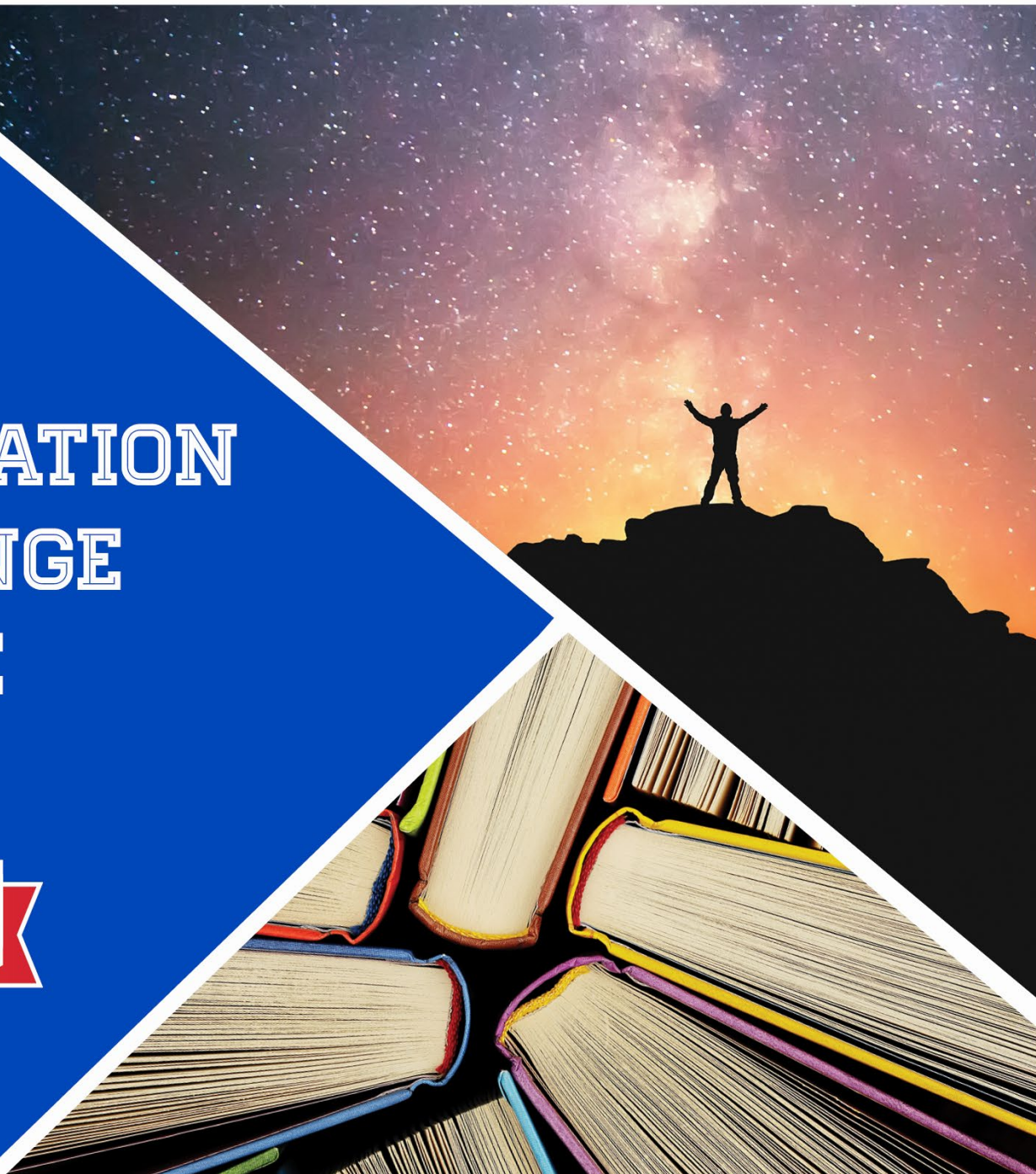
**\$1,000
Scholarship
Drawing**

Section 1

HOW EDUCATION CAN CHANGE YOUR LIFE

ECMC

College Nights



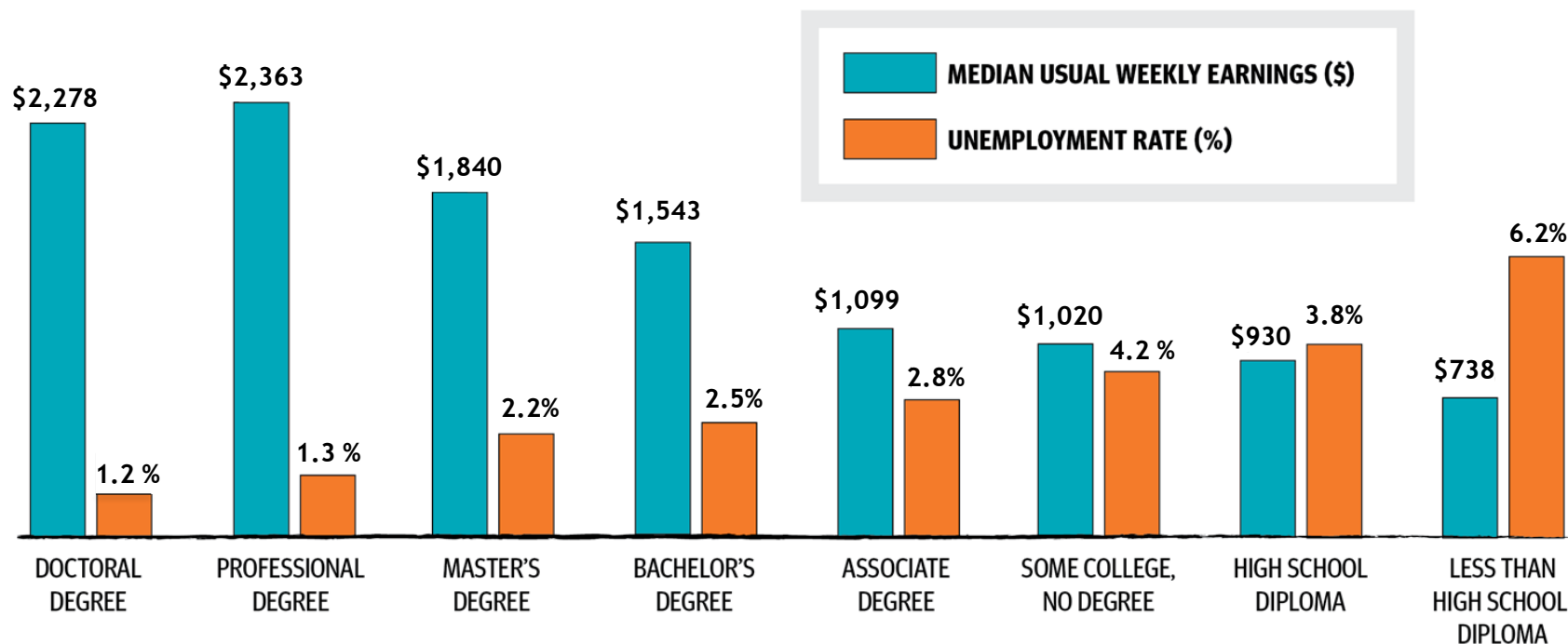


Why do you think education
is important?



Importance of Education Beyond High School

Earnings and Unemployment Rates By Educational Attainment, 2024



Note: Data are for persons aged 25 and over. Earnings are for full-time wage and salary workers.

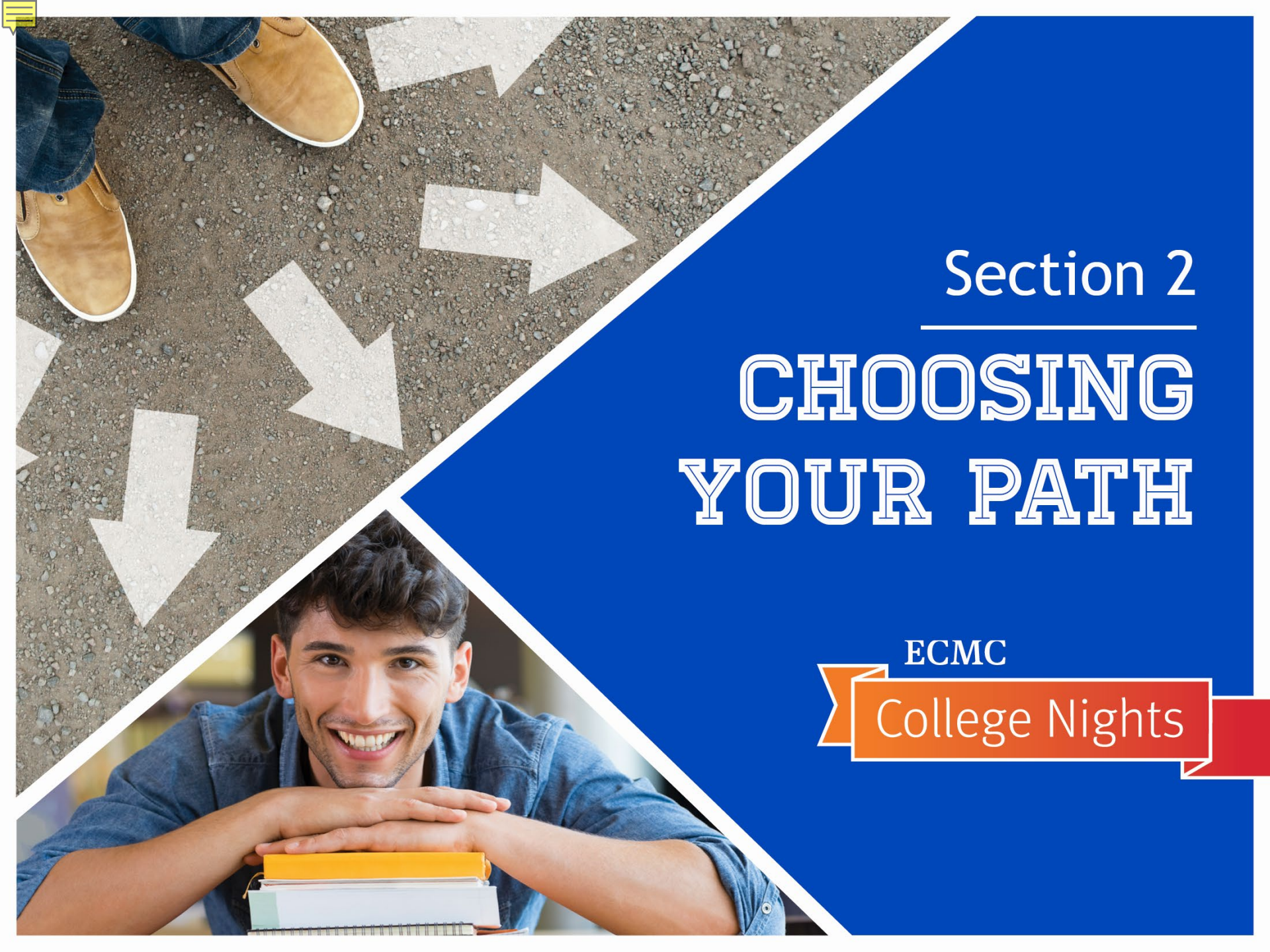
Source: “2024 Current Population Survey.” U.S. Bureau of Labor Statistics.

www.bls.gov/emp/chart-unemployment-earnings-education.htm.



Other Benefits of College

- 
- A decorative vertical line on the left side of the list, composed of six white circles connected by a thin orange line that zig-zags between them.
- Internship opportunities
 - Participating in research
 - Networking opportunities
 - Connect with peers from diverse cultures
 - Leadership in student organizations
 - Establish lifelong relationships



Section 2

CHOOSING YOUR PATH

ECMC

College Nights



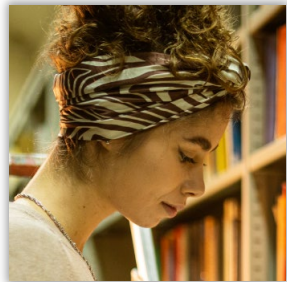
Education After High School



Career and Technical Education
(CTE)



Community or Junior College



Four-Year College or University

PAGE

4



Career and Technical Education

Provides students with hands-on training while preparing for occupation

Programs

- Concentrate on developing a specific skill
- Designed get students into the workforce quickly

Credentials

- Certificate of completion
- Associate's degree
- Industry Certifications
- Occupational Licenses



Community or Junior College

Offers programs that last up to two years that lead to a certificate or an associate degree

Programs

- Ideal for students seeking career training or a pathway to a bachelor's degree
- Many schools have transfer agreements with state universities

Credentials

- Certificate of completion
- Associate's degree
- Industry Certifications
- Occupational Licenses



Four-Year College or University

Offers traditional academic programs; may offer technical, continuing education and remedial programs.

Programs

- Ideal for students seeking undergraduate and graduate degree programs

Credentials

- Associate's degree
- Bachelor's degree
- Master's degree
- Doctorate



How many college are in the
United States?



There are over 5,800
colleges in the U.S.



Exploring Your Interests and Goals

Identify your goals and interests

- Consider your academic strengths
- Identify careers that interest you
 - Assessment: www.onetonline.org
- Explore career options and education requirements
 - www.bls.gov/ooh

PAGE

4



Exploring Your Paths to College

Research colleges and programs

- Attend college fairs in your community
- Attend in-person or virtual college campus tour
- Discuss your options with guidance counselors and mentors
- Search online
 - www.collegeboard.org



Choosing a College



Program of Study



Support programs



School size



Learning formats



Class size



Extracurricular
activities



Location



Cost

WORKSHEET: CREATE A COLLEGE LIST



STEP ONE

In the top row, make a preliminary list of colleges that interest you.

STEP TWO

Think about important factors you want your college to have. Then, prioritize each factor in the level of importance column.

STEP THREE

Cross off colleges that appear to not have what you're looking for. Rank the remaining colleges in order of preference.

Level of Importance	Factors to Consider
	Program of study: Are there programs/degrees that match your career goals?
	School size: Do you prefer a large or small college? What is the student population?
	Class size: How large do you like your classes to be? What is the student-to-teacher ratio?
	Support programs: What is offered to help you stay in college and graduate?
	City and neighborhood: Do you prefer a city or a small town?
	Campus culture: When visiting each college, get a feel for its "personality." How does it match yours?
	Distance from home: How close do you want to live to your family?
	Extracurricular activities: What other activities do you want/need access to?
	Religious affiliation: Do you want to attend a college affiliated with your religious beliefs?
	Net price: What will your final cost be after receiving grants and scholarships?
	Financial aid options: Does the college have a tuition payment plan to spread out your payment? Is the cost of attendance guaranteed as long as you are enrolled?
	Outside learning options: Does the college offer internships, externships, study abroad or service opportunities?
	Housing options near campus: Will you need a car to get to school, work, shopping or back home, or is everything you need within walking or biking distance?
	Other considerations

Section 3

PAYING FOR COLLEGE

ECMC

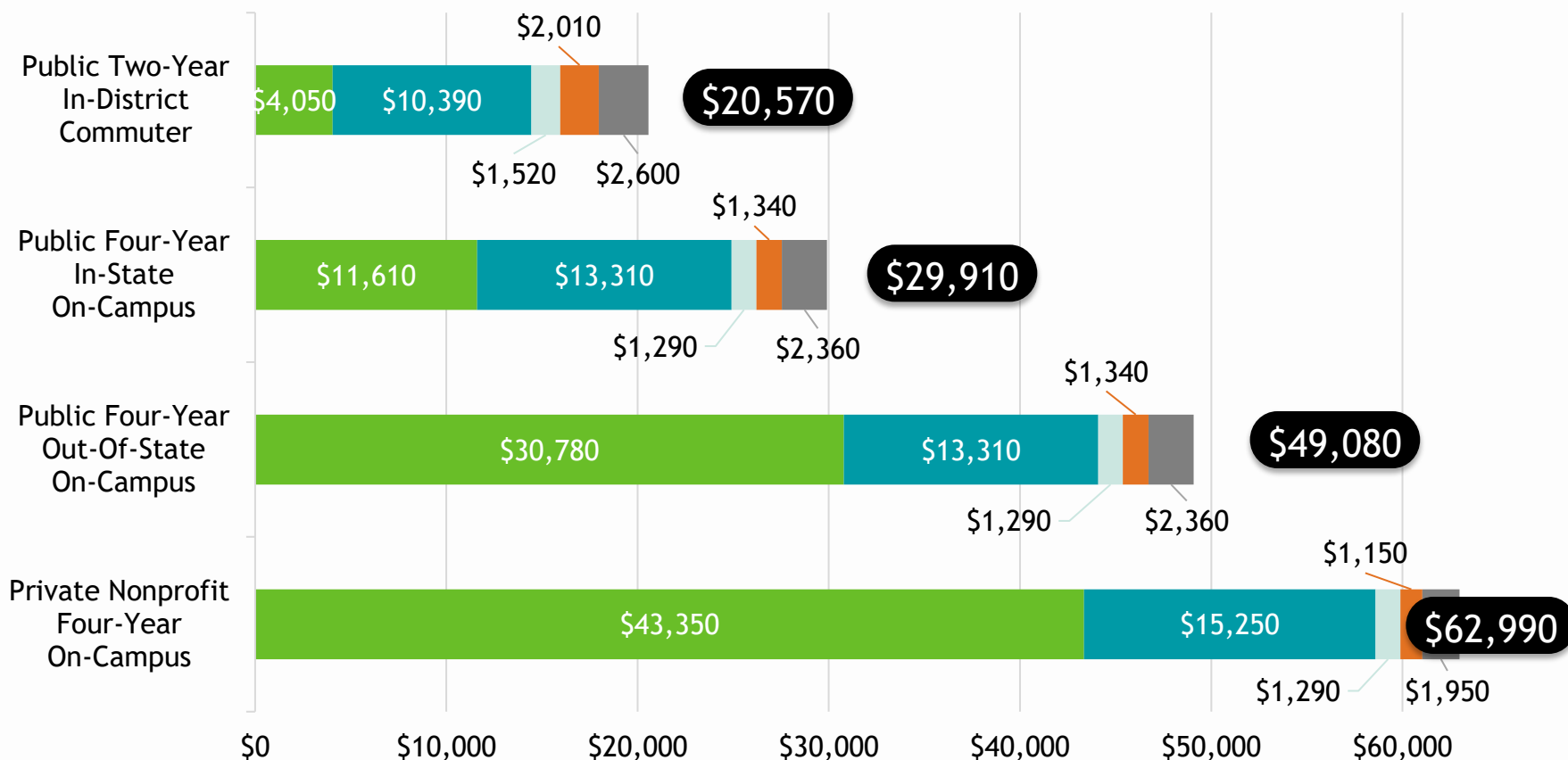
College Nights





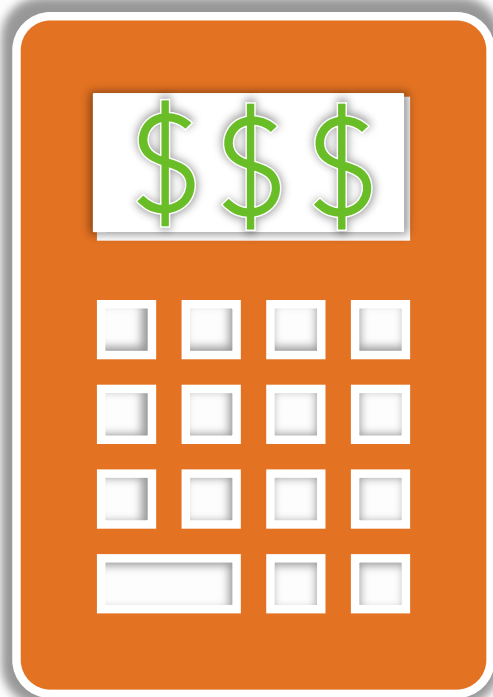
Cost of Attendance (COA)

Tuition + Fees Housing + Food Books + Supplies Transportation Miscellaneous





Net Price Calculator



Required by the
U.S. Department of Education

Provides an estimate of your cost
after grants and scholarships

On every college website or at
<https://collegecost.ed.gov>

Find the actual net price by
applying for financial aid



Financial Aid Defined

Money that is given or lent to students in order to help pay for their education

Two basic types of financial aid:



Merit-based financial aid is awarded to students with specific talents or skills in areas such as academic achievements, athletics and performing arts.



Need-based financial aid is awarded to students who demonstrate financial need based on the information provided on their financial aid application, such as the Free Application for Federal Student Aid (FAFSA).



Financial Aid Categories



Grants are typically awarded by the federal government, state government or college and do not need to be paid back.



Scholarships are free money that does not need to be paid back. Funding can come from a variety of sources, such as your college, community organizations, employers and individuals.



Work-study is money earned while attending college and it does not need to be repaid. Students work part-time to earn money to help fund their college expenses.



Loans are borrowed money that must be paid back with interest. The most common loans are those offered through the Federal Direct Loan Program. Other loan options include private loans.



Applying for Financial Aid

The first step to access federal, state, and institutional financial aid is to complete the Free Application for Federal Student Aid (FAFSA)

- Determines eligibility for grants, loans, and work-study programs
- Completed high school senior year, and each year while attending college
- Opens October 1 annually
- The only way to know if you qualify for financial aid is to apply
- Complete the FAFSA
www.studentaid.gov





TN State Aid

TSAA

Award Amount
Up to \$4,000 per
academic year

Eligibility
Financial need

HOPE Scholarship

Award Amount
Up to \$4,500 per
academic year

Eligibility
21 ACT or 1060 SAT
or 3.0 GPA

Wilder-Naifeh Technical Skills Grant

Award Amount
\$2,000 per
academic year

Eligibility
Certificate/diploma
TCAT



TN Promise

- Scholarship and mentoring program
- Available to use at eligible TN institutions offering associate degree programs
- Award amount varies
- Participants must attend mandatory meetings and complete eight hours of community service per semester enrolled
- The TN Promise Application opens on August 1 each year
- Application deadline is November 3, 2026
- <https://www.collegefortn.org/tnpromise/>





TN Promise: Example

	Example A	Example B	Example C
Tuition Before Aid	\$4,300	\$4,300	\$4,300
HOPE/Pell/TSAA	-\$7,000	-\$3,000	\$0
Gap	\$0	\$1,300	\$4,300
TN Promise	\$0	-\$1,300	-\$4,300
Final Tuition	\$0	\$0	\$0

COSTS IN THE 2025-2026 YEAR

Costs	Fall Semester	Spring Semester	Total/Year
Estimated Cost of Attendance for Full-Time Enrollment	\$14,050	\$14,050	\$28,100/Year
Tuition	\$5,000	\$5,000	\$10,000
Fees	\$500	\$500	\$1,000
Housing (on-campus resident)	\$5,000	\$5,000	\$10,000
Food (on-campus resident)	\$1,000	\$1,000	\$2,000
Loan fees	\$50	\$50	\$100
Books and supplies	\$750	\$750	\$1,500
Transportation	\$750	\$750	\$1,500
Personal expenses	\$1,000	\$1,000	\$2,000

GRANTS AND SCHOLARSHIPS TO PAY FOR COLLEGE

Gift Aid	Fall Semester	Spring Semester	Total/Year
Total grants and scholarships (gift aid; no repayment needed)	\$7,750	\$7,750	\$15,500
Scholarships and grants from Institution	\$3,875	\$3,875	\$7,500
Federal Pell Grant	\$3,000	\$3,000	\$6,000
Grants from your state	\$500	\$500	\$1,000
Outside scholarships	\$500	\$500	\$1,000

WHAT YOU WILL PAY FOR THE 2025-2026 YEAR

Price	Fall Semester	Spring Semester	Total/Year
Net price (cost of attendance minus total grants and scholarships)	\$6,300	\$6,300	\$12,600

OPTIONS TO PAY NET PRICE

Work Options	Fall Semester	Spring Semester	Total/Year
Work-study (federal, state or institutional)	\$500	\$500	\$1,000

Loan Options	Fall Semester	Spring Semester	Total/Year
Direct Subsidized Loan	\$1,750	\$1,750	\$3,500
Direct Unsubsidized Loan	\$1,000	\$1,000	\$2,000

Other Payment Options for Remaining Balance Due	Fall Semester	Spring Semester	Total/Year
<ul style="list-style-type: none"> Student Aid Index (as calculated by the institution using information reported on the FAFSA or to your institution) Payment plan offered by the institution Direct Parent PLUS Loan (parent is the borrower and responsible for loan repayment) Military and/or National Service benefits Non-federal private education loan 			\$6,000

PAGE
25

Financial Aid Offer

Summary from a college that outlines the types of financial support a student is eligible to receive to help pay for their education.

- Includes grants, scholarships, work-study, and loans
- Includes net price (what you pay for college after financial aid is subtracted)
- Students receive their aid offer from the college after they have been accepted and completed their financial aid application.
- Compare offers from different colleges



How many scholarships are
awarded each year in the
U.S.?



**Approximately 1.7 million
scholarships are awarded
each year.**



Search for Scholarships

Scholarships are free money for college that do not require repayment.

Local scholarships

- High School
- Employer
- Community
- Colleges

Regional Scholarships

- City
- District
- County
- State

National/Worldwide

- Scholarship platforms
- Online



Scam Alert Phrases

This scholarship is guaranteed or your money back.

We'll do all the work for you.

May I have your credit card or bank account number to hold this scholarship?

You can't get this information anywhere else.

The scholarship will cost some money.

You're a finalist [for a contest you never entered].

Use this scholarship application tracker to stay organized and submit your applications on time. As you complete each step, check off or fill in the appropriate box. Note that not every application will require all of these steps. Beware of scholarship scams, such as requests for your Social Security number, credit card or checking account number, or payments to apply. For more info, go to <https://finaid.org/scholarships/scams>.

[illegible]



Scholarship Tips

- 
- Start searching today
 - Search everywhere, starting locally
 - Explore scholarship platforms
 - Get familiar with application requirements
 - You can't win if you don't apply.
 - Watch out for scams



Section 4

NEXT STEPS

ECMC

College Nights





Action Items

- Complete online assessment to help identify goals
- Finish “Choosing the Right College for You” worksheet
- Attend college tours (virtual or in person)
- Experiment with net price calculators
- Have a family financial aid discussion
- Apply for scholarships

Stay on Track

SENIOR YEAR CHECKLIST

Senior Year Checklist

JUNIOR YEAR CHECKLIST

Junior Year Checklist

Fall–Winter

College Planning

- ☐ Meet with your counselor about your coursework and college plans
- ☐ Check college websites for admission requirements
- ☐ Create a professional email address to use when applying for scholarships, registering for college entrance exams and completing college applications
- ☐ Meet with college admissions recruiters when they visit your high school
- ☐ Attend college information events in your community (www.collegenights.org)

College Search

- ☐ Tour local campuses and visit non-local colleges during winter and spring breaks
- ☐ Try online college fairs and virtual campus tours (<https://campustours.com>, www.apply.com/virtual-college-tours, www.thecollegetour.com)
- ☐ Use college search sites to explore your college options (<https://collegescorecard.ed.gov>)
- ☐ Prepare your college list (refer to worksheet on page 5)

Career Exploration

- ☐ Attend a local career fair
- ☐ Research career options and their education requirements, median pay and projected growth rates (www.bls.gov/ooa)
- ☐ Make a list of careers that may interest you and research the education level required for each profession
- ☐ Talk with professionals in careers you are curious about and ask about their work
- ☐ Enhance skills that would be useful in a career of interest through your extracurricular activities

Spring

College Entrance Exams

- ☐ Register and take your college entrance exams—check first with your high school to see if they administer them on-site
 - ☐ Several colleges are test optional—check <https://fairtest.org/test-optional-list> for the most comprehensive list
 - ☐ SAT, with optional essay (www.collegeboard.org); free SAT test prep help (www.khanacademy.org/test-prep/sat)
 - ☐ ACT, with optional writing section (www.act.org); free ACT test prep help (www.act.org/content/act/en/products-and-services/the-act/test-preparation/free-act-test-prep.html)

Academics

- ☐ Prepare for Advanced Placement (AP) and International Baccalaureate (IB) exams
- ☐ Plan your senior year schedule with your counselor
- ☐ Review your college preparation coursework and GPA with a college advisor
- ☐ Create a list of teachers, coaches and other mentors who will be able to write personalized letters of recommendation

Summer Preparation

- ☐ Apply for summer jobs or internships
- ☐ Seek volunteer opportunities in your field of interest
- ☐ Register for community college courses and earn college credit while in high school, also referred to as dual/concurrent enrollment
- ☐ If you took the SAT or ACT, review your test scores to determine if retesting is necessary
- ☐ Plan a test preparation schedule if you plan to retake college entrance exams

Summer

College Application Preparation

- ☐ Check websites of colleges on your list; review admissions application process and timeline
- ☐ Draft your application essays and/or personal statement; work with a college advisor for feedback
- ☐ Prepare a scholarship resume and/or a “brag sheet” that includes all your non-academic activities and honors
- ☐ Communicate with college admission representatives for questions you may have

College Finances

- ☐ Register for an FSA ID, which will be required to complete the FAFSA online in the fall; your parent(s) must also register for an FSA ID (<https://studentaid.gov/fsa-id/create-account/launch>)
- ☐ Learn about the different types of financial aid (<https://studentaid.gov/understand-aid/types>)
- ☐ Use the Federal Student Aid Estimator to see how financial aid can help pay for your education (<https://studentaid.gov/aid-estimator>)
- ☐ Search and apply for scholarships (www.fastweb.com, <https://bigfuture.collegeboard.org>)
- ☐ Learn how money works; take a financial literacy course (www.fdic.gov/resources/consumers/money-smart/index.html)
- ☐ Use the College Scorecard to compare costs, degree programs and outcomes for the colleges you are interested in (<https://collegescorecard.ed.gov>)
- ☐ Save money for college

Winter

College Application Follow-Up

- ☐ Check your email frequently for additional information colleges might request within their timeline
- ☐ Send your mid-year transcript to colleges that request them
- ☐ Continue scholarship searches over winter break and continue to submit applications

Spring

Academics

- ☐ Keep up your grades—college admissions are conditional and can be rescinded if you do not continue academic excellence
- ☐ Check with the colleges where you have applied before considering dropping a senior-year class; colleges expect you to complete all of the high school courses you listed as “in progress” on your admissions application
- ☐ Take your Advanced Placement (AP) and/or International Baccalaureate (IB) exams

College Decision

- ☐ Check your email or college admissions portal for admission decision notification
- ☐ Visit campuses that most interest you
- ☐ Carefully review your financial aid offer for each college where you have been accepted and compare offers; contact financial aid offices to answer questions or update them on any changes to your family's financial situation
- ☐ Finalize your financial aid; accept your financial aid offer or work with the college's financial aid office to adjust it
- ☐ If you'll be attending a four-year college, notify and place a deposit at the college of your choice by National College Decision Day (May 1)

College Admissions Follow-Up

- ☐ Sign into your college portal and review your task list and deadlines
- ☐ Check your email for correspondence and deadline reminders
- ☐ Request your final transcript be sent to your college choice from your high school registrar before the deadline
- ☐ Request AP and IB scores be submitted to your college choice
- ☐ Ask about college placement tests—some colleges require them for certain subjects, such as English and math; make sure to register in time and study beforehand
- ☐ Sign up for summer and/or fall orientation; some are mandatory and some have a cost
- ☐ Figure out housing—if living on campus, complete any roommate survey forms, sign the housing contract and submit a housing deposit to make sure you have a reserved room

to your device or printed can be found at www.ecmc.org/opportunities.

Summer—Final Steps!

Orientation

- ☐ Attend orientation; at orientation, you will register for your classes; you may also take English, math or world language assessments

Paperwork and Payments

- ☐ Check your college email account and log into your college's student portal as early as possible for important notices for new students
- ☐ Download your college's health forms and see your doctor; colleges may require evidence of immunizations
- ☐ Most four-year colleges require students to have health insurance, so you may see it on your fall bill; if you don't want it, you must opt out
- ☐ Research tuition payment options—tuition payments are due at the beginning of the term
- ☐ Search your student portal for “FERPA waiver” and submit a completed form to your college if you want your parents/guardians to access your student account (bill, grades, etc.)
- ☐ Ask your high school to send your final transcript to your college

College Finances

- ☐ Work and save money for college
- ☐ Make a budget with your parents/guardians (www.ecmc.org/students-educators/student-resources/financial-awareness-basics-fab)
- ☐ View your class syllabus for required textbooks, consider buying used books, which cost less than new; you may also be able to save money by shopping for books online, downloading PDFs, buying e-books or renting books

SENIOR YEAR CHECKLIST

Living on Campus

- ☐ Check out a sample packing list and start packing (<https://bigfuture.collegeboard.org/plan-for-college/after-youve-applied/off-to-college-checklist>)
- ☐ Consider creating a roommate agreement (www.collegeexpress.com/articles-and-advice/student-life/articles/living-campus/how-make-your-own-college-roommate-agreement)
- ☐ Set expectations on how and when you will communicate with your family while away at college
- ☐ Make any necessary travel arrangements; buy travel tickets (plane, train, bus) and make hotel reservations early (if necessary)

Living at Home

- ☐ Develop boundaries with your family and let them know that your first obligation is your studies, so you're not available while at school
- ☐ Identify a study space at home

Support

- ☐ Search your college website for academic advising or counseling services to learn more about these free resources available to you; www.activeminds.org is another free resource used to help yourself or your friends with topics related to mental health
- ☐ Check your student portal or college website so you don't miss out on any virtual or local welcome events for students before classes start
- ☐ Send thank-you notes to everyone who helped in your college process, such as counselors and teachers who wrote letters of recommendation and scholarship providers who provided you funding for college





Thank You for Attending!

- \$1,000 scholarship drawing!
- We want your feedback!



www.surveymonkey.com/r/FeedbackECN