

ICAP

- What does it stand for? What is it? What will we cover today?
- Plan High School Courses
- Career Assessment
- Resume
- Document Extracurricular Activities
- Write and Review Career Goal
- Write and Record a Post High School Educational Goal
- Parent Review
- Review Two Colleges, Cost, and Admission Requirements
- Record Awards and Achievements
- Create a Financial Plan FAFSA, Financial Aid Opportunities
- Attend a College and Career Fair Wednesday, October 24
 Copper Canyon High School
 6:00 8:00 pm
- Take a College Readiness Test

These are the requirements of ECAP.

A completed ECAP is needed for all students to graduate!



TOPICS TODAY

- What is FAFSA?
- Types of Financial Aid
- Cost of attendance (COA)
- Estimated Financial Contribution (EFC)
- How is Financial Need Determined?
- What are the different types of financial aid?
- Filing your FAFSA (free application for federal student aid)
- How to apply for your FSA ID#
- Scholarship Search Process

WHAT IS FINANCIAL AID?

Financial Aid consists of funds provided to students and families to help pay for postsecondary educational expenses.

- •FAFSA <u>FREE</u> APPLICATION FOR FEDERAL STUDENT AID
- •The FAFSA is a form used to apply for student financial aid from the federal or state government. The government uses the info from your FAFSA to help colleges figure out how much financial aid they will offer you, in part, by calculating your expected family contribution (EFC).

TYPES OF FINANCIAL AID

Financial aid can be based on NEED, MERIT or BOTH

NEED-BASED is usually determined after the student has submitted needs analysis application (FAFSA)

MERIT-BASED is normally given to students with special talents, unique abilities and/or high achievements (SAT/ACT scores, GPA) usually this type does not require a needs analysis application.



LET US EXPLAIN WHAT EFC IS....

It is:

- Amount families can reasonably be expected to contribute to your postsecondary choice.
- When determining the EFC there are two components that are used:
 - 1) Parent Contribution
 - 2) Student Contribution
- Colleges subtract your **EFC from the total cost of attending (COA)** their institution for one year. The total cost which includes tuition, fees, room and board, books and supplies, personal expenses, and transportation costs minus your EFC is how much financial aid they estimate you'll need to attend the college.



COST OF ATTENDANCE (COA) RECAP

<u>ASU</u>

- \$10,634 TUITION & FEES
- \$12,995 HOUSING & MEALS
- \$1,300 BOOKS & SUPPLIES
- \$1,376 TRANSPORTION
- \$2,298 PERSONAL/FEES SPENDING

TOTAL: \$28,491

NAU

- \$11,564 TUITION & FEES
- \$10,282 HOUSING & MEALS
- \$1,000 BOOKS & SUPPLIES
- \$4,420 TRANSPORTION/PERSONAL SPENDING

TOTAL: \$27,266

<u>UA</u>

- 12,400 TUITION & FEES
- \$12,550 HOUSING & MEALS
- \$800 BOOKS & SUPPLIES
- \$3,600 TRANSPORTION/PERSONAL SPENDING/FEES TOTAL: \$29,350

GCU

- \$17,050 TUITION & FEES
- \$9,400 ROOM & BOARD
- \$3,650 BOOKS & SUPPLIES
- \$2,850 PERSONAL EXPENSES

TOTAL: \$32, 100



FORMULA USED TO DETERMINE NEED

Cost of Attendance (COA)

- Expected Family Contribution (EFC)
- = Financial Need

WHAT IS THE DIFFERENCE B/W FINANCIAL AID & FEDERAL AID?

FEDERAL AID - FAFSA

- <u>Grants</u> financial aid that does not need to be repaid. . . . free money
- Scholarships donated funds do not have to be repaid
- Loans Borrowed \$ MUST be repaid some with interest!
- Work Study Earn \$ while working on campus. Make sure to check this box on your FAFSA form if interested.

FINANCIAL AID -

Scholarships & some loans

- Scholarships donated funds do not have to be repaid
- Private Bank Loans Borrowed \$ -MUST be repaid with interest!



COMMON FEDERAL AID PROGRAMS

FEDERAL STUDENT AID AT A GLANCE

Program and Type of Aid	Program Information	Annual Award Amount (subject to change)
Federal Pell Grant Grant: does not have to be repaid	For undergraduates with financial need who have not earned bachelor's or professional degrees; in some cases, a student enrolled in a postbaccalaureate teacher certification program may also receive a Federal Pell Grant. A student can receive a Federal Pell Grant for no more than 12 semesters or the equivalent (roughly six years).	Amounts can change annually. For 2018–19 (July 1, 2018, to June 30, 2019), the award amount is up to \$6,095. Visit StudentAid.gov/pell-grant for more information.
Federal Supplemental Educational Opportunity Grant (FSEOG) Grant: does not have to be repaid	For undergraduates with exceptional financial need; Federal Pell Grant recipients take priority; funds depend on availability at school.	Up to \$4,000. Visit StudentAid.gov/fseog for more information.
Teacher Education Assistance for College and Higher Education (TEACH) Grant Grant: does not have to be repaid unless converted to a Direct Unsubsidized Loan for failure to carry out teaching service obligation as promised	For undergraduate, postbaccalaureate, and graduate students who are completing or plan to complete course work needed to begin a career in teaching. As a condition for receiving this grant, a student must sign a TEACH Grant Agreement to Serve in which the student agrees to perform four years of qualifying teaching service and meet other requirements.	Up to \$4,000. Visit StudentAid.gov/teach for more information.
Iraq and Afghanistan Service Grant Grant: does not have to be repaid	For students who are not Pell-eligible only because they have less financial need than is required to receive Pell funds. A student's parent or guardian must have died as a result of military service in Iraq or Afghanistan after the events of 9/11. A student can receive an Iraq and Afghanistan Service Grant for no more than 12 semesters or the equivalent (roughly six years).	The grant award can be equal to the maximum Federal Pell Grant amount (see above), but cannot exceed your cost of attending school. Visit StudentAid.gov/iraq-afghanistan for more information.



COMMON FEDERAL AID PROGRAMS

Federal Work-Study Work-Study: money is earned; does not have to be repaid	For undergraduate and graduate students; part-time jobs can be on campus or off campus. Money is earned while attending school.	No annual minimum or maximum amounts. Visit StudentAid.gov/workstudy for more information.
Direct Subsidized Loan Loan: must be repaid with interest	For undergraduate students who have financial need; U.S. Department of Education generally pays interest while the student is in school and during certain other periods; a student must be enrolled at least half-time. Interest rate is 4.45% for loans first disbursed on or after July 1, 2017, and before July 1, 2018, and fixed for the life of the loan. Visit StudentAid.gov/interest for more information.	Up to \$5,500 depending on grade level and dependency status. Visit StudentAid.gov/sub-unsub for more information.
Direct Unsubsidized Loan Loan: must be repaid with interest	For undergraduate and graduate or professional students; the borrower is responsible for interest during all periods; a student must be enrolled at least half-time; financial need is not required. Interest rate is 4.45% (undergraduate) and 6% (graduate or professional) for loans first disbursed on or after July 1, 2017, and before July 1, 2018, and fixed for the life of the loan. Visit StudentAid.gov/interest for more information.	Up to \$20,500 (less any subsidized amounts received for same period), depending on grade level and dependency status. Visit StudentAid.gov/sub-unsub for more information.
Direct PLUS Loan Loan: must be repaid with interest	For parents of dependent undergraduate students and for graduate or professional students; the borrower is responsible for interest during all periods; a student must be enrolled at least half-time; financial need is not required; the borrower must not have an adverse credit history. The interest rate is 7% for loans first disbursed on or after July 1, 2017, and before July 1, 2018, and fixed for the life of the loan. Visit StudentAid.gov/interest for more information.	Maximum amount is the cost of attendance minus any other financial aid received. Visit StudentAid.gov/plus for more information.
Federal Perkins Loan Loan: must be repaid with interest	For undergraduate and graduate students with exceptional financial need. Eligibility depends on the student's financial need and availability of funds at the school. For questions on Perkins Loan eligibility, students must contact the school's financial aid office. The interest rate is 5% and fixed for the life of the loan.	Undergraduate students: up to \$5,500; graduate and professional students: up to \$8,000. Visit StudentAid.gov/perkins for more information.

Note: Information was compiled in spring 2017; Federal Pell Grant amount updated April 2018. For updates or additional information, visit StudentAid.gov.

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HOW DO I APPLY FOR FEDERAL STUDENT AID?

FAFSA – Free Application for Federal Student Aid - largest source of financial aid to pay for college or career school



• <u>STEP #1</u>

- Create an FSA ID#(your electronic signature needed to sign FAFSA)
- Go to www.FSAID.ED.GOV Do it Today!
- Use handout for help

www.FAFSA.ed.gov Opens...OCTOBER 1st

FAFSA — YOUR FSA ID IS IMPORTANT

- 1. FSA ID is your USER NAME & ID
- 2. You will use FSA ID to access FAFSA.ed.gov or Studentloans.gov
- 3. You will use FSA ID EVERY year you fill out FAFSA
- 4. It is your "Legal signature" keep confidential
- 5. Use a good email address (parent can not have the same) when applying
- 6. Need Social Security Number & DOB & Full Name (spelling exact on your Social Security Card!!)
- 7. Double check all info make sure to read Terms/Conditions check box
- 8. They will then send you an email with verification code (check junk mail folder)
- 9. Enter 6 digit code on the FSA ID email verification page and you are done!



FILING MY FAFSA

What do I need to file my FAFSA?

- Your Social Security number
- Your parents' Social Security numbers if you are providing parent information*
- Your driver's license number if you have one
- Your Alien Registration Number if you are not a U.S. citizen
- Federal tax information or tax returns** including IRS W-2 information, for you and for your parents if you are providing parent information
- Records of your untaxed income, such as child support received, interest income, and veterans non education benefits, for you, and for your parents if you are providing parent information
- Information on cash; savings and checking account balances; investments for you, and for your parents





FAFSA — AFTER I FILE WHAT NEXT?

- 1. Info will be processed by the Federal Government
- 2. You will receive your SAR (student aid report)
 - Check w/in 2-3 days make corrections if needed.
- 3. Schools will receive your SAR may need to verify
- 4. Once accepted at the school, that school will send you an AWARD LETTER (explanation of aid offered). If you have questions, contact school financial aid office.
- 5. Money will apply to what you owe then any left over will go to you.



2018-2019 Financial Aid Offer

	Fall 2018	Spring 2019	Total
Lumberjack Scholars Award	\$5,019.00	\$5,019.00	\$10,038.00
Financial Aid Trust Grant	\$1,250.00	\$1,250.00	\$2,500.00
University Grant	\$1,795.00	\$1,795.00	\$3,590.00
Federal Direct Subsidized Loan	\$1,750.00	\$1,750.00	\$3,500.00
Federal Direct Unsubsidized Loan	\$1,000.00	\$1,000.00	\$2,000.00
PLUS Loan Offer - action required	\$2,648.00	\$2,648.00	\$5,296.00
Total Financial Aid Offer	\$13,462.00	\$13,462.00	\$26,924.00

Estimated Fall/Spring Costs			
Direct Costs			
Tuition	\$10,038.00	Indirect Costs	
Fees	\$1,022.00	Transportation	\$2,800.00
Books and Supplies	\$1,000.00	Miscellaneous	\$2,120.00
Housing	\$5,408.00	Total	\$4,920.00
Meals	\$4,536.00		\$1,020.00
Total	\$22,004.00	•	

Total Direct & Indirect Costs: \$26,924.00

Summary of	Financial Ai	d and Costs
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Total Cost of Attendance		\$26,924.00
Estimated Family Contribution		\$6,409.00
Total Need	500 g	\$20,515.00
Total Aid Offered	·	\$26,924.00
102		

Total Unmet Need

\$22,004.00

\$ 0.00

THE UNIVERSITY OF ARIZONA BEINANCIAL AID AWARD

Dear

We are pleased to inform you of your financial assistance for the 2009- 2010 academic year while attending The University of Arizona (UA). Your financial aid offer is based on your current estimated Cost of Attendance as a Resident. Our records indicate you plan to live off campus and will enroll in 12 units in Fall and 12 units in Spring.

Tuition and Fees	\$6,090.00
Room and Meals	\$7,934.00
Books and Supplies	\$1,000.00
Transportation	\$2,362.00
Miscellaneous	\$2,368.00
Total	\$19,754.00

Tuition and residence hall charges are directly charged to your UA Bursar's account. If you choose to live off campus, the room and meal expenses listed here are estimates. Your actual expenses may vary from those listed and you should budget accordingly based on your own spending.

Your Financial Aid	
Dietrich Duncan General Scholarship	
Federal Pell Grant	
Academic Competitiveness Grant Yr1	
Helios Arizona Assurance Scholar	
Federal Work Study Yr1	
Federal Stafford Subsidized Loan	
Federal Stafford Unsubsidized Loan	
	Total

Fall 2009	Spring 2010	Total
\$ 1,000.00	\$ 1,000.00	\$ 2,000.00
\$ 2,675.00	\$ 2,675.00	\$ 5,350.00
\$ 375.00	\$ 375.00	\$ 750.00
\$ 2,602.00	\$ 2,602.00	\$ 5,204.00
\$ 1,200.00	\$ 1,200.00	\$ 2,400.00
\$ 1,750.00	\$ 1,750.00	\$ 3,500.00
\$ 275.00	\$ 275.00	\$ 550.00
\$ 9,877.00	\$ 9,877.00	\$19,754.00

FAFSA.ED.GOV



FAFSA.gov

English

Español

Search FAFSA Help

Need money for college?

Complete the FAFSA® (Free Application for Federal Student Aid) form to apply for financial aid for college, career school, or graduate school.

NEW TO FAFSA.GOV?

Submitting the FAFSA form is quick, and most importantly, it's FREE. Get started today.

RETURNING USER?

- Make a correction
- Add a school
- View your Student Aid Report (SAR)

START HERE >

LOG IN



OPPORTUNITIES FOR SENIORS

Earn To Learn – earntolearn.org – FAFSA must be filed by March 1st

Earn to Learn is a needs-based scholarship program that teaches financial literacy, and rewards students and families who are committed to saving money to attend ASU, NAU and UA with \$4,000 of matching scholarship funding.

Qualifying students who make deposits for at least 6 months and meet their \$500 savings goal prior to attending one of the three in-state Universities will earn \$4,000 in matching funds to pay for tuition, books, and other university related expenses. The matching scholarship is renewable for up to four years depending on on-going funding as long students remain eligible and continue to save \$500 each year.

- For Fall 2019 students the deadline to complete step one is November 1st, 2018.
- Earn to Learn rquires all students to be fully enrolled in the program and saving in an Earn to Learn IDA six months prior to starting school at ASU, NAU or UA. Deadlines are very important. Please contact admin@earntolearn.org if you have questions or click the region you are a part of on the side panel for more contact information.
- Not going to University start saving for Earn to Learn while at Community College



RAISE.ME - CREATE AN ACCOUNT AND START EARNING SCHOLARSHIPS

Discover Colleges

Learn more about which colleges could be a great fit for you, see the microscholarships they're offering, and share that you're interested by hitting the "Follow" button (for each school).

2. Add Your Achievements

Complete your RaiseMe Portfolio by adding each of your course grades, club involvement, sports, volunteer activities, and more.

Earn Scholarships for Your Achievements

For each achievement, you'll earn a micro-scholarships from colleges you're Following, the sum of which you'll be awarded when you attend that college.



UNIVERSITY SCHOLARSHIPS

• Where do I look for scholarships if I'm attending one of AZ public institutions?

Arizona State:

www.scholarships.asu.edu

Northern Arizona:

www.nau.academicworks.com & www.nazufoundation.com & www.nau./scholarships

University of Arizona:

www.scholarshipuniverse.Arizona.edu

Maricopa Community Colleges:

www.My.Maricopa.edu/financial-aid-and-services



OBAMA SCHOLARS PROGRAM @ ASU

- To eligible for the scholarship, the applicants must meet all the following criteria:
- Open to Arizona residents, admitted to ASU in the fall and who are degree-seeking, full-time freshmen
 (pursuing first undergraduate degree). Admission to the university does not guarantee eligibility for the
 program. You must meet all course competencies and at least one of the aptitude requirements for
 admission described on the Freshman Admission Requirements.
- You must enroll in ASU at the beginning of the fall semester immediately after Arizona high school graduation. If you do not enroll at ASU for the fall, you will forfeit eligibility for any future participation in this program.
- You must demonstrate a total annual family income of \$42,400 or less on the Free Application for Federal Student Aid (FAFSA). The Obama Scholars Program will be closed for the year when program funds have been exhausted.
- You must be eligible to receive a Federal Pell Grant.

Important Deadlines*

- Meeting criteria and deadline dates does not guarantee placement in the program as funding is limited and the program will close when available funds have been exhausted.
- Jan. 1 Students must submit their FAFSA and have a complete ASU admissions application on file (application, transcripts and application fee).
- Jan. 15 7th Semester final grades need to be submitted prior to 1/15 deadline.
- July 1 Students must submit all requested documents for financial aid verification.
- * There are no exceptions to these dates. The FAFSA must be free of errors and the admissions application with all necessary materials must be complete to be eligible for consideration. Be sure to apply early in order to resolve any errors or issues before the deadline dates.



COLLEGE ATTAINMENT GRANT PROGRAM (CAG) COMMITMENT TO LOW-INCOME FAMILIES THAT WILL PROVIDE TUITION AND FEES FOR UP TO FOUR YEARS TO QUALIFYING ARIZONA HIGH SCHOOL GRADUATES.

- Open to Arizona residents, admitted to ASU in the fall who are degree-seeking, full-time freshmen (pursuing first undergraduate degree).
- You must enroll at ASU at the beginning of the fall semester immediately after Arizona high school graduation. If you do not enroll at ASU for the fall, you will forfeit eligibility for any future participation in this program.
- You must be eligible to receive the Federal Pell Grant.
- There is no additional application for this program. Students that submit their FAFSA and have a complete ASU admissions application on file (application, transcripts and application fee) by the dates below will be automatically considered.
- Important Deadlines*
- July 1 Students must submit their FAFSA and have a complete ASU admissions application on file (application, transcripts and application fee).
- August 1 Students must submit all requested documents for financial aid verification.
- *There are no exceptions to these dates. The FAFSA must be free of errors and the admissions application with all necessary materials must be complete to be eligible for consideration. Be sure to apply early in order to resolve any errors or issues before the deadline dates.



OBAMA & CAG RECAP

President Barack Obama Scholars Program

- Arizona resident first time freshman
- Full-time, degree seeking student
- \$42,400 or less total family income
- Must meet all course competencies and one aptitude
- FAFSA submitted by January 1

College Attainment Grant

- Arizona resident first time freshman
- Full-time, degree seeking student
- \$42,400 or less total family income
- FAFSA submitted by July 1
- Eligible to receive Federal Pell Grant

Direct Costs
tuition and fees
room and board
books and supplies

Direct Costs tuition and fees

ARIZONA ASSURANCE PROGRAM (UA)

- The Arizona Assurance Program is an invitation-only program. If you meet all the stated eligibility requirements below, you will be invited to have your parent submit a Resource Evaluation which will be used in conjunction with your 2019-2020 FAFSA for Arizona Assurance conditional selection.
- The invitation to complete the Resource Evaluation with complete instructions will be emailed to your official UA email and will be posted in both your Next Steps Center and UAccess Student Center To Do List.
- Invitations will begin to be sent to students mid to late October 2018.
- Submit your FAFSA and a completed UA Admissions application (application, transcripts and application fee) by **January 1st** of your senior year in high school.
- The FAFSA must be official and free of errors by January 1st.
- Demonstrate a total annual family income of \$42,400 or less on the FAFSA and be eligible for the Federal Pell Grant based on tax information provided.*
- Earn a minimum unweighted GPA of 3.0 in required core academic courses from the first six semesters of high school.
- Be admitted to UA Main Campus.
- Be a confirmed Resident of the state of Arizona for tuition purposes no later than May 1st of your senior year in high school.



LUMBERJACK SCHOLARS AWARD

- Award Amount: Covers up to 100 percent of tuition; does not cover fees or other expenses
- •Selection: Based on the completion and/or in-progress work of the 16 college preparatory (core) courses that are required for admission and a minimum 3.5 core high school GPA, with no letter grade lower than "B" in any of the required core courses.
- •Students beginning in Fall 2019 You will be allowed only ${f l}$ course retake for eligibility toward the Lumberjack Scholars Award.
- Contact NAU Rep Jose Dias Aquino for approval of eligibility



FINDING SCHOLARSHIPS

- ✓ THINK LOCAL TUHSD Foundation
- ✓ THINK BIG Coca Cola
- ✓ THINK MEMBERSHIPS Unions, religious organizations
- √ THINK EMPLOYERS Parent's Human Resources Dept
- ✓ THINK COLLEGE WEBSITES
- ✓ THINK GOOGLE Search

WEBSITES TO VISIT

WWW.AZCIS.INTOCAREERS.ORG

WWW.COLLEGEBOARD.ORG

WWW.FASTWEB.COM

COLLEGEDEPOT

WWW.HSF.NET

WWW.UNCF.ORG

WWW.SCHOLARSHIPS.COM

jlvcollegecounseling.com



THINGS TO CONSIDER WHEN APPLYING

- Do your own search use GOOGLE
- Make sure you meet the requirements for the scholarship
- Meet the deadlines!
- Some will require you to have filed your FAFSA
- Some require interviews Practice with your counselor
- Keep a record of your community service hours for easy reference
- Watch out for SCAMS...They are NEVER guaranteed, never give bank account info, sounds too good to be true, NEVER pay money to get someone to look for scholarships.



MAKE SURE YOU ARE READY TO APPLY

- Complete application form completely! No blanks!
- Ask for Letters of Recommendations 3 or more, ask in a timely manner. (Teacher, counselor, coach)
- Know your audience. (Alumni group)
- Use a BRAG sheet to inform your letter writers
- Personal Statement or Goal Statement is almost ALWAYS NEEDED!
- Official Transcripts/Test Scores
 — make sure to ask in a timely manner.



WANT TO BEIN THE KNOW?

Sign up for Remind

Important Reminders will be sent via text messages about:



- Scholarships
- Visits from representatives from University, Community College, Technical Schools, Military
- Important events
- Workshops
- To receive these messages text:

@slhsAZ to 81010

Standard text message rates do apply.

