

College Boot Camp 2018

How to get from here to there

The Agenda

Wednesday, August 12:

Purpose, plan, & N2K
Best Fit
Testing
Transcript interpretation
Naviance for seniors

Friday, August 14:

Colleges I'm Applying to
Requesting a transcript
Letters of Recommendation
Scholarships

Wednesday, August 22:

Answer lingering questions
Apply Texas Application
Common Application
Essay Questions

Friday, August 24:

Revisit Need to Knows
Financial Aid
FAFSA
Scholarships
One-on-One time as needed

I'm not planning to go to college... why is this information important?

Whether or not your current plans include college, this information may prove valuable.

Your plans might change so you may need this information in the future.

We will be working on resumes which will be needed for your internship and any future job interview.

We will be reviewing how to read your transcript and understand the information there.

This time will allow you to reflect on your personal goals and achievements and we can assist you in planning for college, the workforce, military service or a gap year.

What are your need to knows?

Grab a sticky note from the supplies on your table and write down questions that you would like us to answer regarding college admissions, testing, college life, career exploration and resources, etc. Post them on the whiteboard and we will work our way through them.

Best Fit

Finding the right college means finding the right college for **you** ...what's the **BEST FIT** ?

([https:// www.youtube.com/watch?v=8awSJ3i0wzo](https://www.youtube.com/watch?v=8awSJ3i0wzo))

What things determine best fit?

Location
Price of Attendance
Size
Major offered
Campus Vibe
Housing
Sports
Greek life

<http://www.bigfuture.org/>

<https://student.naviance.com/academyhs>

<https://www.princetonreview.com/college-education>

<https://www.usnews.com/education/best-colleges/right-school/choices/articles/college-personality-quiz>



PLANO ISD
ACADEMY HIGH SCHOOL

Welcome to Naviance Student

College Search

Save Selections Clear All Selections

SELECT FILTERS

Test Scores & Selectivity

Type of School

Location

Campus & Housing

Majors & Learning Environment

HIGHER EDUCATION / BEST COLLEGES

College Personality Quiz

Determine what college you should go to by first taking a careful look at yourself.

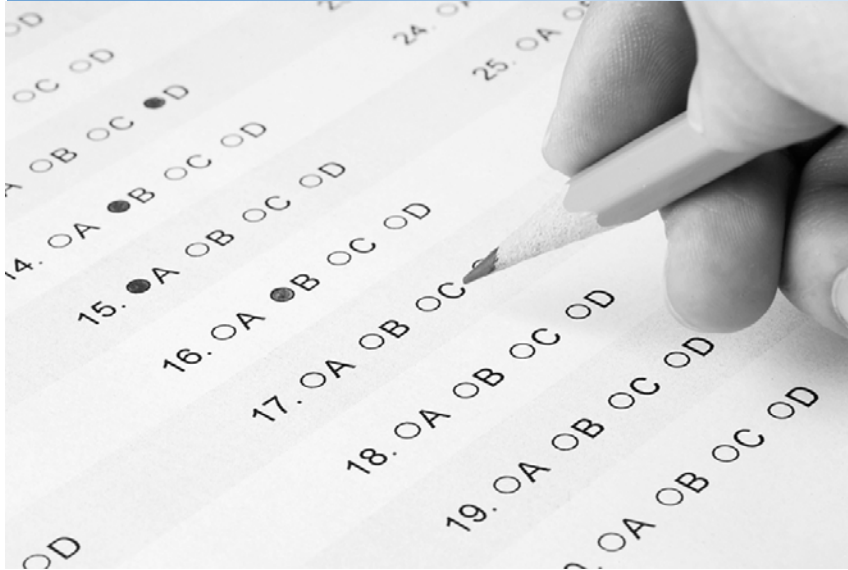


Find Colleges Matched to Your Interests

Explore our featured colleges to find schools that both match your interests and are looking for students like you.

Tools for finding your right fit

SAT/ACT Testing



If you have not taken an ACT or SAT, and plan to attend college, you need to do that ASAP.

FEE WAIVER ELIGIBILITY

SAT -

Test Date: Sat, October 6, 2018

Registration Deadline: Sept 7, 2018

Scores reported: October 19, 2018

ACT -

Test Date: Sat, September 8, 2018

Registration Deadline: August 12

Scores reported: Not available

There is an October test date as well

<https://www.collegeboard.org/>

<https://www.act.org/>

Transcripts

Transcripts are the official record of your academic performance in high school credit courses.

Your official high school transcript is a required component of all college applications. Some schools allow you to self report but will require a final transcript at the end of the year. We ask that you request one in Naviance even if they allow you to self report.

w

Colleges only accept official transcripts - never one that you hand them.

Our registrar, Mrs. Madding sends all transcripts and all transcripts must be requested from her through Naviance including those that you need for scholarship applications.

If you earn dual credit through UNT, you will do the same through UNT:

<http://registrar.unt.edu/transcripts> - and - [records/order](#) - transcript

What does a transcript look like?

TranscriptByServiceDandAARCode.pdf - Adobe Reader

File Edit View Window Help

Open [Icons] 1 / 1 [Icons] 150% [Icons] Tools Fill & Sign Comment

Exit-Level Assessment: Eng: Spring/2015 Math: Spring/2013 Sci: Spring/2015 Soc Studies: Spring/2016 EOC Exams: Eng 1: III Eng 2: II Alg 1: III Bio: III US Hist: III

Performance Ack:
Schools Awarding Credit: 11/12 043910-052 12/13 043910-052 13/14 043910-008 14/15 043910-008 15/16 043910-008

	P1	P2	Avg	Cred		P1	P2	Avg	Cred
English					Fine Arts				
13-14 ENG 1 03220100	B	B	1.00		13-14 ART 1 03500100	A	A	1.00	
14-15 ENG 2 03220200	A	A	1.00		14-15 ART2DRAW 03500500	A	A	1.00	
14-15 DEBATE 1 03240600	A	A	1.00		15-16 ART3DRAW 03501300	B	A	1.00	
15-16 ENG 3 03220300	A	A	1.00		Tech Appl				
Mathematics					13-14 BUSIM1 13011400	B	B	1.00	
12-13 ALG 1 H 03100500 (H) (J)	90	85	1.00		14-15 TADGOMP 03580400	A	A	1.00	
13-14 ALG 2 03100600	C		0.50		Voc Ed				
14-15 ALG 2 03100600		A	0.50		13-14 ENGDSPR 13036500	C	B	1.00	
14-15 GEOM 03100700	A	A	1.00		15-16 PRINMAN 13032200	A	B	1.00	
Science					Others				
13-14 PHYSICS 03050000	C	A	1.00		13-14 MTHENGR1 85000501 (L)	C	B	0.00	
14-15 BIO 03010200	A	A	1.00		15-16 STAT 03102530	A	A	1.00	
14-15 ENGDPRS 13037300	A	A	1.00		15-16 TAWEBDN 03580820	A	B	1.00	
15-16 ENVIRSYS 03020000	A	A	1.00						
15-16 CHEM 03040000	A	A	1.00						
Social									
13-14 W GEO 03320100	B	A	1.00						
14-15 W HIST 03340400	A	A	1.00						
15-16 US HIST 03340100	B	A	1.00						
Economics									
15-16 ECO-FE 03310300	A		0.50						
Health									
13-14 HLTH ED 03810100	P		0.50						
Physical Ed									
13-14 PEFOUND PES00052	P	P	1.00						
Languages									
11-12 FRENCH7 03410100 (J)	79		0.50						
12-13 FREN 1 03410100 (J)		79	0.50						
13-14 FREN 2 03410200	B	B	1.00						
14-15 FREN 3 03410300	A	A	1.00						
15-16 FREN 4 03410400	A	A	1.00						

8.50 x 11.00 in

	Local	State	Total	Grade Scale
2011-2012	07	0.00	0.50	0.50
				A = 90 - 100

Adobe ExportPDF
 Convert PDF files to Word or Excel online.
 Select PDF File:
 TranscriptByServiceDandAAR... 1 file / 56 KB
 Convert To:
 Microsoft Word (*.docx)
 Recognize Text in English(U.S.)
 Change
 Convert
 Create PDF
 Edit PDF
 Send Files
 Store Files

Senior Year Credits

- English IV
- Pre Calculus or Calculus*
- U.S. Government (.5)
 - Computer Science I
 - Art III*
- Scientific Research & Design
- LOTE: Spanish/French*

Naviance Login

Login Using Webdesk

1. Go to <http://webdesk.pisd.edu>
2. Sign in using your **PISD Network Login**.
 - a. Optional, Click **Sign in with Google** if you have connected your Google account to Webdesk.
3. Click the **Naviance** tile on your webdesk home screen.



4. If the Clever login screen appears, click **Log in with Active Directory**.
 - a. Click **Login with Google** if you're on a Chromebook or logged into Chrome on the desktop.
5. Naviance will launch and automatically log you into your family connection account.

Login Using Clever

1. Go to <http://clever.pisd.edu>
2. Click **Log in with Active Directory**.
 - a. Click **Login with Google** if you're on a Chromebook or logged into Chrome on the desktop.
3. Click **Naviance**.
4. Naviance will launch and automatically log you into your family connection account.

Naviance Student



PLANO ISD
ACADEMY HIGH SCHOOL

Welcome to Naviance Student

Students, enter your PISD network login and password and click Log In with Clever.

Email or Username

Password

Remember me

Login

Is your school using Clever?

Login with Clever

New look for naviance

Welcome, Demo Conner!

Search for Colleges



Type a college name

SEARCH

Welcome!

Welcome to Naviance Student!

High School is an exciting time when you will be making choices and decisions about your future while developing your unique strengths and interests. Your counselors, administrators, and facilitators are here to support you in your journey through high school and prepare you for an exciting future.

We are excited to offer you a new program available to Academy High School learners and their

[Read more](#)

My Favorites



COLLEGES

I'm thinking about



COLLEGES

I'm applying to



COURSES

I'm thinking about



CAREERS AND CLUSTERS

I'm thinking about

Home - main screen that will lead you to every other screen

Courses - underclassmen will enter the courses they are taking each year

Colleges - list of apps, transcript requests, scholarship information, colleges on campus

Careers - explore careers, find your personal strengths, career videos

About Me - take a career assessment, graduation survey

Planner - calendar you can fill in

You will spend the most time in **Careers & Colleges**

Navigating naviance...where to find what

Top 10 Admission Myths

As you are applying to different institutions, don't fall prey to the myths surrounding college admissions.

Myth #1: There's one perfect school for me

Myth #2: The application is the only thing that matters

Myth #3: My grades and test scores will get me in

Myth #4: Lots of extracurricular activities are important

Myth #5: My social media accounts don't matter

Myth #6: My essays don't matter

Myth #7: I will be more successful in life if I go to a famous college

Myth #8: To get into a good college, I have to be good at everything

Myth #9: If I have a 4.0 GPA and perfect SAT scores, I will definitely be accepted by the best colleges.

Myth #10: Name dropping helps

Welcome Back!

- Questions from yesterday
- Transcripts Review
- Colleges I'm Applying to
- Requesting a transcript
- Letters of Recommendation
- Scholarships

- Colleges I'm applying to!
- Requesting a transcript
- Letters of recommendation
- scholarships

Collin College

Collin College has their own application at their website.

It is not necessary to apply until the spring as they have open admissions.

An SAT/ACT score is not necessary but the TSI may be. If you need to take the TSI you will do that at Collin.

They have advisors who are available to assist you with course choices.

Programs available:

Associates Degree - 2 year program where you may receive an Associates Degree

Workforce Certificate Programs which allow you to enter the workforce quickly, and

Pre-admission Partnerships with specific Texas universities

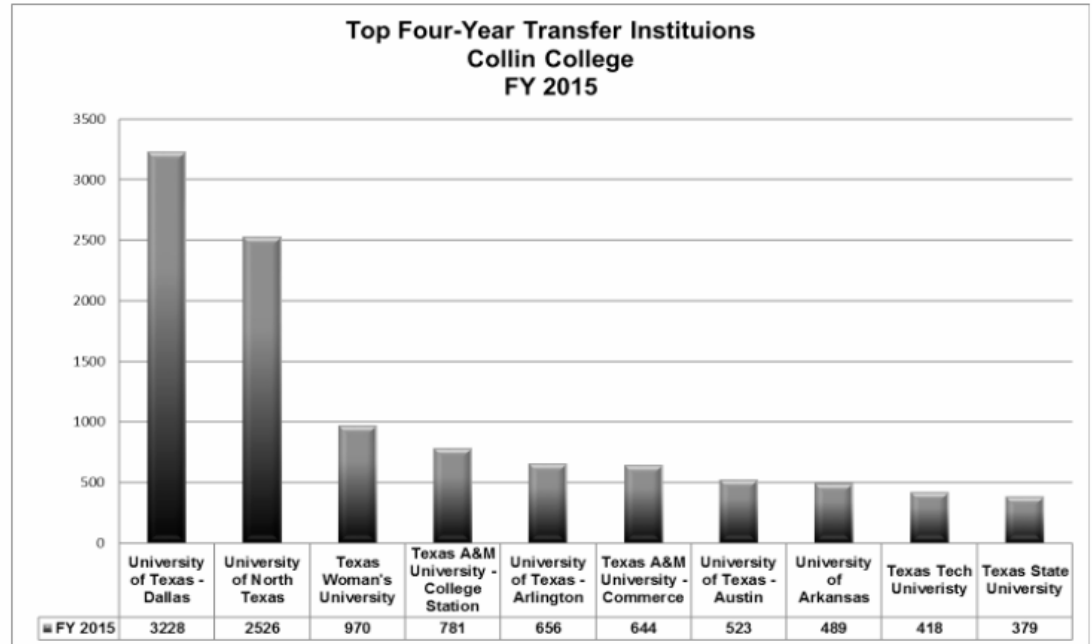
Continuing Education programs

Collin College

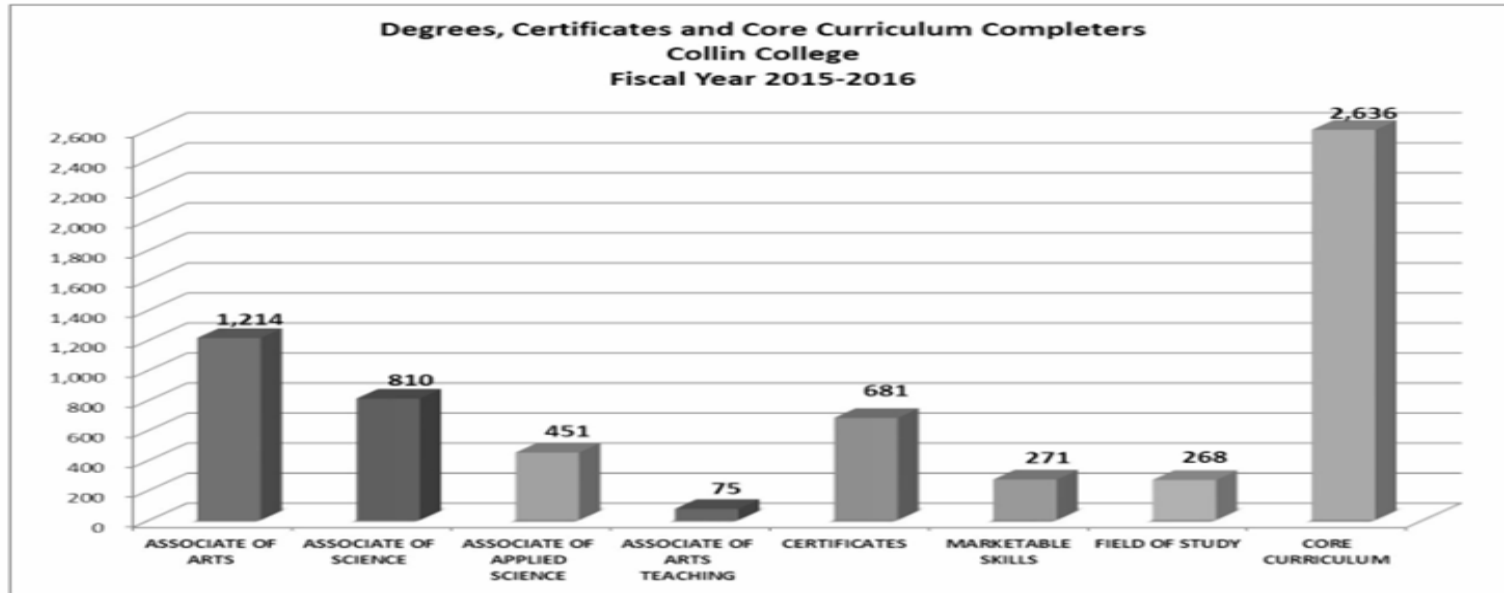
Why do learners choose Collin ?

Top Four-Year Transfer Institutions

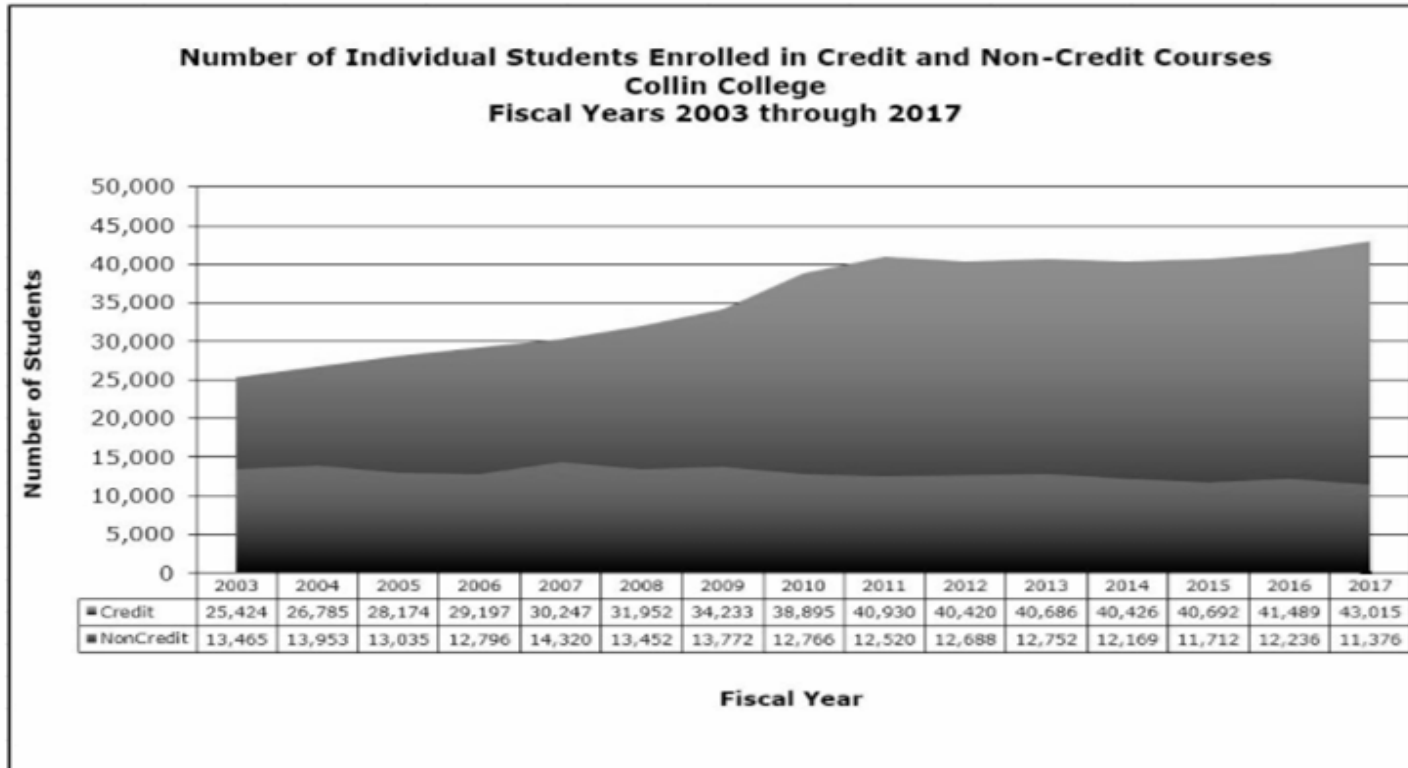
Cost
Location
Work & Study
Stepping Stone
Test scores
Seeking Certification or
Associates Degree
Family situation



Degrees, Certificates, and Core Completion Awards Earned



Credit/Noncredit Enrollment History



Gap Year

What is a gap year?

a period, typically an academic year, taken by a student as a break between secondary school and higher education.

Why do learners take a gap year?

- personal growth
- travel abroad opportunity
- opportunities to explore possible areas of interest
- need a break from formal education

What you do with your Gap Year is important

There are numerous organizations who plan gap years for learners who have specific goals



Military Service

Recruiting offices are local for each branch of service

Meet with a recruiter to understand the expectations and commitment

ASVAB will be administered along with other evaluation tools to help discover your best fit within the military

Check in with the local recruiter as early as possible to explore your options



Trade & Technical skills

Great for learners who want to learn a trade and receive licensure or certification in a particular area.

Specialized schools to receive training for a career in a profession that does not require a college degree but do require specific training and credentials

Example: welding, electrician, refrigeration heating & Air, plumbing, cosmetology, x-ray technician, paralegal, automotive repair, aviation mechanics, etc

Career fair in the spring where local trade & Technical schools will visit our campus

There are scholarships available for these institutions

Trade & technical schools do not require an sat, ACt, or TSI

Most programs are two years or less in length and many require an apprenticeship

Scholarships are available for many of these programs

[Why Trade School?](#)



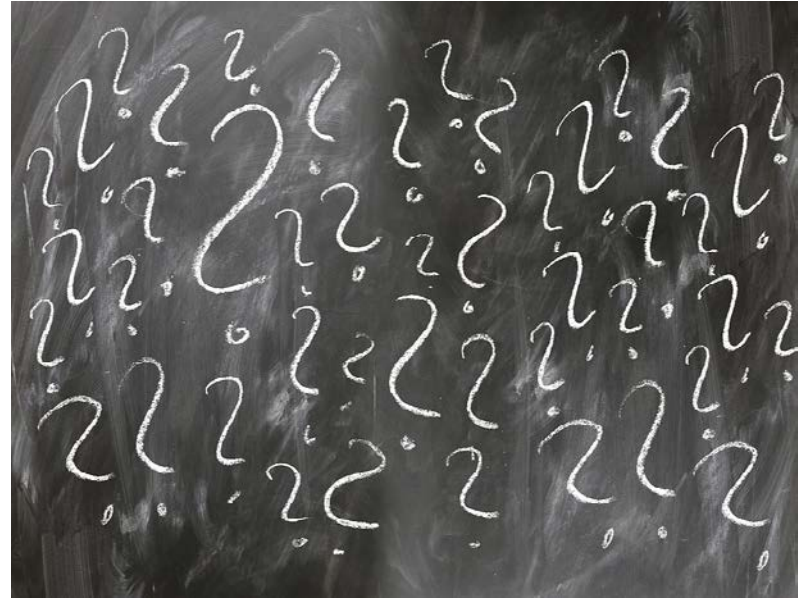
Day Three

Answer Lingering Questions

Apply Texas Application

Common Application

Essay Questions



Apply Texas Application

- Accepted by ALL Texas public institutions
- Accepted by MOST Texas private institutions
- Complete once and send to multiple institutions
- Check your chosen institution's essay requirement

***If a university offers two ways to apply (ApplyTexas or an institution specific application) PLEASE use ApplyTexas. (This makes the process much smoother.)

Collin College no longer uses ApplyTexas, they have their own application unique to them.

Apply Texas Application

Apply Texas allows you to start an application to a single school, completely finish and submit it and then when you are ready to start the next application, you will have the choice to “copy a previously submitted application and simply choose your major at that particular school, upload your essay and answer any college specific questions at that school and then submit. Do not start 5 separate applications for different schools in Texas. Get through one first, then copy and paste it.

Preview the application here:

https://www.applytexas.org/adappc/html/preview18/frs_1.html

Apply Texas Instructions

Apply Texas Step by Step directions:

https://www.applytexas.org/adappc/html/fresh18_help.html

Essay Questions:

A, B, C, D for some majors

Some require certain essays, some require none

Apply Texas

- Create an account: applytexas.org
- Fill in background information on application
- For Activity Section:
 - Extracurricular
 - Community or Volunteer Service
 - Talents, Awards, Honors
 - Employment, Internships, Summer Activities

Use an email that you check consistently and frequently.

Record any usernames and passwords- different for each university when you create an account at each of those institutions. You will also create one for ApplyTexas

<https://www.youtube.com/watch?v=-UpjsMUIGwA>

Apply Texas

- Counselor information needed:
 - A- L: Robin Wiley 972.905.8117
 - M- Z: Pam Conner 972.905.8116

Each institution may have additional questions for you to reply to. Some may relate to how you plan on paying for college, what scholarships you have applied for etc. This will be different for each institution- some may not have any additional questions.

ApplyTexas Essays

- ApplyTexas Essay Prompts A, B and C For U.S. Freshman and International Freshman Applications Slated to replace current ApplyTexas essay choices A, B and C For inclusion in ApplyTexas applications for Summer, 2018- Spring, 2020.
- Essay A: What was the environment in which you were raised? Describe your family, home, neighborhood, or community, and explain how it has shaped you as a person.
- Essay B: Most students have an identity, an interest, or a talent that defines them in an essential way. Tell us about yourself.
- Essay C: You've got a ticket in your hand – Where will you go? What will you do? What will happen when you get there?

The Common Application

- Used by over 700 schools nationwide
- Like ApplyTexas, one application can be submitted to multiple schools
- Most Common App schools require a letter of recommendation from a teacher and a counselor letter of recommendation - ask for them early!

Commonapp.org

Common Application

- Create an account
 - Add schools to your list
 - Understand what each institution is looking for from you- test requirements, GPA requirements, etc
 - Have your resume updated and handy
- ★ You must sign the FERPA waiver within CommonApp and link your CommonApp to Naviance. These are within the app. You must have these schools listed on your *Colleges I'm Applying To* list in Naviance before you can match the two.

Common Application

Things to know:

You can self report scores in the testing area

The activity section limits you to 10...they should be
in order of importance to you.



Essay prompts offer options that allow you to
demonstrate your intellectual curiosity

Under the dashboard, you can see the different
requirements for each school you are applying to.

Common App Matching

Common App Account Matching - Incomplete

In order to match your Family Connection and Common App accounts, you need to do the following:

- **Step 1** - Create a Common App account on [Common App Online](#) 
- **Step 2** - Sign the CA FERPA Waiver & Authorization on [Common App Online](#) 

Common App Email Address:

Date of Birth:

 Once you match accounts, your FERPA status can no longer be changed and you cannot unmatch your account.

Tips to successfully match accounts:

- Make sure you use the **email address** that you chose for your Common App account.
- Make sure the **last name** on your Family Connection profile matches the last name you used to create your Common App account.
- Make sure your **date of birth** on your Family Connection profile matches the date of birth on your Common App account.

Colleges I'm applying to

✓ **Your Common App account has been matched.**

Your FERPA status is not waived. You're ready to apply to colleges using Common App.

Common Application

Include your internship under the **Activities** section

Some universities have you self-report grades and courses. You can see these under the Common App tab

*** You must still request a transcript in Naviance

You have the ability to upload items from Google Drive

Common App mobile companion: OnTrack

Common Application Essays

2018 - 2019 Common Application Essay Prompts

1. Some students have a background, identity, interest, or talent that is so meaningful they believe their application would be incomplete without it. If this sounds like you, then please share your story.
2. The lessons we take from obstacles we encounter can be fundamental to later success. Recount a time when you faced a challenge, setback, or failure. How did it affect you, and what did you learn from the experience?
3. Reflect on a time when you questioned or challenged a belief or idea. What prompted your thinking? What was the outcome?
4. Describe a problem you've solved or a problem you'd like to solve. It can be an intellectual challenge, a research query, an ethical dilemma - anything that is of personal importance, no matter the scale. Explain its significance to you and what steps you took or could be taken to identify a solution.
5. Discuss an accomplishment, event, or realization that sparked a period of personal growth and a new understanding of yourself or others.
6. Describe a topic, idea, or concept you find so engaging that it makes you lose all track of time. Why does it captivate you? What or who do you turn to when you want to learn more?
7. Share an essay on any topic of your choice. It can be one you've already written, one that responds to a different prompt, or one of your own design.

<https://www.commonapp.org/whats> - [appening/application](#) - [updates/2018](#) - [2019-common](#) - [application](#) - [essay-prompts](#)

College Essay Hints

- Write about something that's important to you.
- Choose a topic that will highlight you
- Don't just recount—reflect! ...Show don't tell...show, show, show
- Being funny is tough. ...
- Start early and write several drafts. ...
- No repeats. ...
- Answer the question being asked. ...
- Have at least one other person edit your **essay**.
- Keep it personal and professional
- Be positive- focus on the change versus circumstance

[BigFutureTips](#)

Common App Support



APPLICANT SUPPORT

appsupport.commonapp.org



Email: appsupport@commonapp.net



Chat: 10am-8pm EST, Monday-Friday
(October-February)

Holistic Review

Applications under review look at:

GPA/Rank

SAT/ACT

Curriculum

Resume

Essay

Letters of

Recommendation

Individual circumstances

Upward trending



“Crafting the Class”

A student may be admissible but not admitted.

Not necessarily a reflection of the student but rather an indication of what the institution wants.



Reach/Target/Likely

Reach - Above and Beyond

Colleges where your chances of gaining admission are less
Than 50/50

Target

Colleges where the likelihood of your admission is within range

Likely - NOT a fall back!

Colleges where you are confident that you will be admitted. Be
Sure that it is a school where your academic and personal
Needs will be met should you enroll.

N2Ks

- How much are application fees?** Varies from school to school (0- 75.00)
- How do I send transcripts to colleges?** Mrs. Madding does that through Naviance
- How will the lack of AP courses affect my chances?** Different answers for this
- How will a lack of college credits affect me?**
- Can you apply to the same college multiple times?** yes/no
- How long will an application take?**
- Does applying require any type of internship?** No
- What info is in my application?** Preview the applications
- How do I apply to a trade school?** Check their website, most online, submit transcript
- What do I have to upload myself?** We upload transcripts, teacher letter of recs, counselor letter of recs & forms. Outside letters of rec, test scores, resume, essays- you will take care of

N2Ks

- I would like to take a gap year to improve myself. Will I have difficulty getting applications in?** Some universities defer, choose gap year activities wisely
- Is it better to have a gap year before going off to college?** Not necessarily
- How many colleges should we apply to?** The question is really are you spreading your net widely: reach, target, likely- a couple in each category
- How many colleges is too many to apply to?** Depends on how deep your pockets are :)
- How will college work while I am in the military?** Check with recruiting office
- How can I make myself look good for upper tier colleges?** Essay, grades and test scores, interview, outside school experiences...what did you do with what you had?
- How do I choose between a community college and a state college?** Consider goals, Circumstances, readiness
- What are the benefits of an honors program?** Challenge, smaller classes, interaction, preferential scheduling, housing, resume

N2Ks

If I get recommendations from people who don't have access to Naviance, how do I send those?

Where and when can we take the ASVAB if needed? Recruiter, on campus in spring.

How does the GI bill work if our parents have not used it yet? Get in touch with the Veterans Administration

When is a good time to apply for scholarships? Anytime

Where should we apply for scholarships? Naviance, Fastweb, google

Scholarship deadlines? Vary greatly, most are due before March 31

How likely is it for us to find jobs after we graduate? depends...

Financial Aid 101

- College cost of attendance
- Financial aid basics
- Free Application for Federal Student Aid (FAFSA)
- Programs/Resources

Options to apply for financial aid

- FAFSA (Free Application for Federal Student Aid)
- TAFSA (Texas Application for State Aid)
 - www.collegeforallTexans.com
- CSS Profile
 - css.collegeboard.org
- Institutional Financial Aid application
 - Through each individual institution.

Financial Aid Basics

- Gift Aid – Grants & Scholarships
- Self Help – Employment & loans
- Merit - Based Aid
- Need- Based Aid
- Family is primarily responsible for educational expenses
- Annual application



College Costs

- Tuition
- Required Fees
- Room
- Meals (Board)
- Books & Supplies
- Transportation
- Personal & Miscellaneous
- Loan Fees



Basic Principle of Financial Aid

Cost of Attendance (COA) at institution

- Expected Family Contribution (EFC)

Eligibility for Need - Based Funds at institution

A family's ability to pay must be evaluated in an equitable and consistent manner while recognizing special circumstances that may alter a family's ability to pay. The FAFSA is used for this purpose for federal student aid programs.

Application Process

- Free Application for Federal Student Aid (FAFSA)
 - fafsa.gov
 - Signature is the FSA ID
 - FSAID.ed.gov
- *Check the School year*



The screenshot shows the top portion of the FAFSA website. At the top, there is a navigation bar with icons for Home, About Us, FSA ID, StudentAid.gov, and Help. To the right of these icons is a search bar with the text 'SEARCH' and language options for 'English' and 'Español'. Below the navigation bar is a large banner with the text 'Get help paying for college' and 'Submit a Free Application for Federal Student Aid (FAFSA)'. Underneath the banner is a row of four small images showing diverse students. Below the images, there are two columns of content. The left column is titled 'New to the FAFSA?' and contains a button labeled 'Start A New FAFSA'. The right column is titled 'Returning User?' and contains a list of options: 'Make a correction', 'Add a school', and 'View your Student Aid Report (SAR), and more...'. To the right of this list is a button labeled 'Login'.

Parent & Student Info

- Parent & Student's Adjusted Gross Income, earnings from work, tax liability - from IRS form
- Untaxed Income
- Other financial information
- Asset Information – including
 - Cash, savings, checking accounts
 - Other real estate and investments
 - Business (Small family business)
 - Investment Farm (Family farm)
- independent vs. dependent status
- Parent information (married, divorced, step - parents)

Application Process

- Apply Early (Starting October 1)
- Meet your college's deadlines
- You don't have to wait until you are admitted
 - You can put up to 10 schools per FAFSA
- Complete all questions accurately
- Save your FAFSA answers for your own records
- Save your Confirmation Page for your own records

Application Process – FAFSA Results

- Student Aid Report
 - FAFSA Results
 - An estimate of the Pell Grant and Federal Direct Loan eligibility
 - Links to College Navigator for detailed information about the institutions selected:
 - ✓ Graduation, retention and transfer- out rates
 - ✓ Tuition and fees
 - ✓ Institution type
- Campus financial aid office gets a copy of your Student Aid Report
- Keep in mind:
 - The more need a student has the more likely they are to qualify for financial aid.

Financial Aid Package – Your Net Cost

Things to ask -

- Amount of gift aid offered?
- Requirements for scholarships?
- Is the scholarship renewable?
- Requirements for institutional grants?
- How much remains to be paid after gift aid?
- What is the process for obtaining a Federal Work Study position?
- What amounts and types of student and parent loans are recommended?

Information You Might Find On Your Financial Aid Award Notice

- Estimated Cost of Attendance
- Disclaimers about the aid offered
- Reminder to report the receipt of other financial aid you expect to receive
- List of action/steps you must take to complete the process
- Terms and conditions that apply to your financial aid offer

Grants, Scholarships, and Loans

- Federal Grants
- State Grants
- Institutional Grants and Scholarships
- Scholarships and Grants from other organizations
- Federal Loans – remember that loans must be **repaid**
 - College Payment Plan
 - Private Student Loans
 - Other Personal Loans
 - Don't Get Hooked!



Grants

Federal Grants

- Pell Grant – FAFSA will let you know if you are eligible
- Supplemental Education Opportunity Grant
(need based)
- TEACH (For teaching degrees)

State Grants

- Top 10% Scholarship program
- Texas Grant
- Texas Public Educational Grant
- Texas tuition equalization grant
- Texas educational opportunity grant

More info: collegeforalltexas.com

Scholarships

What kinds of scholarships are available?

- Some scholarships for college are *merit-based*. You earn them by meeting or exceeding certain standards set by the scholarship-giver. Merit scholarships might be awarded based on academic achievement or on a combination of academics and a special talent, trait, or interest. Other scholarships are based on financial need.
- Many scholarships are geared toward particular groups of people; for instance, there are scholarships for women or high school seniors. And some are available because of where you or your parent work, or because you come from a certain background (for instance, there are scholarships for military families).
- A scholarship might cover the entire cost of your tuition, or it might be a one-time award of a few hundred dollars. Either way, it's worth applying for, because it'll help reduce the cost of your education.

How do I find scholarships?

You can learn about scholarships in several ways, including contacting the financial aid office at the school you plan to attend and checking information in a public library or online. But be careful. Make sure scholarship information and offers you receive are legitimate; and remember that you don't have to pay to find scholarships or other financial aid. Check out our information on how to avoid scams.

- Fastweb
- FinAid.org
- Naviance

Scholarships

Scholarship Application Do's:

Start the scholarship search process sooner than later.

If you're debating on when to start applying, the time is now. You can apply for scholarships you qualify for as early as you'd like and the rule of thumb is always the earlier, the better.

The process can often be very slow, so be patient and continue applying to new scholarships while waiting to hear back from those you've already applied to.

Apply for scholarships in different categories.

Don't limit yourself to one type of scholarship. Balance it out, applying for any merit, athletic, and artistic scholarships you qualify for.

Include letters of recommendation.

A good letter of recommendation can make all the difference in your scholarship application. Make sure that the letters you include are relevant and that you are confident in the person writing the letter for you – there is nothing worse than a lousy rec letter!

Also, give the person writing the letter significant time and a copy of your student resume so that they can easily reference your student activities.

Scholarships Application Don'ts:

Don't count out scholarships with lower award amounts.

Some students only apply for scholarships with significantly large award amounts. The problem with that methodology is that you are going to have a lot more competition than with lower scholarship amounts.

Whatever you can do to decrease your competition will be in your favor, so applying for all award amounts is a good way to ensure that you have a better chance of winning.

Remember, there is no limit to how many scholarships you can apply for or win, so winning several smaller awards can really add up and serve the same purpose – paying for school – as one large award.

Don't become discouraged if you don't win right away.

It's important to keep in mind that applying for scholarships is a numbers game. The more you apply to, the better your chances of winning – so apply for as many as you qualify for. There are millions of scholarships and they are refreshed daily, so don't give up if your efforts aren't rewarded immediately.

Unfortunately, it's difficult at times to win a scholarship, and not everyone is guaranteed to win one. It's vital that you never give up applying for scholarships – because then you're *guaranteed* to never win one.

Don't avoid scholarships that require essays.

Many students avoid scholarships that require essays and, for those that are strong writers, focusing on those opportunities can be a smart decision. Yes, they do take more effort but once you have several essay applications under your belt, the process gets easier.

Why discard an essay after putting in hard work, time and effort? Many essays can be re-purposed (once edited) and applied to future applications and can save you time in the end.

However, don't just resubmit the same essay – make sure to edit it for each new scholarship essay question!

Loans

Federal

- Subsidized (5.05% - 07/1/2018)
 - (starts to accrue interest 6 months after graduation)
- Unsubsidized (6.6% - 7/1/2018)
 - (accrues interest from the day borrowed)
- Parent PLUS loan (7.6% - 2018)
- Perkin's loan (5% - 2018) Not all schools participate

Federal aid offered:

Freshman: \$5500

Sophomore: \$6500

Jr/Sr: \$7500

Private loans (starts around 10%)

Loans

State Loans

THE TEXAS B - ON- TIME LOAN PROGRAM

The Texas B - On- Time (BOT) Loan Program provides zero - interest loans to Texas undergraduate students attending 4 - year colleges. Since the program is designed to encourage Texas students to complete college in a timely manner while meeting high standards, the loan can be forgiven for students who meet certain requirements.

The Texas College Access Loan (4.5%) is designed to help when a family is unable to afford what their EFC is suggesting. Families may use the CAL to make up part or all of the gap between cost and aid, or even to replace what they are expected to pay (the EFC). While families do not have to demonstrate financial need, be aware that either the student borrower or a loan cosigner needs to demonstrate a good credit record to be eligible for the loan.

Students who qualify for the CAL can enjoy benefits they might not receive from privately issued loans, such as a fixed interest rate of 5.25 percent, a six - month grace period after the borrower leaves school, no interest capitalization, and several repayment plan options.

Work Study

- Work on campus or approved off campus location.
- Paid at least minimum wage
- Typically 3 - 15 hrs/week
- Built around student schedule
- An opportunity to get some experience in student's field of interest.
- Need based students usually
- Earn a paycheck and decide how that money is supposed to be used.

Other funding plans

- VA or military benefits
- 529K plans (college savings plan)
- Texas guaranteed tuition plan
- Summer/off campus employment

**Collin College would like to invite you and your parents to
“A Night of FAFSA”**

to learn about financial aid for the 2019 - 2020 aid year.

**The Collin College Financial Aid Office will hold a Financial Aid &
Scholarship presentation at our Frisco Campus Conference Center
Thursday October 25, 2018 from 6:30pm to 8:30pm.**

**Learn about financial aid; the terminology,
the application process, scholarship and more!**

**We'll be on hand after the presentation to answer any questions and to
help complete the FAFSA.**