

SUHSD School Counselor's Present:



Types of Financial Aid to Help Fund Your Child's Post-Secondary Education

<http://bit.ly/SUHSDSept2019>

SUHSD School Counselor's focus on three areas:

- Academic
- **College/Career**
 - 7th: Career Exploration Lesson
6-year Plan
 - 8th: Educational Essentials Lesson
 - 9th: 6-year Plan
 - 10th & 11th: PSAT
 - 12th: Post-Secondary Planning & Financial Aid
- Emotional/Social support



We work with students in these areas by:

- Going into classrooms and doing a lesson with students
- In small groups
- One-on-one
- Meeting with the parent/guardian and student



Financial Aid

? Grants

- Free money. Grant monies do **NOT** have to be repaid.
- Grants can come from the federal government, state government, private sources, and college/universities.

? Scholarships

- Free money and do **NOT** have to be paid back to the funding source.
- Typically require the student to follow an application process.
- Eligibility for scholarships can be based on either merit, financial need, or both.

? Loans

- Unlike grants and scholarships, loans will require that the student **MUST** pay back the monies borrowed to the lender. The terms of the loan will depend on the lender.

? Work-Study

- Federal Work-Study provides part-time jobs for students with financial need, allowing them to earn money to help pay education expenses.

Financial Aid

The different types of financial aid can be used at:

- Four-year universities
- Community colleges
- Vocational/trade schools

Be informed...learn more about schools costs' and their value

<https://collegescorecard.ed.gov>

College Scorecard

< BACK TO SEARCH RESULTS

Universal Technical Institute of California Inc

Rancho Cucamonga, CA
1,273 undergraduate students
uti.edu



SHARE THIS SCHOOL



Paying For College

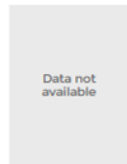
TYPES OF FINANCIAL AID

CALCULATE YOUR AID

START MY FAFSA

GI BILL® BENEFITS

Average Annual Cost



--

Graduation Rate



55%

Salary After Attending



\$45,200

Costs

Informs you of school's:

- cost
- retention & graduation rates
- average earnings after graduation
- academic programs

FAFSA

(Free Application for Federal Student Aid)

&

CADA

(California Dream Act Application)

3 Types of Federal Student Aid

1



Free
money.

Grants are usually based on financial need and don't have to be repaid.

2



Borrowed
money.

Loans are an investment in your future. But remember, they must be repaid with interest.

3



Earned
money.

A **work-study** job lets you earn money while you're in school.

Federal Student Aid
An OFFICE of the U.S. DEPARTMENT of EDUCATION

PROUD SPONSOR of
the AMERICAN MIND™

Learn more at StudentAid.gov/types. Apply at www.fafsa.gov.

Financial Aid Websites

- ❓ FAFSA (Free Application for Federal Student Aid)
 - Financial aid application for students with valid social security numbers.
 - www.fafsa.ed.gov
- ❓ California Dream Act
 - Financial aid application for students who do not have SSN's or who have temporary SSN's through DACA.
 - <https://dream.csac.ca.gov>



Financial Aid Eligibility

- ❑ Eligibility for **grants, loans, work-study**, and **scholarships** (for the school admitted to) will be determined by completing the FAFSA/CADA application
- ❑ Students **should** also apply to private scholarships separately



Senior Year:

**FILE THE FAFSA
or CADA**

&

Now:



What is the benefit of applying for scholarships?

❓ Financial Support

- This is money you do not have to pay back!

❓ Demonstrate Achievement

- Some scholarships are merit-based and indicate that you stood out among your peers.

❓ Ability to Focus on Academics

- Funding college can be stressful and winning scholarships may help to alleviate some of that stress, allowing you to better focus on your studies.

What are the types of scholarships?

You can receive a scholarship for:

Attending either a: 4 year college/university, community college or vocational/trade school

Personal Achievements such as talent in athletics, dance, music, art, etc...

Community Service

Special Factors (ethnicity, gender, religious affiliation, US citizen or not, foster or homeless student etc...

Specific to a career or college major

Academic Achievements
(but it's not only for students with high GPA)

Parent or student employer

Military college financial opportunities
(GI Bill, parents military service)

Some require a specific income, others don't

Who Awards Scholarships?

? Non-Profit

Organizations/Foundations

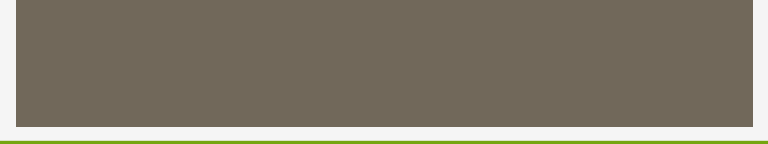
- Examples: SD Foundation, Kiwanis Club, Chula Vista Woman's Club, Elks Lodge, Chelsea's Light Foundation, etc.



? Private Companies

- Examples: Ford, Ronald McDonald House, Prudential Spirit, etc.





What must your child do between now and senior year in order to increase their chances of being awarded a scholarship?

Where can I find scholarships?

- School Counseling Center/School Counselor
- School Counseling Website and/or Scholarship Bulletin
- Online Databases (See Next Slide)
- Local Organizations/Businesses
- University-Specific (once you are admitted to a university)
 - **It is the student's responsibility to apply and submit a complete application by mail or through a designated website.**



Online Scholarship Databases

- www.fastweb.com
- www.meritaid.com
- www.scholarships.com
- www.sdfoundation.org
- www.unigo.com/scholarships
- <https://bigfuture.collegeboard.org>
- www.studentscholarshipsearch.com
- <https://hsf.net/en/>
- <https://scholarships.unconf.org>
- <https://scholarshipamerica.org>
- <https://scholarshiphunter.com>



Tips for Completing Scholarship Application



- Start searching for scholarships ASAP and apply to ALL for which you are eligible!!!!
- Tailor your application/essay to the sponsor's goals and read directions carefully.
- Personalize your essay and be passionate – make yourself stand out from the crowd.
- Google your name and make sure you have a professional online profile.
- Edit and have someone else (teacher, counselor, etc.) proofread your application.

What are scholarship judges looking for in your application?

- Meets Requirements
- Organized Appearance/Attention to Detail
- Distinction of Character and Integrity
- Personal Growth/Improvement
- Honesty and Transparency
- Ambition
- Some Based on Financial Need



After You Win a Scholarship...

- Send a **thank you** note!
- The money **does not** need to be paid back.
- You may need to attend an award ceremony.
- The money/award may be given to you directly **OR** to the university/college.
 - ▣ Sometimes have to show proof that you are enrolled in college.
 - ▣ It may affect their financial aid.
- They can **WIN multiple scholarships**, no limit.



Warning Signs of Scholarship Scams

- Application fees – **there should be none**
- Loan fees – paying a fee in advance ie: “guarantee fee;,”
- “default fee”, “insurance fee”
- Guaranteed winnings – there is no such thing
- Everybody is eligible
- The unclaimed aid myth
- We apply on your behalf
- Unusual requests for personal information
- Masquerading as a federal agency – Washington DC
- Notification by phone



Remember

The more scholarships for which you apply, the better your chances of winning!!

Good luck and start searching!

sending
good
luck
vibes

SUHSD Events and Resources for Financing College

- ❑ Grade-Level Parent Nights
- ❑ Senior Financial Aid Night
- ❑ High School Scholarship Counselor (one at each site)
- ❑ Cal-SOAP Workshops for Completing the FAFSA/California Dream Act





Anticipated College Related High School Expenses

- ❑ **AP Exams - \$94** per subject exam
- ❑ ***SAT with Essay - \$64.50** (*may be waived if student qualifies for a fee waiver*)
- ❑ ***ACT with Essay - \$68.00** (*may be waived if student qualifies for a fee waiver*)
 - **SAT/ACT Prep Workshops – FREE** and provided by SUHSD
- ❑ **College Applications - \$70 CSU, \$70 UC, Varies for Private Colleges**

*It is recommended you take multiple times between the Spring of grade 11 and November of grade 12.

Prices above reflect those listed for the 2019-20 school year.

Evaluation

Please complete the evaluation at the very end of both presentations to provide us with feedback:

- ❑ [English version](#)
- ❑ [Versión en español](#)

Questions?

Feel free to contact:

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or

Your child's school counselor at the site