

A magnifying glass with a green handle is positioned on the left side of the image, focusing on the text 'CSI:'. The background is a dark green digital grid pattern. The text 'CSI:' is rendered in a bright green, glowing, pixelated font. The magnifying glass's lens is centered over the 'SI' part of 'CSI:'.

CSI:

**STRATFORD**



**CSI:**

**College Search Institute  
for Rising Seniors**



**Welcome & Thank you**

*D'Ann Franklin*



# Welcome & Thank you

Welcome to Class of 2018 & Parents/Guardians/Families



Thank you to:

PTSA

Chick-fil-A

Gary Greene Realtors T&C

Stratford Counseling Team

SBISD Student Support Services

Stratford Campus Teachers & Staff Volunteers





# Introducing Your Senior Year Staff

- Senior Principal, Valerie Johnson
- Registrar, Gene Rutland
- Counselor, Carrie Campbell-Bishop A-D
- Counselor, Jim Herrington E-K
- Counselor, Crystal Arrington L-Q
- Counselor, Susie Velis R-Z
- Student Services Counselor,  
Lynn Hollister, Clinic
- Post-Secondary Counselor,  
D'Ann Franklin, College & Career  
Center (Room 224)





# CSI: Purpose & Goals

- The SBISD T-2-4 (M) commitment ensures EVERY student graduates from high school with a PLAN for their future studies and/or career
- T-2-4 (M) ensures EVERY student chooses their “best-fit” plan
  - “T”- Technical Training/Certificate
  - “2”- 2-year College
  - “4”- 4-year University/College
  - “M”- Military Training/Education
- Information and Tools at CSI this week will have a strong focus on the 2 and 4-year options



**Monday**





# Senior T-2-4-M Timeline

*D'Ann Franklin*





knowledge

skills

career

students

postsecondary

School  
education

COLLEGE

ready

preparing  
prepared  
schooled  
trained  
academic

core  
mathematics  
thinking  
also  
expectations  
succeed  
English  
readiness  
complete

content  
rigorous  
states  
remedial

degree

transition  
quality

learning  
system  
life  
financial  
need  
critical

successful  
subject  
assessments  
traditional  
family  
night  
people  
courses  
percentage  
four-year  
necessary  
research  
work  
essential

measures  
learning  
system  
life  
financial  
need  
critical

subject  
assessments  
traditional  
family  
night  
people

high  
academic  
goals  
higher-order  
success  
key  
higher  
problem  
means  
coursework  
preparation  
employers  
credit-bearing  
includes  
study  
student  
process  
much  
negative  
products  
credit-bearing  
includes  
study  
student  
process  
much  
negative  
products

# The **Journey** is Yours to Begin!

- Your **Tour Guides** are your Counselors and Parents
- Naviance is your **GPS**: You put in locations, it points out best routes
- Your **Passport** is your application: it gets the door opened for you
- Your **Destination** is your college





# Senior T-2-4-M Timeline

## June & July

- Research & Visit Prospective Colleges/Universities
- Begin making a balanced list: **Safety, Target, Reach**
- Take SAT and/or ACT (SAT II if applicable)
- Create Common Application account (if applicable)
- Work on resume, essays
- Begin asking teachers for Letters of Recommendation (if needed for applications or scholarships)
- Make note of SAT, ACT, SAT II Registration Deadlines corresponding to application deadlines

## August

- Check Priority & Application deadlines for schools
- August 1st Application sites open - begin completing & submitting
- Request transcripts from Mr. Rutland
- Take SAT/SAT II
- Create FAFSA FSA ID

## September

- Collect info for FAFSA & attend info sessions
- Take ACT

## October

- FAFSA on the web & paper TASFA available October 1st



# Senior T-2-4-M Timeline

## October Cont'

- Meet Oct. 15 priority application deadlines
- Take SAT/ACT

## November

- Complete merit scholarship information for colleges
- Meet Nov. 1/Nov. 15 deadlines for applications
- Complete FAFSA verification (if necessary)
- Take SAT

## December

- Take ACT
- Meet Dec. 1/Dec. 15 deadlines for applications

## January

- Schedule interviews
- Continue Applications
- Submit scholarships

## February- April

- Research financial aid award letters
- Submit scholarships
- Secure housing
- Review Financial Aid award letters

## May

- May 1 acceptance deadlines
- Graduation!

***\*calendar not inclusive of all possible checklist items;  
always check sites for where you're applying\****



# T-2-4-M Tips for Success

**Give yourself options-** apply to more than 1 college/university; keep your list “balanced”

**Start early, stay ahead-** don’t make your emergency another’s urgency (you’re not your counselor’s or teacher’s only senior in the T-2-4 process)

**List achievement & accolades** since 9th grade- this will make your resume easier to write

**Discuss & Prepare for Financial Aid-** don’t **not** apply because of the “price tag”- wait on financial aid packages

Know **testing deadlines** and the latest you can test to meet deadlines



# General Tips for Success

**Get & Stay Organized**- establish systems that work for you and help you stay on track; ask others who are organized for tips about good systems

Create a **calendar** or buy a **planner** for tracking to-do lists & deadlines

**Keep a file** (paper or electronic- maybe Google drive) for each college/university, scholarship, etc.

**Clean-up email inbox & create folders** (make a new email address for the T-2-4 process if needed)

**DUE DATES, DUE DATES, DUES DATES!! Deadlines are NOT flexible!**



# **T-2-4-M at SHS**

*Carrie Campbell Bishop & James Herrington*





# **The T-2-4-M Experience at SHS**

## **What To Expect**

- Assigned an Academic Counselor by Alpha Letter of Last Name**
- Access to Mrs. Franklin in the College Office and Ms. Hollister in Clinic Area**
- All 4 Academic Counselors in same office area on 2nd floor**
- Communications through Skyward and on [shs-spartans.com](http://shs-spartans.com) website**
- Meeting with each Senior student at the beginning of the school year**
- Commitment of working together**





# The T-2-4-M Experience at SHS

**More info to come about updated processes in working with your counselor and Ms. Franklin for T-2-4, but in a nutshell:**

- **Place your schools in Naviance under “colleges I’m applying to”**
- **Request transcripts in Naviance & from Mr. Rutland**
- **Complete your application on Apply Texas or Coalition Application Sites**
- **Match your Common Application with your Naviance account (if applicable)**
- **Request letters of recommendation from Teachers through Naviance**
- **Send SAT/ACT Scores from College Board and/or ACT**
- **Complete FAFSA & list schools that should receive a copy- list Texas schools first (or complete the TASFA & mail to schools)**



# Unpacking “Best-Fit”

*Erika Scott*



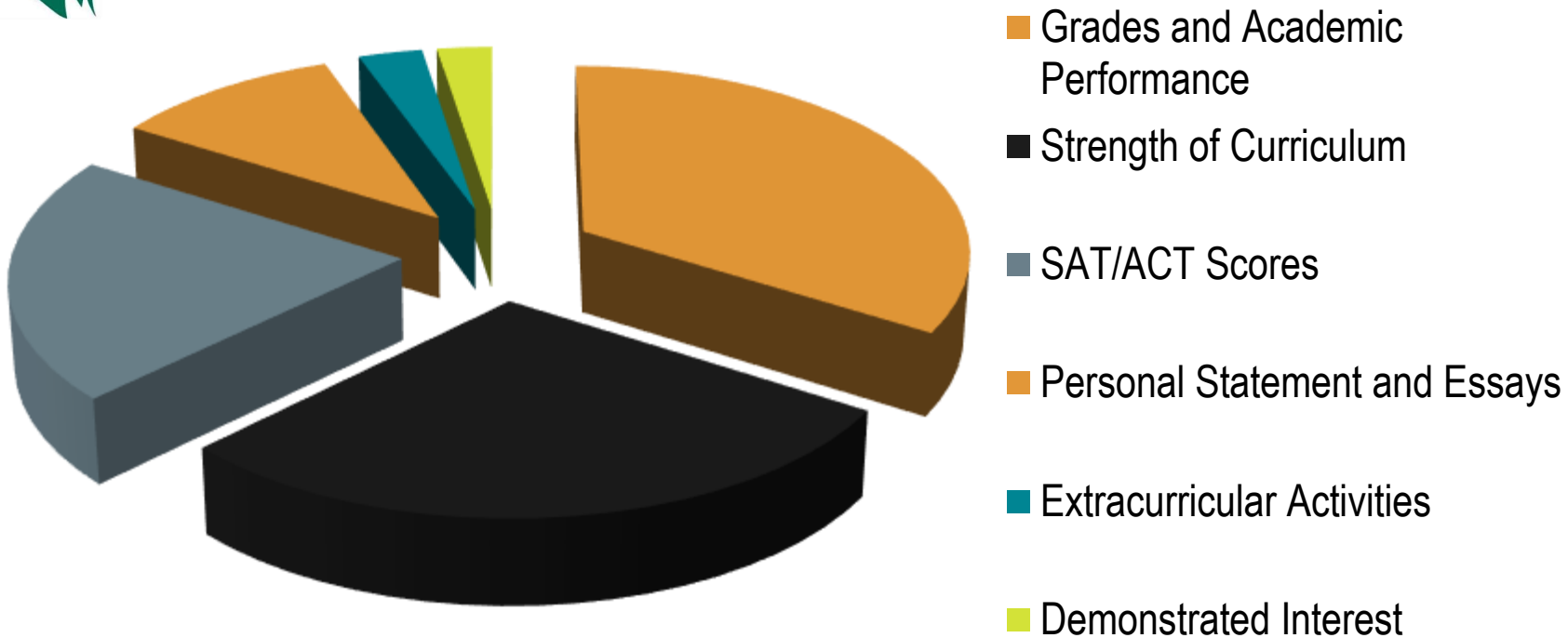


# “Best-Fit” Defined

- The T-2-4 path that best meets the needs, interests, and intended academic and career investments of the student
- The college/university that best matches the student’s academic profile making him/her “**competitive**” for admission and also matches their future aspirations and current needs:
  - Financial Affordability
  - Campus size
  - Location
  - Institution type
  - Classroom size
  - Academic areas of study
  - Support systems



# Admission Considerations





## “Best-Fit” Defined

Under-Matching	Over-Matching
Student is applying to institutions far below their academic profile	Student is applying to institutions far above their academic profile

A **balanced** list is comprised of the following types of options in consideration of a student’s academic profile:

- **Safety**= meets or exceeds academic profile, high confidence of admission
- **Target**= in range of academic profile, 50/50 confidence of admission
- **Reach**= out of range or below academic profile, low confidence of admission



# Admission Considerations

<b>Automatic/ Assured Admission</b>	<b>Holistic Review (Middle 50%)</b>	<b>Open Enrollment</b>
<ul style="list-style-type: none"><li>● <b>Top 7%</b></li><li>● <b>Top 10%</b></li><li>● <b>Top 25%</b></li><li>● <b>Corresponding Test Scores</b></li><li>● <b>“Review”</b></li></ul>	<ul style="list-style-type: none"><li>● <b>Review of all elements of the submitted application</b></li><li>● <b>Pay attention to publicized stats regarding the prior year’s incoming class</b></li></ul>	<ul style="list-style-type: none"><li>● <b>No academic minimums for entry</b></li></ul>

# Automatic/Assured Admission

## Admission Requirements

### Guaranteed Admissions

HS RANK IN CLASS	OLD SAT* <i>(Math + Critical Reading)</i>	NEW SAT* <i>(Math + Evidence Based Reading &amp; Writing)</i>	ACT SCORES
Top 25%	no minimum	no minimum	no minimum
Second 25%	1100 SAT	1170 SAT	24 ACT

### Admission by Committee Review

HS RANK IN CLASS	OLD SAT*	NEW SAT*	ACT SCORES
Second 25%	≥ 900 SAT	≥ 980 SAT	≥ 19 ACT
Third 25%	≥ 1000 SAT	≥ 1080 SAT	≥ 21 ACT
Fourth 25%	≥ 1100 SAT	≥ 1170 SAT	≥ 24 ACT
Home school or GED Students	There is no minimum SAT/ACT score, but scores must be submitted from the testing agency.		

*\*Old SAT – SAT taken prior to March 2016*

*\*New SAT – SAT taken March 2016 and after*



# Holistic Admission Review

## Fall 2016 Enrollment

- 3,503 new freshmen in the fall of 2016
- 74.9 percent of entering freshmen were in the top 25 percent of their high school graduating class.
- Mean SAT score of 1220 and mean ACT score of 28.1.
- 34 percent of the freshman class are minority students.
- 93 percent of Baylor students receive some form of financial assistance.
- 16,959 total enrollment (14,348 undergraduate and 2,611 graduate/professional students)



## Stratford High School Fall 2017 Assured Admission Requirements 2016-2017 (SAT=EBRW & MATH Scores; ACT=COMPOSITE)

Class Rank	1 - 32	33 - 46	47 - 69	70 - 115	116 - 151	152 - 230	231 - 344	345 - 459	459
Percent	Top 7%	Top 8-10%	11-15%	Top 16-25%	Top 26-33%	Top 34-50%	Top 51-75%	Top 76-100%	
Quarter	1st Quarter			2nd Quarter		3rd Quarter	4th Quarter		
University	SAT/ACT	SAT/ACT	SAT/ACT	SAT/ACT	SAT/ACT	SAT/ACT	SAT/ACT	SAT/ACT	
Angelo State University	No Min		900/17	900/17	900/17	900/17	Review	Review	
Lamar University			930/18	930/18	1010/20	1010/20	1080/21	1080/21	
Midwestern State University			1070/21	1070/21	1070/21	1070/21	1140/23	1180/24	
Prairie View A&M University			17	17	17	17	17	17	*Minimum GPA of 2.5
Sam Houston State University	No Min		No Min	No Min	1040/20	1040/20	1130/23	Review	
Stephen F. Austin State University			930/17	930/17	1030/20	1030/20	1170/24	Review	
Sul Ross State University			No Min	No Min	No Min	No Min	1000/20	1000/20	
Tarleton State University			No Min	No Min	880/16	880/16	Review	Review	
Texas A&M International University	No Min						19		
Texas A&M University			1360/30	1360/30	Review				
Texas A&M University at Galveston			1360/30	1360/30	Review	Review	Review	Review	
Texas A&M University-Commerce			No Min		20	20	20	20	
Texas A&M University-Corpus Christi			No Min		1080/21	1080/21	1170/23	1270/27	
Texas A&M University-Kingsville	No Min		830/15	830/15	910/17	910/17	1030/20	1140/23	
Texas Southern University			900/17	900/17	900/17	900/17	900/17	900/17	*Minimum GPA of 2.5
Texas State University-San Marcos			1000/20	1000/20	1090/22	1090/22	1250/26	1330/29	
Texas Tech University			24	24	26	26	27	Review	
Texas Woman's University			No Min	No Min	1080/21	1080/21	Review	Review	*Minimum GPA of 2.0
UT- Arlington			No Min	No Min	1030/22	1030/22	Review	Review	
UT- Austin			Review						
UT- Brownsville	No Min		No Min	No Min	830/17	830/17	870/18	910/19	
UT- Dallas			No Min	1200/26	1200/26	1200/26	1200/26	1200/26	
UT- El Paso			No Min	No Min	920/19	920/19	970/20	1010/21	
UT- San Antonio			No Min	No Min	1100/24	1100/24	Review	Review	
UT- Tyler			1030/20	1030/20	1070/21	1070/21	1110/22	1140/23	
UT- Permian Basin			950/19	950/19	1000/20	1000/20	1150/24	1250/27	
UT- Pan American	No Min		860/16	860/16	860/17	860/18	860/18	860/18	
University of Houston-Main			1000/21	1000/21	1100/24	1100/24	Review		
University of Houston-Downtown			No Min	No Min	850/18 OR 2.5 GPA	850/18 OR 2.5 GPA	850/18 & 2.5 GPA or TSI Ready		
University of Houston-Clear Lake			1030/20	1030/20	1130/23	1130/23	Review	Review	
University of Houston-Victoria			No Min	No Min	No Min	No Min	940/18 OR 2.0 GPA	940/18 OR 2.0 GPA	* Minimum of 2.0 GPA
University of North Texas			1030/20	1030/20	1130/23	1130/23	1250/26	Review	
West Texas A&M University			No Min	No Min	820/17	820/17	940/20	980/21	*Minimum 2.0 GPA

NOT YET POSTED UPDATED SAT SCORE REQUIREMENTS

Regular Admission	Early Action	Restrictive (Single-Choice) Early Action	Early Decision
<p>Apply by regular deadline</p> <p>Apply to as many schools as desired</p> <p>Receive decision either on rolling basis or on decision release dates set by institution</p> <p>May also include applying by priority deadlines for merit &amp; need-based scholarships</p> <p>Range Oct. 15- Mar. 1</p>	<p>Apply by designated “Early” date- some schools have several</p> <p>Non-binding application</p> <p>Apply to as many schools as desired</p> <p>Receive decision earlier than regular decision</p> <p>Nov. 1 common deadline (decision by January 15)</p>	<p>Apply by designated “Restrictive Early” date</p> <p>Demonstration of school as “first choice”</p> <p>May not submit “early” applications to any other school (Early Action or Early Decision)</p> <p>Non-binding application</p>	<p>Apply by designated “Early Decision” date- some schools have several</p> <p>Application communicates school IS “first choice”</p> <p>May not submit “early” applications elsewhere</p> <p><b>BINDING</b></p> <p>If accepted, must withdraw other applications and commit</p>



# Admission Considerations: Testing

<b>SAT/ACT</b>	<b>AP</b>	<b>TSI</b>
<ul style="list-style-type: none"><li>● Accepted at most all colleges/universities</li><li>● Some schools are “test flexible/test blind” in admission process</li><li>● Encourage taking writing sections</li><li>● Overtesting can have declining outcomes</li><li>● Some student may test better on one or the other</li><li>● SAT II Subject Exams</li></ul>	<ul style="list-style-type: none"><li>● Institution determines credits</li><li>● Careful with high course grades and low or no AP test scores (particularly true for private institutions)</li></ul>	<ul style="list-style-type: none"><li>● Texas public institution requirement (or demonstrated exemption)</li><li>● Meeting minimum scores ensures enrollment in credit bearing courses</li><li>● Test given Fall &amp; Spring for FREE on campus</li></ul>



# Admission Considerations: Testing

SAT / SAT II	ACT
<ul style="list-style-type: none"><li>• August</li><li>• October</li><li>• November</li><li>• December</li></ul>	<ul style="list-style-type: none"><li>• September</li><li>• October</li><li>• December</li><li>• February</li></ul>

**\*Pay careful attention to institutional guidance regarding the latest exam to be taken for scores to be released in order to meet the application deadline for which you are applying\***



**15- Minute Break**





# Financial Aid Overview

*Erika Scott*





# T-2-4-M Affordability

- **What is affordability?**
  - Best long-term financial decision taking into consideration type of institution, program of study, future career potential
- **Why affordability?**
  - Ensure student and family financial commitments and burdens remain as low as possible
  - Ensure student ability to complete education and obtain a degree
  - Decrease unneeded student and parent educational debt
- **Who is responsible for affordability?**
  - Student
  - Family
  - Institution



# Dispelling Common Myths

**“My parents make too much money,  
I won’t qualify for aid.”**

**“Only students with good grades get financial aid.”**

**“You have to be a minority to get financial aid.”**

**“The form is way too difficult to fill out.”**







# What is Financial Aid?

- **Financial Aid** is money that is given, paid (for work), or loaned to a student to help them pay for college or for vocational training.
- Nearly two-thirds of today's full-time college students receive some form of need-based aid [source: [NCES](#)].





# Types of Financial Aid

## Grants and Scholarships



**Grants** = Need-based, free money awarded from State, Federal, or College funds

**Scholarships** = Merit or Need-based free money awarded from College funds

## Loans



**Loans** = Borrowed money, from Federal, State, Private and College lenders.

## Work-Study



**Work Study** = Earned money, from Federal funds.



# What happens next?

Cost of Attendance

- Expected Family Contribution (EFC)

= **Financial Aid Need**

*(the college will \*try\* to fill as much of this need as possible, unless they are a school that meets “full need”)*

★ Colleges will list all types of financial aid offered to a student on the Award Letter.





**E**xpected  
**F**amily  
**C**ontribution

## What's an EFC?



*What does EFC tell YOU?*



*The minimum amount  
to pay for college*

*Why do I care?*



*Colleges and scholarship  
organizations use EFC to  
figure out how much  
money to give you*



# Changes starting 2017–18

## CHANGES TO THE FAFSA PROCESS FOR 2017–18

**SUBMIT A FAFSA EARLIER:** Students will be able to submit a 2017–18 FAFSA as early as Oct. 1, 2016, rather than beginning on Jan. 1, 2017. The earlier submission date will be a permanent change, enabling students to complete and submit their FAFSAs as early as October 1 every year. (There is NO CHANGE to the 2016–17 schedule. The 2016–17 FAFSA became available Jan. 1, 2016.)

**USE EARLIER INCOME AND TAX INFORMATION:** Beginning with the 2017–18 FAFSA, students will report income and tax information from an earlier tax year. For example, on the 2017–18 FAFSA, students (and parents, as appropriate) will report their 2015 income and tax information, rather than their 2016 income and tax information.

Here's a summary of key dates for submitting the FAFSA depending on when you plan to go to school:

IF YOU PLAN TO ATTEND COLLEGE FROM	YOU WILL SUBMIT THIS FAFSA	YOU CAN SUBMIT THE FAFSA FROM	USING INCOME AND TAX INFORMATION FROM
July 1, 2015–June 30, 2016	2015–16	January 1, 2015–June 30, 2016	2014
July 1, 2016–June 30, 2017	2016–17	January 1, 2016–June 30, 2017	2015
July 1, 2017–June 30, 2018	2017–18	October 1, 2016–June 30, 2018	2015
July 1, 2018–June 30, 2019	2018–19	October 1, 2017–June 30, 2019	2016



# A Deeper Dive of the Senior Year...

Submit FAFSA or TAFSA

## ★ *What?*

- The FAFSA is required for all colleges and most technical programs.
- *Free* form, completed electronically at [www.fafsa.gov](http://www.fafsa.gov)
- TAFSA Completed by paper, downloaded from [www.collegeforalltexans.com](http://www.collegeforalltexans.com)
- Form is available **Oct. 1** and should be completed as early as possible. Income estimates are perfectly acceptable.

## ★ *Why?*

- FAFSA is used to determine federal and state eligibility for types of aid such as Pell grant, SEOG grant, Federal Stafford Loan, state grants and loans, etc.

## ★ *Special circumstances to consider:* Undocumented students, dependency issues, IRS-Data Retrieval Tool proc

***We encourage EVERY student to complete the FAFSA/TAFSA!***





# FAFSA: The Basics

fafsa.ed.gov

Federal Student Aid | PROUD SPONSOR of the AMERICAN MIND® | FAFSA®  
An OFFICE of the U.S. DEPARTMENT of EDUCATION | Free Application for Federal Student Aid

Home | About Us | FSA ID | StudentAid.gov | Help

SEARCH

English | Español

## Get help paying for college

Submit a Free Application for Federal Student Aid (FAFSA)



**New to the FAFSA?**

**Start A New FAFSA**

**Returning User?**

- Make a correction
- Add a school
- View your Student Aid Report (SAR), and more...

**Login**



u·aspire





# The New FSA ID

Federal Student Aid | PROUD SPONSOR of the AMERICAN MIND® | FAFSA®  
An OFFICE of the U.S. DEPARTMENT of EDUCATION | Free Application for Federal Student Aid

Home | About Us | **FSA ID** | StudentAid.gov | Help

SEARCH | English | Español

## Get help paying for college

Submit a Free Application for Federal Student Aid (FAFSA)



<h3>New to the FAFSA?</h3> <p><b>Start A New FAFSA</b></p>	<h3>Returning User?</h3> <ul style="list-style-type: none"><li>• Make a correction</li><li>• Add a school</li><li>• View your Student Aid Report (SAR), and more...</li></ul> <p><b>Login</b></p>
--	---





# The New FSA ID

Log in to StudentAid.gov

Create An FSA ID

Edit My FSA ID

E-mail



Confirm E-mail



Username \*



Password \*



Numbers  Uppercase Letters  Lowercase Letters  Special Characters  8-30 Characters  Show Text

Confirm Password \*



Are you 13 years of age or older? \*

- I am 13 years of age or older.
- I am 12 years of age or younger.



CONTINUE >



# A Word About TASFA

- **Texas Application for State Financial Aid**
- **Non U.S. Citizens, Permanent Residents, or Eligible Non-Citizens (some International Students with Visa statuses not eligible)**
- **Will have lived in Texas for 36-consecutive months prior to college enrollment; 1-year prior to college/university matriculation**
- **Eligible for State of Texas Financial Aid**
- **Application is on-line but must be submitted via mail to each institution**



# What info do students need to collect in order to apply for financial aid?

## ★ Necessary information to complete forms:

- Personal demographic info for both students and parents: Social Security Numbers, Dates of Birth, A# (for student only, if applicable)
- Parent income taxes (*previous year's taxes can be used if new taxes aren't filed yet*)
- Student income taxes if filed or W-2 forms, latest pay stub, best guess of income earned
- Current checking/savings info. for both student and parents
- Knowledge of other benefits received: TANF, SSI, WIC
- Record of other money coming into or out of the home: child support, spousal support, workman's comp

*\*\*\* Additional info is needed to complete the CSS Profile!*





## Assess familial situation at home

**\*\*SPECIAL  
CIRCUMSTANCES**

Who does the student live  
with at home?



Parental marital  
status?



Is the student potentially  
independent?



Determine  
whose info  
should be  
reported on  
FA forms

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# IRS Data Retrieval Tool



## IRS Data Retrieval Tool

### ***What exactly is the IRS DRT?***

- Function for a student's FAFSA to automatically link to the IRS & upload necessary federal tax info

### ***When does this tool become available?***

- If filing taxes *electronically*, data available after ~ 2 weeks
- If filing taxes by mail, could take **6-8 weeks** to become available

***Cannot use tool if parents file separately but both parent's info being used for financial aid process***



# A Deeper Dive of the Senior Year...

Submit CSS Profile  
(if applicable)

## ★ What?

- **CSS Profile (College Scholarship Service Profile):** Some private institutions require it, not all. Typically, the more competitive colleges require this form.
- Not free; there is a \$9 registration fee and an additional \$16 for each school requiring it. There are fee waivers for up to 8 schools. Use the [www.collegeboard.org](http://www.collegeboard.org) website

## ★ Why?

- Used by colleges to award their institutional funds. Used in conjunction with the FAFSA. IM versus FM.

- ★ **Special circumstances to consider:** Non-Custodial Profile, NCP Waiver request process, IDOC, the Business Supplement, non-alignment b/w FAFSA and CSS regarding student dependency issues





# A Deeper Dive of the Senior Year...

## Review SAR & Update FAFSA

### ★ *What?*

- Student Aid Report (SAR) = summary of all info reported on the FAFSA
  - Provides opportunity to make corrections and updates to the FAFSA (ie: tax updates, add colleges, etc)
  - The SAR indicates if a student has been selected for *verification* and indicates any **issues that must be resolved**
  - Provides the official *EFC*
  - Emailed through a link to the student **OR** paper copy is mailed.

### ★ *Why?*

- The FAFSA must be updated with NEW tax information.

See sample SAR

### ★ *Special circumstances to consider:*

- IRS–Data Retrieval Tool, requesting tax transcripts, troubleshooting problems such as Social Security Administration mismatch, adding/deleting colleges





# A Deeper Dive of the Senior Year...

Complete Verification  
& Institutional Forms

## ★ *What?*

- Verification: Colleges requesting copies of specific documents from student to verify information

## Once you hit submit, you may not be done

## ★ *Why?*

- Federal regulations require colleges to check the **accuracy of the information submitted on the FAFSA**

- ★ ***Special circumstances to consider: TWO TYPES*** - Federal Verification and Institutional Verification - make it confusing for students!





# A Deeper Dive of the Senior Year...

## Analyze and Compare Award Letters

### ★ What?

- Letters typically arrive from March through May, after notification of acceptance
- Outline of institutional and federal aid awarded to student

### ★ Why?

- No two award letters look the same – analysis and comparison is necessary
- Step by step walk through with students removes complexity

### ★ **Special circumstances to consider:** inconsistencies of award letter format, inclusion of the PLUS loan on award letters, timing of letters, online notification





## Basics of the Award Letter – FAQ

★ *When can a student expect to receive a financial aid award letter?*

- 2-3 weeks after receiving acceptance letter

★ *How will the student receive the award letter?*

- Snail mail OR email OR portal

★ *Is the award letter final?*

- “Estimated”, “Tentative” or “Pending”, **may not be final.**
- **Aid packages can and will change** if estimated taxes do not match the updated taxes.





# FEDERAL GRANT & AWARD PROGRAMS

<http://financialaidtoolkit.ed.gov/tk/learn/types.jsp>

ABOUT US Student or parent? Visit STUDENTAID.GOV I want to Search

Federal Student Aid | PROUD SPONSOR of the AMERICAN MIND® Financial Aid  
An OFFICE of the U.S. DEPARTMENT of EDUCATION.

Learn About Financial Aid Conduct Outreach Get Training Search Financial Aid Resources

Home » Learn About Financial Aid » Types of Aid and Eligibility

Help your students understand the different types of aid available to them from federal, state, school, and private sources.  
*Familiarize yourself with the federal student aid programs and the eligibility criteria.*

We recommend that you and your students visit [StudentAid.gov/types](http://StudentAid.gov/types) for information on financial aid from the federal government, states, schools, and private sources. Eligibility criteria for federal student aid are described at [studentaid.gov/eligibility](http://studentaid.gov/eligibility).

- Federal Student Aid
- State Financial Aid
- Financial Aid from the College
- Finding Scholarships
- Avoiding Financial Aid Scams
- Eligibility for Federal Student Aid

Federal Student Aid

Search Tools and Resources

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TO HELP  
Audience Type

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Topic



# Federal Loans

**Stafford Loan:** The main Federal student loan for college.

★ **Subsidized Stafford Loan:** Need based loan based upon EFC. The government pays the interest while the student is in school and enrolled for at least half time **4.45%** fixed interest rate as of **June 2017**.

★ **Unsubsidized Stafford Loan:** Student is responsible for the interest that is being accrued. Fixed interest rate at **4.45%** *Any student, regardless of need, is eligible to take out the maximum Unsubsidized Stafford Loan.*

★ Repayment of Stafford Loans begins after a 6 month grace period after graduating or dropping below ½ time. Multiple repayment options. No prepayment penalty.





# Parent PLUS Loan



## Eligibility:

- ★ Only one parent is required to apply. Eligibility depends on a credit check that determines whether a parent has adverse credit history (i.e.: 90 days or more late on debt, 180 days late for mortgages).

## ★ How does a parent apply for the PLUS Loan?

- The college's financial aid office can provide instructions on applying for a PLUS Loan (Often accompanies the Award Letter)



## PLUS Loan



### ★ What happens if the parents get denied the PLUS Loan?

- Student is automatically eligible for an additional \$4,000 unsubsidized Stafford Loan.
  - *Must contact the college upon denial and request additional amount to be applied to their account*
- Parent may still receive the loan if someone (*relative or family friend who is able to pass the credit check*) agrees to endorse the loan.
  - The endorser promises to repay the loan if the parent cannot. The endorser must complete an application and MPN as well.





# TOP 10

## FAFSA Mistakes...

- ★ Parents entering *their* info into the student's section
- ★ Parents reporting untaxed benefits that are not required in the worksheets
  - ★ Parents not "signing" the FAFSA
- ★ Not entering a college in student's home state first (for state grant eligibility)
  - ★ Parents reporting unemployment earnings as wages, salaries and tips
- ★ Reporting the incorrect figure for Total Tax; reporting taxes withheld instead , or listing AGI there
  - ★ Parents who go to [www.fafsa.com](http://www.fafsa.com)
    - ★ Not reporting rental real estate income in assets
    - ★ Incorrectly reporting # of people in the household
      - ★ Not using the IRS DRT







# Scholarships

Stratford High School      Logged in as: Smith Nadine Sample (log out)      [Manage my account](#)

family connection      Here are all the tools for getting into cool schools

[home](#)   [colleges](#)   [careers](#)   [about me](#)    [my planner](#)



## scholarships & money

> [scholarship match](#)

> [scholarship list](#)

> [scholarship applications](#)

> [national scholarship search](#)





# SallieMae<sup>®</sup> How to pay for college

## Scholarship Search



Ready to find free cash for college? To search our database of over 3 million scholarships worth more than \$13 billion, just complete this profile form.

### Student Status

Select the category that best describes you.

High school senior ▼

### Parents Only

Select your child's grade level.

Not applicable ▼

### Gender

Female ▼

### Age

None Selected ▼

### Citizenship

None Selected ▼

### U.S. State of Residence

Not a U.S. Resident ▼

### GPA (Grade Point Average)

None Selected ▼

### Class Rank

None Selected ▼

### SAT READING Score

(If you have taken the SAT)

None Selected ▼

### SAT MATH Score

(If you have taken the SAT)

None Selected ▼

### SAT WRITING Score

(If you have taken the SAT)

None Selected ▼

### Combined ACT Score

(If you have taken the ACT)

None Selected ▼

NEXT >

1/3

## Other scholarship searching



- ✓ Raise.me
- ✓ myRedKite.com
- ✓ Businesses
- ✓ Organizational
- ✓ Community
- ✓ Religious organizations/churches

## In summary



- ✓ Everyone's financial situation is different and no two students award packages will look the same
- ✓ Financial aid is on a first-come first-serve basis, check each school's priority deadline
- ✓ No income "cap" to complete the FAFSA
- ✓ Negotiate financial aid award packages
- ✓ Update schools on any changing info



# **Naviance Access & Basics for the T-2-4 Process**



*Carrie Campbell Bishop & James Herrington*



# Naviance

Helps high school students:

- Understand their unique strengths
- Connect their interests to careers
- Set goals
- Develop self-knowledge and personal motivation



# Naviance and T-2-4 Process

## T-2-4 Process

- Explore Careers
- Discover Strengths
- Connection Tool
- Find Technical, 2 year, or 4 year colleges/universities

[Naviance Video](#)



# Accessing Naviance

3 Ways: SHS website, Naviance.com, Counseling Website: shs-spartans.com

For Students:

Login: SBISD User Name and Password: Student Chosen Password

Call IT Help Desk to Change “Active Directory Password”

For Parents:

Login: SBISD Logon used for Skyward and Password

Counselors can reset password for parents

To Register: Request a code from your Alpha Counselor



## Letters of Recommendation (LOR)

Purpose: To provide colleges with information about you as a person.

Provide the following to the Teacher: (see forms in Student Information Packet)

- Completed LOR Form (includes timeline for return & list of institutions)
- Resume (if requested)
- Recommended Timeline to Return
- List of Colleges and Deadlines
- Delivery Materials (stamped envelope if needed)

**\*\*\*Teachers are not “required” to write LOR’s. Be sure to thank the teacher(s).**





# Requesting Additional Items

**-Start Requesting LOR's - August 1, 2017**

**Naviance Opens August 1 , 2017**

**-Note Deadlines In Student/Parent Packets For:**

**Skyward Roll Over August 1, 2017**

**-Transcripts (Official) Available August 2017**

**To Mr. Rutland using form(s) to request in paper and in Naviance.**

**-Class Rank Forms Due Oct 13, 2017**

**-Schedules will be available September 1, 2017**