

College-Bound Q & A

Financial Aid for College

FAFSA--Free Application for Federal Student Aid

- What is it?
 - It's used to apply for federal student aid (grants, loans, and work-study). It's also used to help colleges determine your eligibility for state and school aid. The FAFSA determines your EFC (expected family contribution), which determines what the government expects you/your family to be able to pay for your education.
 - Who should apply for it?
 - Almost everyone is eligible for some form of financial aid; if you are college-bound, we encourage you to complete the FAFSA.
 - How do you apply?
 - You can begin completing your application at <https://fafsa.ed.gov/>
 - When should you apply for it?
 - Every year in the fall; this year, it opens October 1
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FAFSA

- **What do you need in order to apply?**

- Create an FSA ID (Federal Student Aid ID); this allows you to log in and to “sign” documents. Both you and a parent need to create an FSA ID. Don’t use your school email for your FSA ID or FAFSA; you need to be able to access it over the next four years.
- Your social security number
- Your driver’s license number
- Your 2017 tax records (and your parents’ 2017 tax records)
- Records of untaxed income (child support, interest income, etc.)
- Records of family assets (bank account balances, investments, etc.)
- A list of the schools to which you might apply (even if it’s only a small chance you’ll apply); schools listed receive your information and can determine the aid you’ll receive.

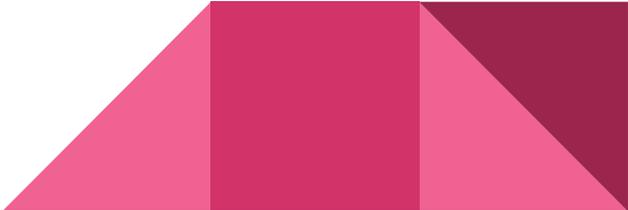
How is Financial Aid Calculated?

COA (cost of attendance)

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EFC (expected family contribution)

Your financial need



Cost of Attendance (variable amount)

Direct Costs

- Tuition and required fees
- Room and board costs

Indirect Costs

- Books and other class supplies
 - Transportation
 - Study abroad costs
 - Miscellaneous living expenses (snacks, toiletries, medicine, etc.)
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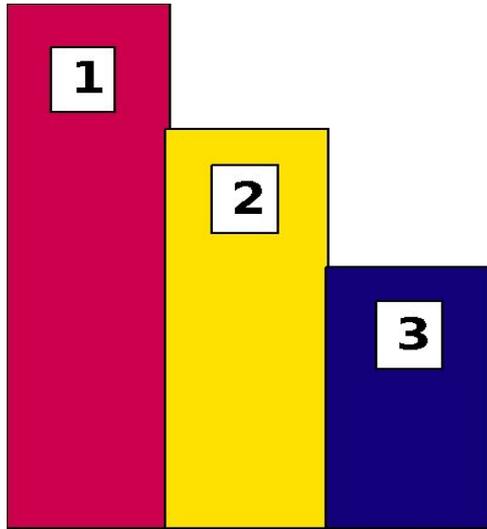
Expected Family Contribution (constant amount)

FAFSA will provide you with an EFC.

- This is the amount that your family can reasonably contribute to your education; it is not necessarily what your family will pay.
- This amount is the same number, no matter which college you attend.



Financial Need



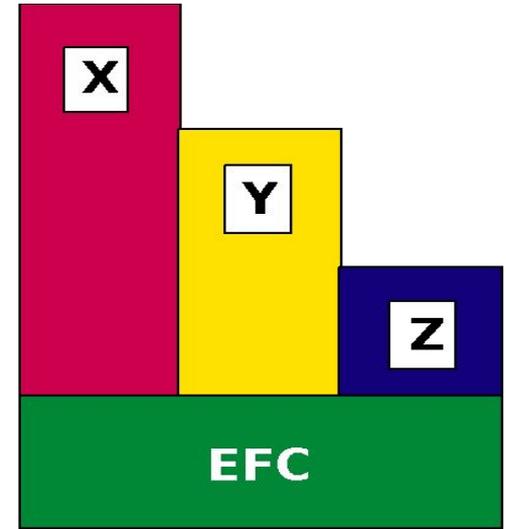
Cost of Attendance
(Variable)

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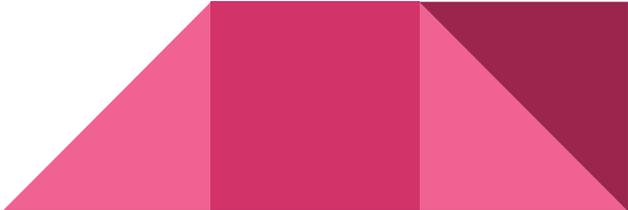
Expected Family Contribution
(Constant)

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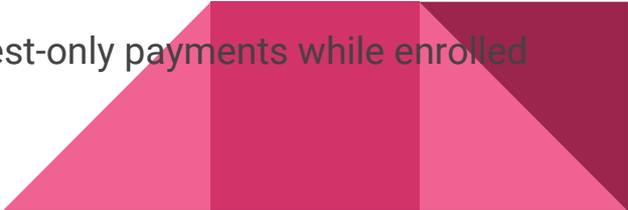


Need (Variable)

Types of Financial Aid You Can Receive

- Scholarships (need-based or merit based and not paid back)
 - College-given scholarships (look on the college's page to apply)
 - Local scholarships (sent out by Beres/Potts)
 - Online scholarships (many possibilities; FastWeb or Ohio Means Jobs)
 - Grants (based on need and not paid back)
 - Federal Pell Grant [same]
 - Supplemental Education Opportunity Grant (SEOG) [varies]
 - Ohio College Opportunity Grant (OGOC) [varies]
 - Work Study (based on financial need)
 - Check the box "yes" when you fill out the FAFSA
 - Gives you more employment possibilities at the college
 - Wages are not considered when you fill out FAFSA next year
 - Loans (paid back)
 - Federal loans or private loans are available
 - Everyone is entitled to some loan money
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Types of Loans

- Federal Direct Stafford Loan (5.05% interest rate for 2018)
 - Subsidized: U.S. Department of Education pays your interest while you're in school.
 - Unsubsidized: You will pay all interest.
 - The amount you can borrow goes up every year you're in school.
 - You'll begin repayment six months after you last attended school.
 - Repayment period options are between 10-30 years.
 - Federal PLUS Loans (Parent Plus Loans)--7.6% interest rate for 2018
 - Federal loan taken out by your parent(s)
 - Based on your parent's credit history
 - Repayment begins 60 days after funds are released OR you can choose to defer payment
 - Private Loans for Education--Interest rate can be fixed or variable
 - Loan goes in your name with someone as your co-signer
 - Repayment usually deferred until graduation; some require interest-only payments while enrolled
 - You can talk to your Financial Aid Office for suggested options
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For more information on FAFSA/financial aid, come to the auditeria on September 12 at 6:30 p.m. The Director of Financial Aid at Sinclair, Matt Moore, will be coming to give a presentation on all things financial aid.



Proofreading

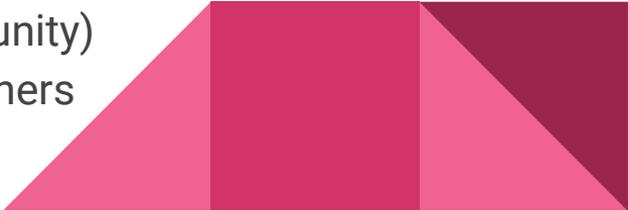
- Make sure that your applications are as perfect as you can make them.
 - When possible, ask a teacher or school counselor (both were English teachers) to proofread your applications. If you give plenty of notice, we are all happy to help.
 - Make sure that you type applications whenever possible; if you cannot type it, write in pen. All essays should be typed (unless you absolutely cannot).
 - Use capital letters and check for spelling mistakes. Commas and semicolons are our friends as well.
 - Check that your letters of recommendation are recommending you for thing to which you are currently applying (i.e. if you're applying for a scholarship, your recommendation letter shouldn't say you're recommended for entry into an undergraduate program).
 - Ensure that the data that you enter is correct; if there is a discrepancy, you could look dishonest.
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Scholarships

- For the fall, focus on scholarships on the web or at the colleges to which you're applying. [Ohio Means Jobs](#) and [FastWeb](#) can be great resources.
- In the spring, CMHS gets a lot of local scholarship opportunities. As we get scholarships sent to us, we will post them on the Scholarship section of the School Counseling [page](#). The google doc has every scholarship listed and gives you application criteria, requirements, due dates, and contact information.
- We copy scholarship applications and have them available for you to pick up. Any applications we receive will be in the black file holder next to Mrs. Potts' office door.
- Make sure that you pay attention to where you turn scholarship applications in; sometimes it's the counseling office and sometimes you mail it directly to the organization.

Recommendation Letters--college and scholarships

Bear in mind that you are asking for a favor, so courtesy is key. Tips:

- Ask for a letter in person (versus emailing someone) when possible
 - Ask for the letter at least two weeks before you need it
 - Be sure to thank the person who wrote you a letter (email is fine for this step)
 - Provide the person writing the letter with information about you; while they may know you well, they may not know/recall every activity you're in. Include:
 - Academic information (honor roll, GPA, class rank, etc.)
 - Sports/clubs you're a part of and for how long
 - Leadership positions (captain, president, etc.)
 - Volunteer/service positions (at school and in the community)
 - Any other information that makes you stand out from others
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Recommendations

- The more information you provide the recommender, the more personal your recommendation letters will be.
 - Unless stated otherwise in the directions for the application, you don't have to just ask teachers for recommendation letters; you can ask coaches, church leaders, bosses, etc. for a recommendation.
 - If you ask a variety of people, you'll get a lot of variety in your recommendations; colleges are seeking well-rounded students.
 - When you need a recommendation from a school counselor (such as on the Common App), please fill out the [form](#) that we shared with you. You can make a copy and share it, you can make a copy and print it, or you can pick up a copy in our office.
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The Common App

- What is it?
 - An application that allows you to enter your information one time and have it sent to multiple schools. It will save you time and effort.
 - It will send your counselor an email that you need something completed and will email your recommenders that you are waiting for their recommendation (which you should ask for before listing the recommender information).
 - It also has informational pages about colleges to which you can apply.
- Where do I find it?
 - <https://apply.commonapp.org/login>
 - From here, you'll go to "create an account"
 - You will be applying as a first-year student (even if you already have CCP credits)
- Which colleges are available on the Common App?
 - There are 44 colleges in Ohio who use CA; for a complete list, click [here](#)

Steps to Creating a Common App Application

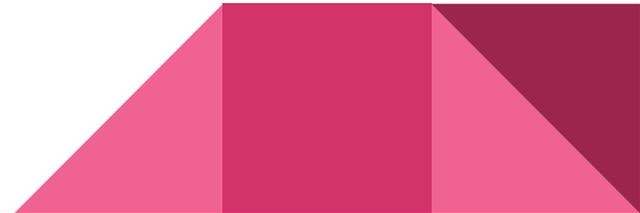
- Create your account (name, birth date, address, phone number, and email)
 - Use a professional email address that you'll check frequently
 - Common App will only communicate with you via email
 - Add schools to your list
 - More than 800 schools are available, and you can research them through the website
 - A “virtual counselor” can help you find schools
 - Figure out the specific requirements for each school to which you're applying
 - Each school on CA has its own requirements, so the application will be a little different
 - CA has a “requirements tracker/grid” that you can use to help you keep track
 - Gather “general application information”
 - This includes HS grades/courses, activities, ACT test dates, and parent/guardian information.
 - Email Ms. Beres or Mrs. Potts for a copy of your transcript
 - Start the application
 - CA has a great “help center” available
 - You can also ask for help from Ms. Beres or Mrs. Potts
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Common App--References/Referrals

- Make sure that you ask a teacher for permission before sending him/her a request to complete your Common App teacher reference
 - Make sure that you use the correct email address for any staff members (first.last@cmfalcons.org).
 - For any school that uses the Common App, when you fill out your counselor information, it will send Beres/Potts an email, letting them know that you have applied and need information completed by them.
 - For any CA application you send, you must complete the “Info Sheet” that was previously mentioned. This helps us fill out our part of your application.
 - Please give us a couple of weeks to complete your application; it takes a while to complete our portion. Be patient.
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Send.edu--Transcripts

- If a college uses send.edu for the counselor to send transcripts, you **MUST** provide Beres/Potts with the code that they give you when you apply.
- There will be a full sheet of paper they give you that has a waiver you sign electronically giving permission for us to send your transcript. It also has a code at the bottom of the page that we need.
- **We cannot send anything through their site for you without that code;** make sure that you bring it to us.



Parchment/Transcripts

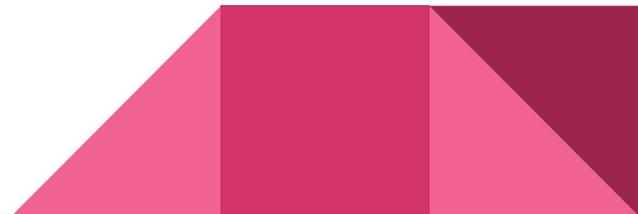
- Last year, we started with Parchment as a secure method to send transcripts to colleges. You will receive a handout with directions to request a transcript be sent through Parchment (which many colleges require). www.parchment.com
- If the college to which you're applying doesn't accept Parchment, send.edu, OR the Common App, you must find out how they want a transcript sent to their Admissions Office. If you cannot find this on their web page, please call their Admissions Office and ask.
- Send your counselor (Beres = last names A-J; Potts = last names K-Z) an email requesting a transcript be sent and where it goes (Admissions email address or the address for the Admissions Office).
- Transcripts will be sent within two weeks of your written request; we know that you're eager to have them sent, but please be patient.

Timeline for This Year--Fall

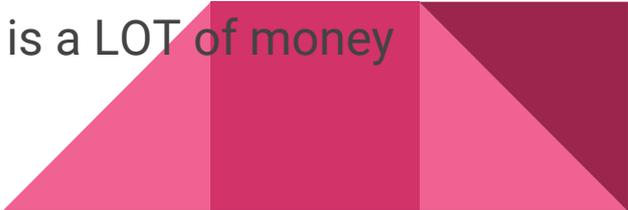
- Research colleges
 - Use Google searches “Ohio private college for education majors” or “state school for Agriculture in Kentucky”
 - If you need help figuring out what you’re interested in, come to the counseling office.
- Visit any colleges you might be interested in
 - Complete the pre-arranged excuse and give to Connie
 - If you’re out of days, use fall break, inservices, day before Thanksgiving, etc.
- Sign up for the ACT/SAT if you need/want to take it again
 - Make sure that you send the scores to the schools in which you’re most interested
- Participate in activities and keep up with your grades
- Stay organized
 - Make a calendar and keep track of what is due and when
 - Keep in mind time frames for recommendation letters
- Complete all college applications (aim to be finished applying by Christmas)
- Look for and apply for scholarships
- Complete the FAFSA (ASAP--starting October 1)

Timeline for This Year--Winter

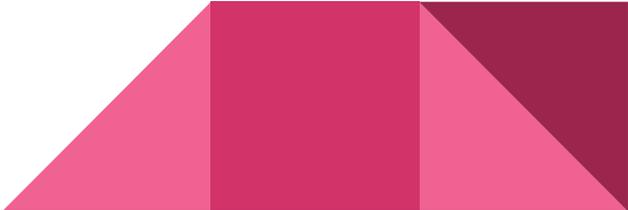
- Finish college applications
- If you applied for early decision, withdraw other applications (after you're accepted)
- Check with colleges to ensure that they have received everything they need
- Continue to apply for scholarships
- Continue to check your email frequently in case colleges are reaching out to you; most colleges only communicate via email.



Timeline for This Year--Spring

- Watch the mail/email/app for admissions decisions (usually March or April)
 - Watch the mail/email for financial aid award letters
 - This notification will break down the cost of the college and let you know what funding you received and what (if any) funding you will owe should you choose that school.
 - If you are waitlisted, you should be notified by May.
 - Compare the financial aid packages that various schools send you.
 - Contact the Financial Aid office at the college with any questions/concerns
 - Financial aid awards should be one of the key factors in making a decision
 - Make a decision and notify the college that you're coming by May 1
 - Complete required paperwork, such as sending a deposit, course scheduling, orientations, housing, etc. Be mindful of the college's deadlines.
 - Apply for local (CMHS and county) scholarships; there is a LOT of money available to our graduates.
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Application FAQs

- What is early decision?
 - It's an option best for those who know that they want a particular school and know that they meet or exceed the admission profile (ACT scores, GPA, class rank, etc.).
 - It is a binding plan; if you are accepted, you are committed to that school and cannot change your mind.
 - Some colleges have “single choice early decision,” meaning you can't apply for more than one early-decision school.
 - You will be accepting a school without having seen your financial aid package; be aware of this, especially if you're from a low-income family who will depend upon financial aid.
 - Typically, your application is due November 1 and you will receive admission notification in December.
 - You may apply to other colleges, but you must withdraw all other applications if you are accepted as an Early Decision.
 - You will be asked to send a non-refundable deposit.
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Application FAQs

- What is different if I am a CCP student?
 - Check with the college's Admission Office to be sure. You will definitely have to request that the college you attended send a transcript to the colleges to which you're applying (i.e. Sinclair will send your college transcript to OSU).
- How do I know which college to choose?
 - Learn as much as you can online, and then go to the college for a visit. Get a feel for the place and see if it's "you." If you're having trouble deciding, talk to a teacher/parent/counselor for help. Make a list of pros and cons. Bear in mind, you don't really make a choice until May 1 (with the exception of Early Decision applications).
 - Another good idea is to choose a college has strong programs in your field(s) of interest. If you're not sure what you want to major in, consider a bigger school that has more programs.
 - You can eliminate some choices based on what you do or don't want (big school/small school, public school/private school, clubs/sports/activities/Greek life, commute/live on campus, etc.)
 - **Ultimately, you want a school that you can afford with a good program in a major you want to study.** When your financial aid packages come in the spring, that may be when to decide.

Application FAQs

- What can I do to make my applications stand out?
 - Colleges are looking for intelligent and well-rounded students. Show your strength, be it scholarship, leadership, service, or character.
 - Colleges and scholarship committees are looking for students who are involved in their schools and communities. If you don't have much service, start now! Places you can volunteer locally are:
 - Your Father's Kitchen (Wilmington)--Al Willoughby--visit website (or just go there)
 - Big Brothers/Big Sisters of Warren County--contact Carrie Dingus Dingus@bigforkids.org
 - Clinton Memorial Hospital--contact Phil Floyd phfloyd@cmhregional.com
 - Clinton County Humane Society--(937) 383-0703
 - Humane Association of Warren County--Amy Neal walkashelterdog@gmail.com
 - Clinton County 4-H--Tracie Montague montague.18@osu.edu
 - LINK Animal Rescue (Lebanon) See Ms. Watts or Karen Batey linkanimalrescue@gmail.com
 - Ohio Living: Cape May-- Latasha Ruddle--LRuddle@ohioliving.org
 - United Way of Clinton County--Amanda Drake Harrison--aharrison@unitedwayclinton.org
 - Harveysburg Fall Fest (Sept. 15)--Jodi Black jodi.black@yahoo.com
 - C-M Food Pantry--Mrs. DeBord--ronda.debord@cmfalcons.org or room 117

Questions?

