

STUDENTS & FAMILIES

GUIDEBOOK













What is Alabama Goes to College?



Alabama Goes to College equips Alabamians with tools and connects them

Alabamians with tools and connects them to relationships so that every student can plan for, pursue, and complete valuable postsecondary credentials.

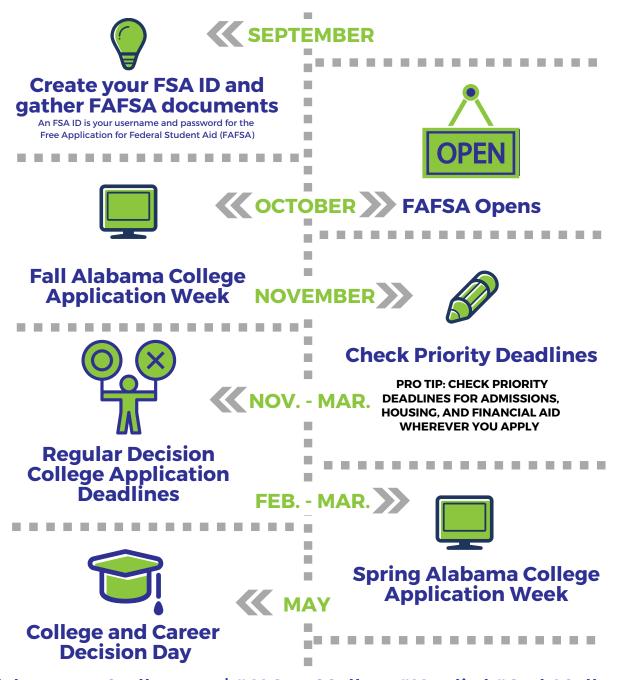
Most career pathways require postsecondary credentials, including technical certificates and academic degrees. Alabama Goes to College provides resources for students and families to explore college and career options, find financial aid opportunities, and successfully transition from high school to college.

College is education after high school that results in the attainment of valuable postsecondary credentials, including professional/technical certificates and academic degrees.





Senior Year Timeline



alabamagoes2college.org | #ALGoes2College #IApplied #Cash4College

Cash for College



Cash for College's goal is for every graduating senior to complete their FAFSA (Free Application for Federal Student Aid) before they graduate from high school so that they can access federal, state, and institutional aid to pay for their education after high school.

The Free Application for Federal Student Aid or FAFSA is used to determine the amount of financial assistance the government and colleges can offer you to help pay for educational programs after high school.



HELPFUL HINT

Reach out to a financial aid officer at your college if your financial situation changes or your award does not accurately reflect your financial need. If you need more assistance, you can use platforms such as SwiftStudent.com to help you draft a financial aid appeal letter.

HOW TO FILL OUT THE FAFSA

- Create your FSA ID and login to fafsa.gov to start your application
- Choose which FAFSA you'd like to complete (select the year in which you will be attending college).
- Enter your personal information exactly as it appears on official government documents.
- Choose up to 10 schools.
 Add any school that you plan on attending.
- Sign and submit. When possible, sign electronically with your FSA ID.





Did You Know



- When you submit your FAFSA, your financial information will remain confidential.
- You are encouraged to apply for FAFSA regardless of your family's income because many colleges require a FAFSA on file for access to institutional aid.
- Filling out the FAFSA shouldn't take long if you know what to expect, and there are plenty of resources available to help you!
- Federal Student Aid eligibility requirements do not exclude anyone on the basis
 of ethnicity or age. Citizenship status is not an automatic disqualifier for
 federal funds. Students should check studentaid.gov for eligibility.
- The FAFSA is not just for student loans it may qualify you for other types of aid, including grants and scholarships and work study.
- Individual states and schools may have different priority deadlines for submitting your FAFSA. Make sure you are aware of the deadlines for your state and the schools where you are applying.
- The FAFSA form does not ask about your grades or GPA. However, you need to make "satisfactory academic progress" to continue receiving federal student aid. This means you have to make good enough grades and complete enough classes (credits, hours, etc.) in a time period that's acceptable to your school.
- You should fill out the FAFSA as early as possible. The form requires
 you to list at least one school, but you can list any of the schools that
 you're thinking about even if you haven't applied or been accepted
 yet. And don't worry schools won't be able to see what other
 schools are listed on your FAFSA form.
- You need to fill out the FAFSA for each year you are attending college. However, after you've filled it out the first time, subsequent forms, known as renewals, are simpler and faster to complete.
- You (the student) should have a separate FSA ID (Federal Student Aid Identification) from your parents. Parents will create their own FSA ID.
- Even if you are living on your own without financial support, you likely don't
 qualify as an "independent" student, as the qualifications are strict. To qualify as
 an independent on the FAFSA, you must answer "Yes" to one of the questions
 here: studentaid.gov/apply-for-aid/fafsa/filling-out/dependency



Did You Know, continued

- ?
- As circumstances change, so do financial aid packages. Life changes like starting (or losing) a job, getting divorced, and other factors can influence your eligiblity for aid, so you should continue to apply for aid even if you haven't received aid in the past.
- You can appeal your financial aid package offer, and financial aid officers are
 oftentimes able to adjust your package to make it more feasible for you to attend
 your dream school.
- You should only fill out the FAFSA on the official Federal Student Aid website, and there should never be a fee. If it's not the official website or you are charged, this is a fraudulent webpage.
- The Expected Family Contribution (EFC) is used as an index to determine your eligibility for aid. Other factors, namely the cost of attendance of your school, impact the amount and type of aid you will receive. You may end up paying less than the EFC calculated on the FAFSA.
- You file the FAFSA for the upcoming school year based on the previous year's tax information. If you haven't filed your taxes yet, you can use tax returns from two years ago to estimate answers to FAFSA questions. Once your taxes are filed, you can correct the information you submitted.
- Submitting the FAFSA online, rather than on paper, is a faster and more accurate method and easier for you to keep track of the document and make corrections as necessary.
- If you aren't granted as much aid as you need, you still have options. There may be scholarship opportunities, work study, and payment plans that can alleviate the financial burden.
- Federal Student Aid does not award or dispurse your aid; your school does. To find out the status of your aid and when to expect it, you will have to contact your school's financial aid office. Keep in mind that different schools have different timelines for awarding financial aid.
- Don't assume you're being accused of doing anything wrong. Some people are selected for verification at random; and some schools verify all students' FAFSA forms. All you need to do is provide the documentation your school asks for by the school's deadline, or you won't be able to get federal student aid.



How can I pay for college?



There are four main types of financial aid:

- **GRANTS.** Grants are gift aid because you don't have to pay them back. Grants come from federal and state governments and from colleges. Most grants are need-based, which means that they are usually given based on you or your family's financial circumstances.
- SCHOLARSHIPS. They also do not have to be paid back. Scholarships come from governments, colleges, or private organizations. They may be awarded for academic or athletic ability, interest in a certain subject, or volunteer work. Some scholarships are given based on membership in an ethnic or religious group. Employers may also give scholarships to children of employees. Students can find a large variety of scholarships by using scholarship databases such as:
 - JLV College Counseling
 - Goingmerry.com
 - Cappex.com
 - SallieMae.com



- WORK-STUDY PROGRAMS. You can get a paid part-time job through the federal work-study program to help you cover part of the cost of college. Work-study encourages community service work and work related to students' course of study.
- 4 LOANS. A loan is money borrowed from the government, a bank, or a lending company. Loans must be paid back with an extra charge called interest. The federal government offers low—interest loans to students with financial need. Other lenders charge more interest.

Alabama College Application Week

Alabama College Application Week is part of a national effort to increase the number of first-generation college students and students from low-income families pursuing a college degree or other higher education credential. The primary purpose of this effort is to help high school seniors navigate the complex college application and admissions process and ensure they apply to at least one postsecondary institution. The effort occurs during the school day, with a focus on students who might not otherwise apply to college. The Alabama College Application Campaign (ALCAC) is sponsored by American College Application Campaign (ACAC), Alabama State Department of Education (ALSDE), and Alabama Possible.











Choosing the Right School



Reach, Match, and Safety Schools

- REACH SCHOOL: one where your academic credentials (grades, SAT or ACT scores, and class rank) fall in the lower end, or even below, the school's average range for the cohort of students accepted the previous year.
- MATCH SCHOOL: one where your academic credentials fall well within the school's average range for the most recently accepted class.
- **SAFETY SCHOOL:** one where your academic credentials exceed the school's range for the average first-year student.

Source: myCollegeOptions



School	Location	Average GPA	Average ACT/SAT	Cost Per Year	Deadlines

Alabama College and Career Decision Day



College and Career Decision Day celebrates students committing to pursue their education past high school: whether to obtain a two-year degree, a four-year degree, a certificate or industry-recognized credential; enter the military; or pursue a skilled trade.

Use the chart below to compare your financial aid offers and make your college decision easier!



COA – Grants/Scholarships = Net Cost

College	Cost of Attendance - Grants/Scholarships = Net Cost			
	- =			
	- =			
	- =			
	- =			

HELPFUL HINT

Got your financial aid package from your school but need to request a change? Check out <u>FormSwift.com/swift-student</u>, a tool that helps you draft a financial aid appeal letter.



Why This Matters

financial aid.

- The Free Application for Federal Student Aid (FAFSA) is a free tool for applying for many forms of financial aid including federal grants, scholarships, work-study jobs, and loans. Many colleges and universities also use the FAFSA to award institutional
- Approximately <u>57.4 percent</u> of Alabama's students qualify for Pell Grants. For the 2022-23 award year, the maximum Pell Grant is \$6,895. Pell Grants are "gift aid" meaning they do not need to be paid back. They can be used for both academic and technical education at two- and four-year colleges and universities.
- Each year, students and families leave millions of dollars in free grant aid on the table because they do not complete their FAFSA. The <u>National College Attainment Network</u> estimates that Alabama's 2021 high school graduates lost out on \$67,798,814 in Pell Grant aid by not completing the FAFSA.
- <u>92 percent</u> of high school seniors who complete the FAFSA attend college directly from high school.
- FAFSA completion narrows the full-time postsecondary enrollment gap between students of a lower socioeconomic status and students of higher socioeconomic status by about 25 percentage points.
- Each additional \$1,000 in grant aid students access increases their postsecondary persistence rates by 4 percentage points.



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2022-2023 PELL GRANT MAX

\$6,895



Alabama's 2021 high school graduates lost out on more than

\$67 million dollars

in Pell Grants



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Connect with Alabama Goes to College



Hashtags

#ALGoes2College #Cash4College #PellYes #FAFSA #IApplied #ReachHigher #CollegeSigningDay #BetterMakeRoom



Alabama Possible Resources

Alabama Goes to College Help Desk: Alabama
 Possible assists college-going students with
 college applications, scholarship searches, filling
 out the FAFSA, and any other college-related
 process. The free Help Desk is open every
 weekday and can be reached by texting or calling
 334-316-6155, sending a Facebook or Instagram
 message to @algoes2college, or emailing
 algoestocollege@alabamapossible.org.



College Survival Guide Video

Alabama Resources

- Alabama State Department of Education (ALSDE) alabamaachieves.org
- · Alabama Commission on Higher Education (ACHE) ache.edu
- Alabama Community College System (ACCS) accs.edu

National Resources

- Federal Student Aid studentaid.gov
- Federal Student Aid Financial Aid Toolkit financialaidtoolkit.ed.gov/tk/resources.jsp
- Better Make Room bettermakeroom.org/tools/
- Get Schooled getschooled.com
- JLV College Counseling
- Goingmerry.com
- Cappex.com
- · Salliemae.com

About Alabama Possible



History

In 1993, a group of concerned citizens, including Auburn University President Wilford Bailey, Auburn History Professor Emeritus Wayne Flynt, Social Work Pioneer Eulene Hawkins, and Alabama Baptist Convention President Earl Potts, came together to form Alabama Possible, then known as the Alabama Poverty Project. They joined with others across the South to study poverty, publicize their findings, teach undergraduates what they had learned, and mobilize public policy to bring about systems change.

Vision

To ensure all Alabamians have the opportunity to lead prosperous lives.

Mission

To break down barriers to prosperity in Alabama through education, collaboration, and advocacy.

Values

- Equity: All people have the right to prosperous and meaningful lives.
- Resiliency: Communities inherently are strong, capable, and in charge of their own futures.
- Partnerships: We work together to maximize limited resources.
- The Golden Rule: We build relationships based on reciprocity, respect, and compassion.

Strategies for Change

Advocating for Prosperity. We promote equitable educational attainment to ensure Alabamians can pursue their education without sacrificing their economic futures.

Educating for a Better Future. We build awareness and support for postsecondary attainment, equipping students with tools and relationships to pursue and complete valuable postsecondary credentials.

Breaking Down Barriers. We break down silos, convene partners across the state, and collaborate with stakeholders to foster equitable, inclusive economic opportunity.