

agenda for tonight



Introduction

Supporting Application
Materials

Naviance for Families

2YR Schools, Career Training,
Military

Developing the College List

Tips for Success

Common App & Other
Applications

Financial Aid



Somerville High School Goals



- Every SHS senior understands their options for life after high school.
- Every SHS graduate makes an informed decision about their plan for the future.
- Every SHS graduate is prepared for success in whatever path they take after high school.
- Every SHS graduate takes a path that can lead to a stable and fulfilling career.

Your Team!

- This year, we added two new positions of College & Career Counselors.
- They will work closely with School Counselors to support students and families in this process (along with a financial aid Advisor from uAspire)
- Set up an appointment today! (link in your packet)

Ms. Banks – Seniors with last names A-Le

Mr. Carbutt – Seniors with last names Lf-S

Ms. Kessler – Seniors with last names T-Z

*A note about the Post Secondary Guide



Naviance Family Connection

A tool for academic, college, and
career planning

What is Naviance

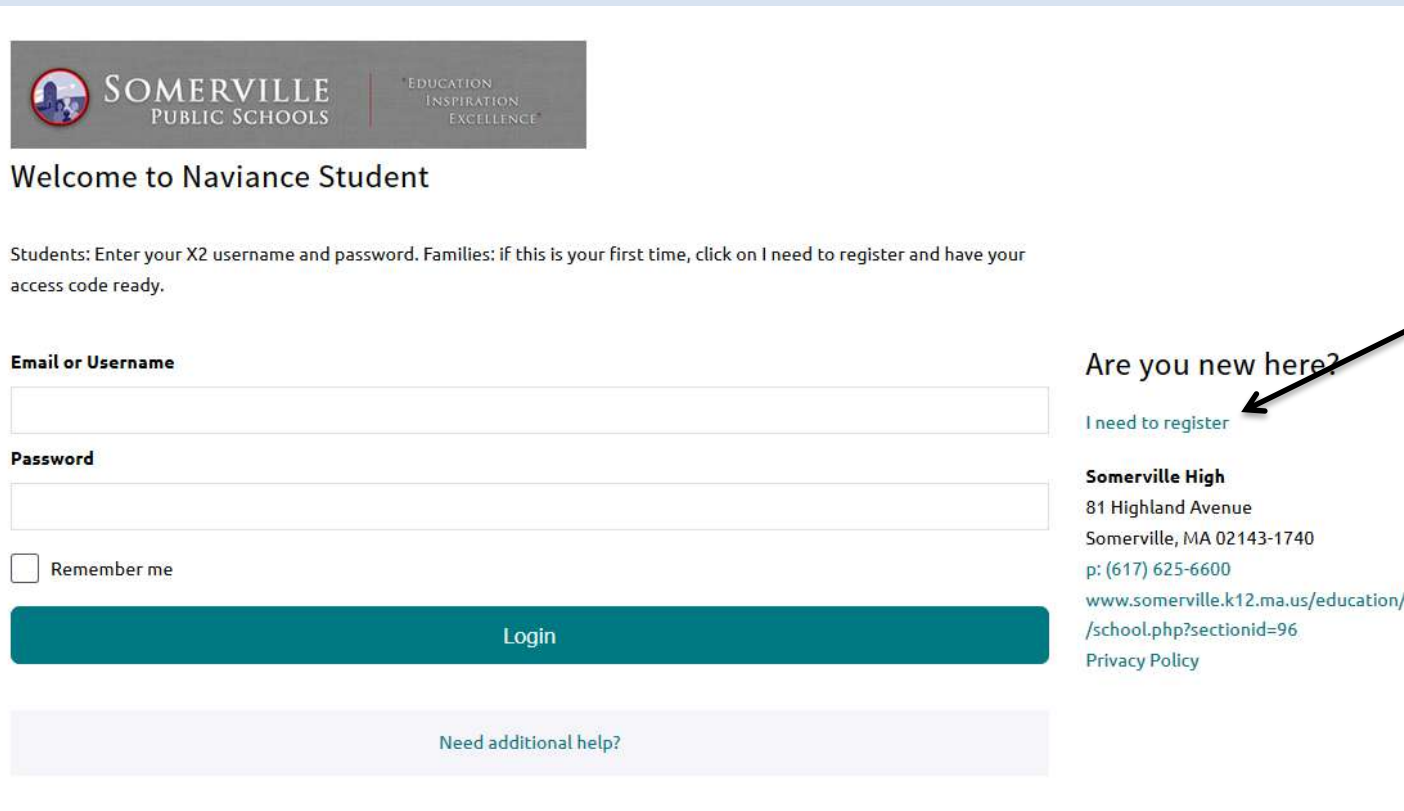
- Naviance is a web-based program where all SHS students complete college and career planning tasks.
- Naviance is also an important communication tool
 - Emails, surveys, messages, etc.
- All 12th graders have been using Naviance since 11th grade. Families are encouraged to use it as well!

Naviance for Families

- Every parent/guardian of a 12th grader has access to his/her own Naviance account.
- Your registration code is your student's SHS 9-digit ID number.
- Once you use your registration code, it is no longer valid and you create your own username and password to log in.
- If you have never logged in and do not know your Aspen password, please talk to your counselor.

Signing in to Naviance

- Go to student.naviance.com/somervillehigh (the same website that students use)



The screenshot shows the Naviance Student login interface for Somerville Public Schools. At the top is the school's logo and tagline. Below is a welcome message and instructions for students and families. There are input fields for 'Email or Username' and 'Password', a 'Remember me' checkbox, and a large teal 'Login' button. On the right, there is a link for 'I need to register' and contact information for Somerville High, including the address, phone number, website, and a privacy policy link. A blue link for 'Need additional help?' is at the bottom.

SOMERVILLE PUBLIC SCHOOLS | "EDUCATION INSPIRATION EXCELLENCE"

Welcome to Naviance Student

Students: Enter your X2 username and password. Families: if this is your first time, click on I need to register and have your access code ready.

Email or Username

Password

☐ Remember me

Login

[Need additional help?](#)

Are you new here?

[I need to register](#)

Somerville High
81 Highland Avenue
Somerville, MA 02143-1740
p: (617) 625-6600
www.somerville.k12.ma.us/education:/school.php?sectionid=96
[Privacy Policy](#)

Families: click “I need to register” and enter your student’s ID number when prompted. You will then be asked to enter an email address (this will be your username) and a password.

Naviance Home Screen

Different sections for you to explore. These are the same tabs that your student has, but you have different permissions.

The screenshot shows the Naviance Home Screen for a student. The header is teal with the text "e | Student" on the left and navigation tabs "Home", "Colleges", "Careers", "About Me", and "My Planner" on the right. Below the header is a search bar with the placeholder text "Type a college name" and a "SEARCH" button. The main content area is divided into several sections: "Class of 2019 Summer Tasks" with a message about summer tasks and a "Read more" button; "My Favorites" with three items: "COLLEGES I'm thinking about", "COLLEGES I'm applying to", and "CAREERS AND CLUSTERS I'm thinking about"; and "What's New" with the message "Nothing new to review this visit. Check back later.".

Class of 2019 Summer Tasks

Class of 2019:

We hope you are having a wonderful summer. If you are applying to four-year college next year, please complete the following tasks this summer before senior year starts.

1. Complete your Counselor and Teacher surveys. These surveys are located in the "About Me" section of Naviance under "surveys." These surveys are important for your teachers and counselors.

Read more

Important To-Dos and Tasks

Relax, you have no overdue or upcoming tasks.

My Favorites

COLLEGES
I'm thinking about

COLLEGES
I'm applying to

CAREERS AND CLUSTERS
I'm thinking about

What's New

Nothing new to review this visit. Check back later.

Customized message. This may change depending on the time of year. It is specific to your student's grade.

Options after High School

As mentioned, there are several paths that students may take after high school. We'll review the following options tonight:



College

4 year college (Bachelor's Degree)

2 year college (Associate's Degree)



Career Training Program



Work

Military



Gap Year

4 Year Colleges

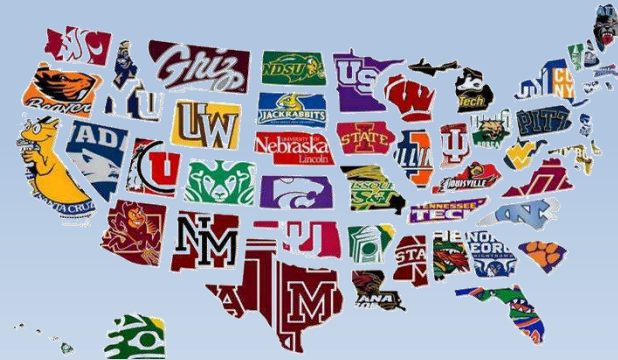
- We'll start with some details about 4 year colleges because:
 - It has many steps that can feel overwhelming
 - We want you to know how to go in case you've never been through this process before.
 - You may choose another path that fits you better, but it won't be because you don't know how to apply to a 4 year school.

A note about College Athletics

- College Athletics:
 - Talk to your coach!
 - If you want to play a sport at Div I or Div II school, register with NCAA Eligibility Center ASAP
 - www.eligibilitycenter.org
 - Send SAT/ACT scores to Eligibility Center
 - Counselor will need to send transcript – talk to your counselor

Developing the College List

- Students should now be in the process of developing and finalizing their college lists. **Your final college list must be on Naviance under “colleges I’m applying to.”**
- Families can help by assisting them with research and helping students think about what they want.
- **If possible, go visit as many colleges as you can.**
 - Post Secondary Visits: Seniors are allowed two visits in their senior year. They must fill out a form before going and submit the form after the visit for it to count. Forms available in house offices.



Developing the College List

- The list should have colleges in each of these categories:
 - Reach – **Slightly** beyond what your grades/SATs are or just a very competitive school for everyone
 - Match – About a 50/50 chance you'll get in
 - Safety – Likely you will get in
- How many colleges to apply to?
 - No magic number: Most important that students have a variety of reach, match, and safety schools **that they are excited about.**
 - Typically 8-10 schools for most

Naviance Colleges Home Page

Find Your Fit



SuperMatch®

College Match

Scattergrams

Advanced College Search

College Lookup

Show less

Research Colleges



COLLEGES
I'm Thinking About

College Compare

College Resources

Acceptance History

Enrichment Programs

College Maps

Show less

Apply to Colleges



COLLEGES
I'm applying to

Letters of Recommendation

Manage Transcripts

Scholarships and Money



SCHOLARSHIPS
I'm Applying To

Scholarship List

Scholarship Match

Naviance Scattergrams

Applications from your high school to Framingham State University

34 Total Applicants in **2018**

16 Students Accepted 1 Students Enrolled

51 Total Applicants in **2017**

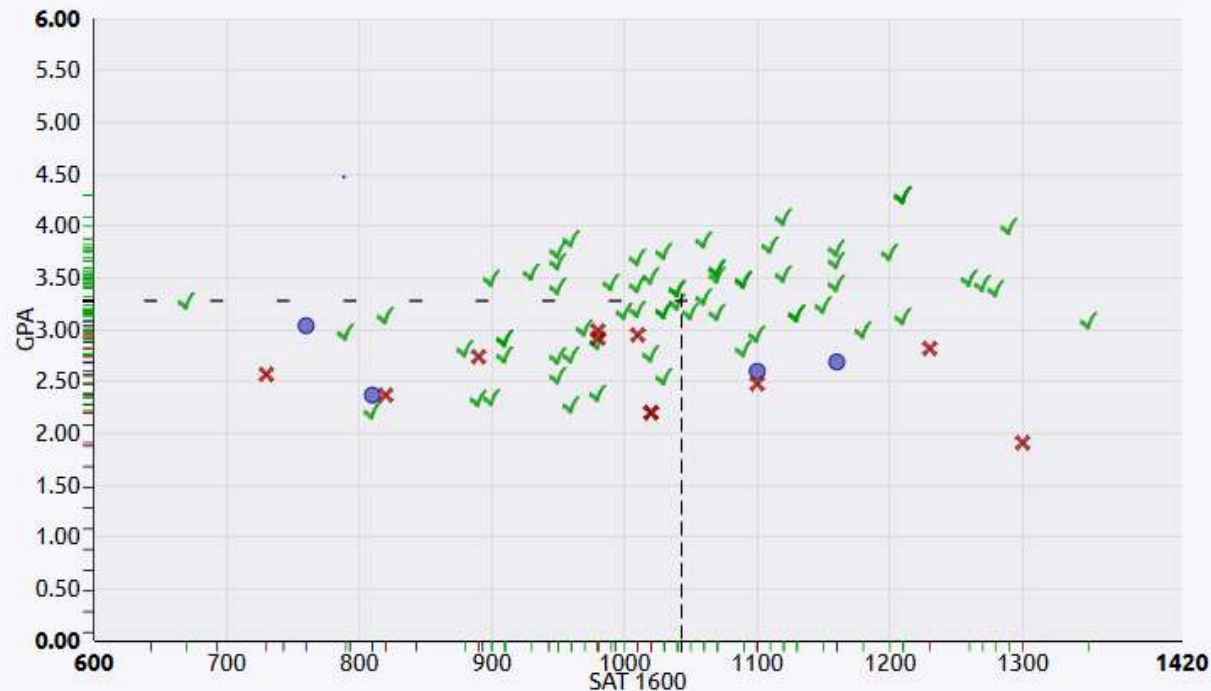
21 Students Accepted 5 Students Enrolled

24 Total Applicants in **2016**

12 Students Accepted 2 Students Enrolled

Scattergrams | Applications for Somerville High

Comparing Weighted GPA with SAT (1600 Scale)



What is Included in the College Application Process?

- College Application
 - Sometimes through Common App
 - Sometimes a separate application
 - Usually includes a college essay/personal statement
- Teacher recommendations
- Counselor recommendation
- Transcript
- SAT/ACT Scores
- Application Fees
- Financial Aid Application

The Common Application

- **What is it?** A college admission application that applicants can use to apply to many member colleges & universities. Students fill out one application and it can be sent to any college that accepts it.
- **Who accepts it?** More than 500 colleges and universities. Find out more at commonapp.org



Common Application Online

- What is on the Common App?



Basic info: Name, birthdate, school, address, family information, high school classes, etc.



Activities: What are you involved with? Includes sports, clubs, jobs, community involvement, religious activities, etc.



Essay: Also called the Personal Statement. There are currently 5 essay questions. You choose one.

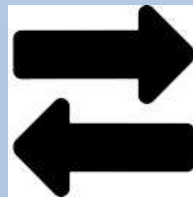
Supplements to Common Application

- Some schools accept the Common Application but ask for a little more information just for them. They ask you to fill out a supplement.
- Supplements may ask for basic demographic info or for additional short answer or essay questions.



Common App Account

- How to match to Naviance
 - All seniors must match their Naviance and Common App accounts. This will allow counselors and teachers to send your materials.
 - Detailed instructions to do this are in your Post Secondary Guide



College Applications not on Common App

- Some colleges do not accept the Common Application. To find that school's own unique application, you should look on their website.
- Components: They will usually have similar components to the Common App.
 - Essay (usually)
 - Demographic info
 - Activities



Framingham State University
Office of Graduate Admissions
100 State Street, P.O. Box 9101
Framingham, MA 01701-9101
Tel: 508.626.4501 Fax: 508.626.4017
gradadmissions@framingham.edu
www.framingham.edu

Application for Graduate Admission
(Return pages 1 and 2, and retain pages 3, 4, and 5 for your records.)

Anticipated Term of Entry: ☐ Fall ☐ Spring

A. Personal Information (Please type or print using pen.)

Social Security Number: _____ Sex: ☐ Male ☐ Female

Legal Name: _____
Last / surname First Middle

Other name(s) under which records may appear: _____
Last / surname First

Have you ever been convicted of a felony? ☐ Yes ☐ No If yes, please explain: _____

Mailing Address: _____
Number and Street

City _____ State _____ Zip Code _____ Country, if foreign _____

Birthdate: _____ Birthplace: _____
Month Day Year State Only, or country if other than U.S.A.

Preferred method of contact: ☐ Home Telephone ☐ Business Telephone ☐ Cellular Telephone

Home: _____ Business: _____ Cell: _____
Area code + number Area code + number Area code + number

Email Address: _____

Ethnic/Racial Background (for statistical purposes only, optional)

1. Are you Hispanic/Latino? ☐ Yes ☐ No

2. What is your racial background? (Choose all that apply)

☐ American Indian/Alaskan Native ☐ Cape Verdean ☐ Foreign (Country): _____

☐ Asian ☐ Native Hawaiian/Other Pacific Islander ☐ Other (Specify): _____

☐ Black/African American ☐ White

Citizenship (required):

☐ United States ☐ Permanent Resident

B. Concentrations (Please check the appropriate Concentration)

Master of Education

☐ Art ☐ Spanish ☐ Special Education ☐ Grades PreK-8 ☐ Grades 5-12

☐ Curriculum and Instructional Technology (online) ☐ The Teaching of English as a Second Language

☐ Early Childhood Education ☐ Elementary Education

☐ Education Technology ☐ English

☐ History

Master of Science

☐ Coordinated Program in Dietetics*
*Once accepted to the masters program in Food and Nutrition, a separate application is required for admission to the Coordinated Program in Dietetics. Applications are available at www.framingham.edu/nutrition and due February 28.

☐ Food Science and Nutrition Science

☐ Counseling Psychology

The College Essay

- Common App Personal Statement
 - 650 words
 - 6 questions – topic of your choice
 - Make sure someone who understands college admissions reads it!
- Supplemental Essays
 - Sometimes colleges ask for additional essays. These are important! Sometimes more important than the Common App personal statement
- Ask for help! Counselors are available and we have mentors in the community!

Application Fees

- Colleges ask you to pay a fee when you submit an application. They are usually \$50 - \$75. Some schools charge up to \$90.
- If you qualify for free/reduced lunch, you also qualify for fee waivers. Talk to your counselor. This year, we will use last year's lunch eligibility information. If you have a special circumstance or question – talk to your counselor.
- Sometimes colleges send fee waivers directly to you when you visit or show interest.
- See your guide for instructions on how to get and submit application fee waivers.

SAT and ACT Scores

- By now you should have taken the SATs at least once or are signed up to take them in October or November.
 - Essay is optional. We advise taking it just in case.
- **Students must send SAT and ACT scores.**
Counselors do not send them for you. Refer to your guide for instructions on how to send them. It may cost money to send. Always send your scores a few weeks before a deadline.

Test Optional Schools

- There is a growing list of schools that are not requiring SAT or ACT scores from applicants.
 - Some very competitive schools, some state schools
- Fairtest.org is a great resource for this.
- Consider this option if your SAT/ACT scores do not show your full potential
- If you do not want a school to use your scores – do not send them! Even test optional schools will use them if they have them.

What is Included in the College Application Process?

- ~~College Application~~
 - ~~Sometimes through Common App~~
 - ~~Sometimes a separate application~~
 - ~~Usually includes a college essay/personal statement~~
- ~~Application Fees~~
- ~~SAT/ACT Scores~~
- Financial Aid Application (more on this later...)
- Teacher recommendations
- Counselor recommendation
- Transcript

Now let's talk about the supporting materials that SHS will send for your applications!

Sending Meetings

- All students applying to four-year schools will be required to schedule a Sending Meeting with their College & Career Counselor.
- During this meeting, their counselor will confirm their final college list and then submit the following supporting documents: teacher recs, counselor recs, transcript, and school profile.

Who sends what?

Who	What	How
Student/ Family	College Application	Common App or college's website
	Application fees (if applicable)	Common App or college's website
	SAT/ACT Scores	College Board website (SAT) or ACT website
	Financial Aid Application	FAFSA website and/or CSS College Board website
SHS Staff	Teacher recommendation	Student requests it via Naviance, teacher uploads it, college counselor sends it
	Counselor Recommendation	Student requests it via Naviance, counselor uploads it, college counselor sends it
	Transcript	College counselor uploads and sends
	Fee Waivers	If student qualifies, college counselor sends through Naviance

Transcript and Supporting Documents

- When you submit the Transcript and Counselor Recommendation Request Form, your counselor will send the following information to the colleges on the form (and on your Naviance list) through Naviance
 - Your transcript – including senior year courses and eventually senior year grades
 - SHS School Profile
 - Counselor forms to accompany transcript

Teacher Recommendations

- Who to ask:
 - Usually need 1-2 from teachers from 11th or 12th grade.
 - Got a major? Pick a teacher in that field.
 - Pick teachers that know you well as a student. It doesn't have to be a class that you aced, just one where you worked hard.
- How are they submitted?
 1. Complete Teacher Rec Brag Sheet on Naviance
 2. Ask your teachers in person for a recommendation & submit official request on Naviance
 3. Complete any other forms or provide other information your teachers request in order to write your recommendation

Counselor Recommendations

1. Complete the Counselor Brag Sheet on Naviance
2. Ask your counselor in person. Do not assume they will write a recommendation for you if you do not talk to them in person.
3. Provide any other information they ask for.
4. Complete the Transcript and Counselor Recommendation Request Form and submit to your counselor before the deadline. If you do not submit this before the deadline, your counselor will not be able to complete it.

Naviance About Me Home Page

My Surveys

Surveys Progress

Counselor Brag Sheet

IN PROGRESS

Teacher Recommendation Brag Sheet

IN PROGRESS

Surveys to Take

You don't have any Surveys yet

[See all Surveys](#)

My Postsecondary Plans



COLLEGES

[I'm thinking about](#)



CAREERS AND CLUSTERS

[I'm thinking about](#)

My Assessments

Assessments in Progress



[Career Cluster Finder](#)



[Career Interest Profiler](#)

Assessments to Take

[StrengthsExplorer](#)

My Journal

No journals found. Try adding one.

[See all Journal Entries](#)

Deadlines for Recommendation Requests

- You must request your recs from teachers and counselors about one month before the college application deadline.
- **For all Early Decision and Early Action applications, you must request by October 1st.**
- For all January 1st-15th deadlines, the deadline is November 22.
- For all other applications, the deadline is 20 school days before the college app deadline.
- Only do the request once, use your earliest college application deadline.

Deadlines for Recommendation Requests

- If you request a recommendation after the deadline we have given, your teacher and counselor will not be able to write a quality recommendation and have it submitted by the deadline.
- Do the math! This means that if you think you are applying regular decision to four-year colleges, you need to have your list complete by November 15th!

Early Application Meeting

- For any student interested in applying Early Decision or Early Action to a school, you must attend a meeting on September 24th during X Block in the side cafeteria.
- If you aren't sure but are considering early applications – you should come!

Suggested Application Timeline

- Included in your packet tonight is a Suggested College Application Timeline.
- It is “suggested” because deadlines and requirements can vary between colleges.
- However, it will generally keep you on track and...
- It lists the universal and SHS deadlines that everyone needs to know. USE IT!

2 Year Colleges

- 2 year colleges offer Associate's Degrees & Certificate Programs
- Public community colleges make up most of the 2 year colleges (15 in Massachusetts)
 - Community college tends to be very affordable
 - Offer the opportunity to transfer directly to Massachusetts state schools to complete a Bachelor's degree (at a discount if you do well at the community college)
- Some 2 year colleges are private & cost more money but may offer excellent programs – do your research!

Applying to a 2 Year College

- Community colleges - open enrollment with a high school diploma (some specific programs/majors have more selective criteria)
- Check the requirements at each school carefully. Most schools require that you:
 - Complete an application (not Common App)
 - Finish high school or high school equivalency
 - SAT, ACT not required
 - Take a placement test (Accuplacer)
- Massachusetts Commonwealth Commitment!

Career Training Program

- For specific careers, there are some certificate programs or career training programs
 - Sometimes offered at community colleges, through a job, or at a separate school
- If you are in CTE, check with your teachers to find out what you are already qualified for and what the next step is
- Talk to your counselor for more information

Workforce

- The steps to entering the workforce will differ for each student depending on:
 - What certifications or training do you already have?
Especially students in CTE programs
 - What career path would you like to take?
- Do research on career options (see Naviance tools on next slide)
- Create a resume (under “my stuff” on Naviance)
- Talk to your counselor for advice and assistance

Naviance Careers Home Page

Careers

 Type a career

MORE CAREER SEARCH OPTIONS

Explore Careers and Interests



CAREERS AND CLUSTERS

I'm thinking about

Career Cluster Finder

Career Interest Profiler

Roadtrip Nation Interview Arc

ro

Military

- Joining the military offers some excellent benefits (job training, funding for college, etc.)
- Do Your Research
 - What does it mean to make a commitment to the US Armed Forces? It is not right for everyone!
 - What are the different branches of the military?
- Get Advice
 - Talk to your counselor, family, and military recruiters
- Talk to recruiters
 - Opt-out list in guidance

Gap Year

- Some students may choose to take a year “off” before going to college.
- This year is often filled with volunteering, travel, or a job.
- Many gap year programs exist. We’ve got a list of them so please talk to us!
- Many gap year programs also cost money. Some have financial aid but be aware of this if you plan to pursue this option.

Gap Year- Deferring College

- If you plan to do a gap year and ultimately want to go to college, we **STRONGLY** recommend that you apply to college and complete financial aid applications in your senior year.
- Usually, you can defer your admission (and, often, financial aid too) for up to a year while you complete your gap year. This isn't guaranteed at every school but many offer this.
- The benefit is that you have completed the college application process while you have the support of SHS rather than while you are traveling the world or working full time next year.

Expectations of Every SHS Senior



- Work hard



- Communicate



- Stay Organized

Work Hard

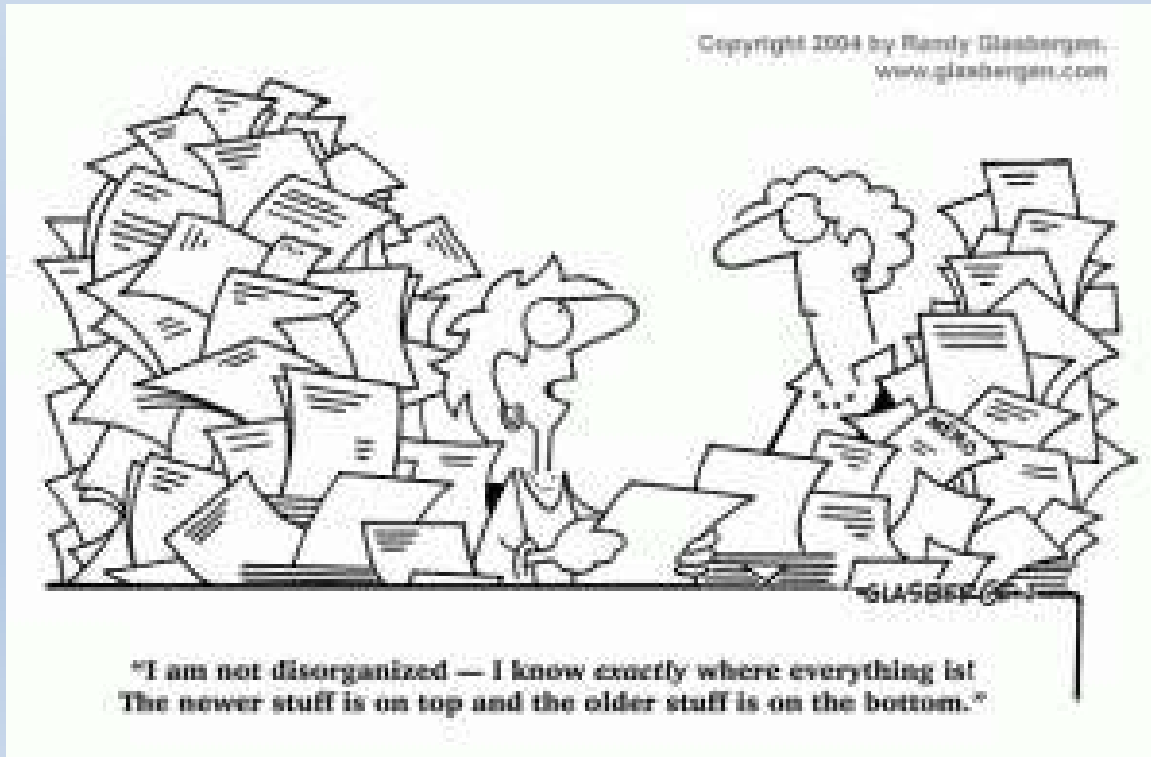
- Planning for your future is a lot of work.
- Getting into college or getting the job you want is YOUR accomplishment, not ours.
 - We don't "get you into college" or "get you a job"
 - You have done all of the work until this point. You will do most of the future planning work. It is your process. Own it.
 - We are here to help!
- Grades continue to matter this year. Continue to work hard all year.

Communicate

- People can't help unless you talk to them.
- Pay attention to school announcements, letters that go home, and emails!
- You may need to ask for help, send information, or remind others about their responsibilities – do so in a timely, polite, and assertive way.
- Email:
 - Have an email address appropriate for colleges & jobs
 - Check it every day

Stay Organized

- Create a system
- Complete all paperwork
- Meet all deadlines!



A Message for Families

- This process is your student's. Encourage them to own each step of the process.
 - But they will need your help! Help does not mean doing it for them.
 - Talk to your student about what they are thinking & feeling throughout this process.
 - The more you communicate, the easier this will be. Communicate with your counselor too.

Important Events for Seniors & Families

- ✓ **September 19th** at 7:00 pm: Post HS Planning Night
- **September 24th**: Early App Meeting during X Block
- **September 26th**: Coffee Talk: First Gen Families!
- **October 16th**: Post Secondary Day
- **May 22nd** at 7:00 pm: Scholarship Awards Night

Contact Information

Beacon: Justin LaBerge jlaberge@k12.Somerville.ma.us

Elm: Jeremy Rischall jrischall@k12.Somerville.ma.us

Highland: Paula Keymont pkeymont@k12.Somerville.ma.us

Broadway: Cathy Maguire cmaguire@k12.Somerville.ma.us

ELL Counselor: Anne Eden aeden@k12.Somerville.ma.us

College/Career Counselor: Melanie Banks mbanks@k12.Somerville.ma.us

College/Career Counselor: Jonathan Carbutt jcarbutt@bu.edu

College & Career Director: Melanie Kessler

mkessler@k12.Somerville.ma.us

School Counseling Director: Traci Small tsmall@k12.Somerville.ma.us

To add your email to our list, talk to Melanie before you leave

Affording College 101

Understanding the Basics of College Costs and Financial Aid

Emma Chavenson | Somerville High
School

Who is uAspire?



- ★ uAspire helps students and families on their journey to find affordable college options
- ★ uAspire will support you throughout senior year, and even beyond!
- ★ uAspire's service are always FREE!
- ★ Your uAspire Advisor is **Emma** located in **room 220D** on **Thursdays and Fridays 8:30-3:30!**

Your Senior Year Schedule

Aug-Sept

Oct- Nov

Dec-Feb

Mar-May

Identify
Financial
Safety
Schools

Register for
FSA ID
(Parents
Too!)

Submit
FAFSA and
CSS Profile
(Starting Oct
1st)

Review
Student Aid
Report,
Complete
Verification
and
Institutional
Forms

Review
Financial
Aid Award
Letters

Decide on
a College
and Make
a Deposit

← Research and apply for scholarships →

Cost of Attendance

Public

- ★ Government funded
- ★ In-State tuition for residents

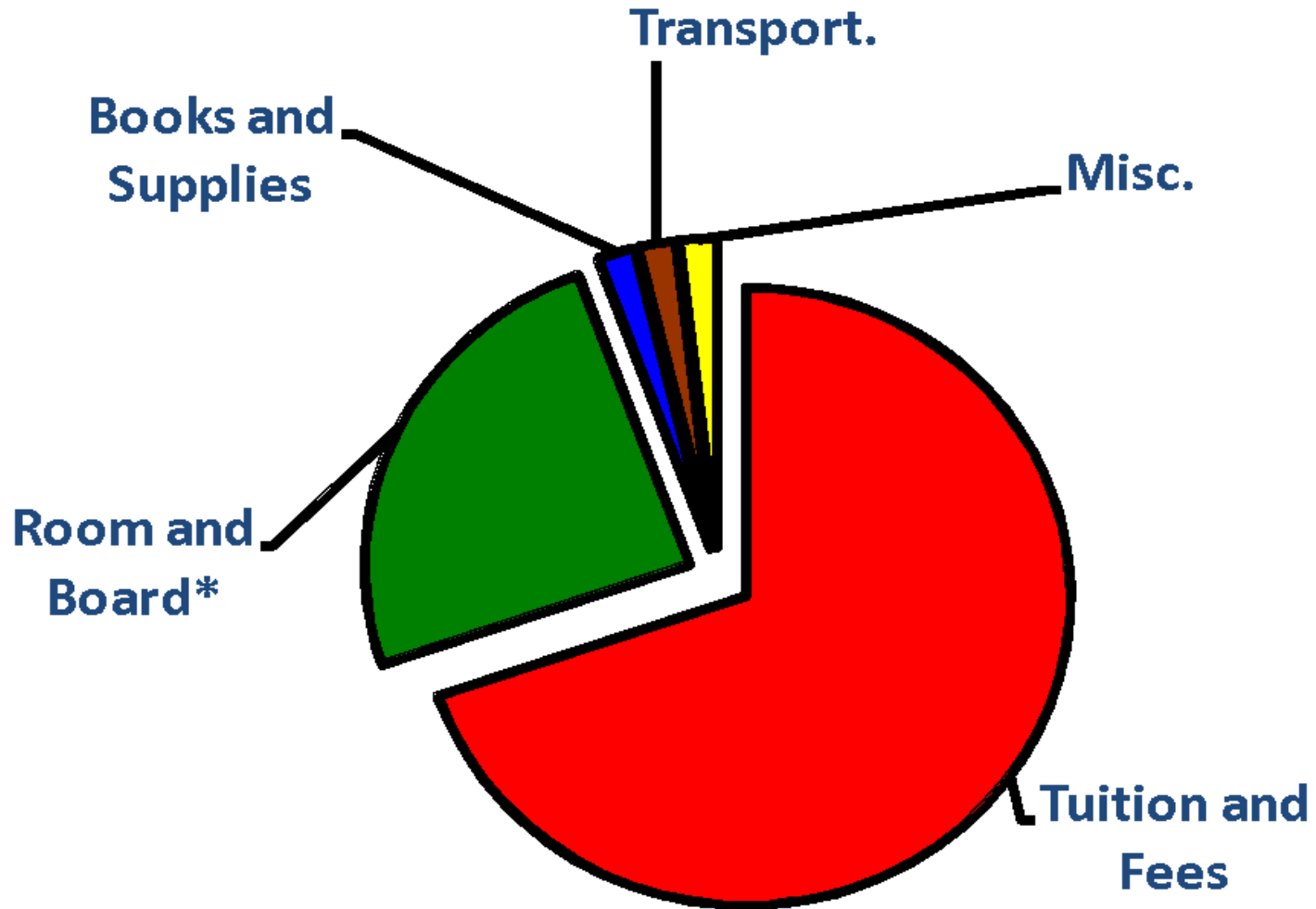


Private

- ★ Privately funded
- ★ Tuition costs the same for all students

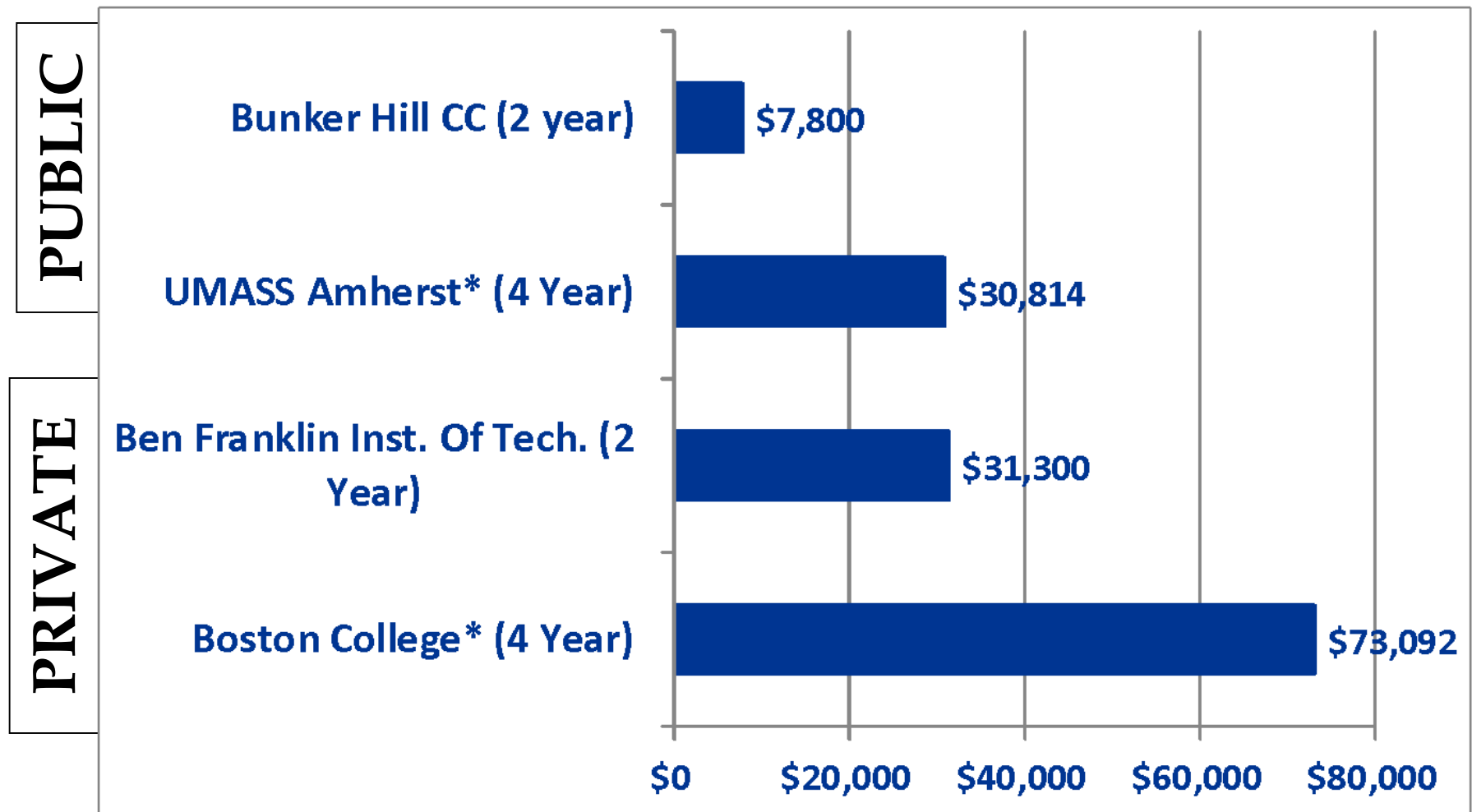


Cost of Attendance



**Room and Board is optional*

Cost of attendance



***Includes Room and Board**

What is a “Financial Safety School?”

- ★ A *financial safety school* is a college that a student will most likely
 - be accepted to **AND** be able to **afford**
- ★ May not be the same for every student due to factors such as
 - *Grades*
 - *Family’s ability to contribute*
 - *Location*
- ★ For many students, in-state public schools can be good examples of financial safety schools, including community colleges (2-year, public colleges)

Types of Financial Aid

Free Money Earned Money

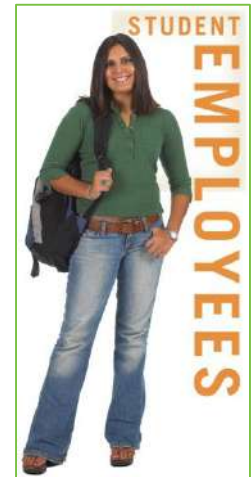


Grants and
Scholarships

Borrowed Money



Loans



Work-Study

Types of Financial Aid: Free Money!

Grants



- ★ Usually Funded by Government or College
- ★ Need based: Determined by your Expected Family Contribution (EFC)
- ★ Pell Grant: \$6,095 Max*
- ★ Mass Grant: \$1,600 Max*

*estimated

Scholarships



- ★ Can be given for the following:
 - ★ Merit
 - ★ Need
 - ★ Ethnic/Cultural Background
 - ★ Institutional
 - ★ Housing Status
 - ★ Etc.

Types of Financial Aid: Loans



★ *Federal government loans:*

- Most common is **Federal Direct Stafford Loan**:
 - Awarded to the student
 - \$3,500 Subsidized for freshmen; \$2,000 Unsubsidized (Subsidized loan is need-based)
 - Interest rate for 2018-2019*: 5.05%
- **Federal Parent PLUS Loan**:
 - Lets parents borrow money to cover costs (COA) not already covered by the student's financial aid package, up to the full cost of attendance.
 - Interest rate for 2018-2019*: 7.6%
 - The PLUS loan is not guaranteed – must apply!

★ *State Loans:*

- **Massachusetts No Interest Loan** - not as common and based on availability with the college and financial situation.

Types of Financial Aid: Work Study

- ★ Job on campus
- ★ Usually government funded
- ★ Money paid as you work, not up front
- ★ Funds will NOT go directly to pay student's college bill – up to student's discretion as to how funds are spent



Submit
FAFSA,
Dream Act
and CSS
PROFILE
(Starting
Oct 1st)

How Do I Apply For Financial Aid?

Oct >> Nov >> Dec >> Jan >> Feb

← Research and apply for scholarships →

★ **CSS Profile:** Form required by some private colleges

★ **FAFSA:** Free Application For Federal Student Aid – Required by all colleges



Submit
FAFSA,
Dream Act
and CSS
PROFILE
(Starting
Oct 1st)

CSS PROFILE

Oct

>>

Nov

>>

Dec

- ★ Only required by *some* private colleges
- ★ Complete online at www.collegeboard.org, beginning October 1st (be sure to check your school's due date)
- ★ NOT free – \$25 for the first school, \$16 for each additional school
- ★ If you qualify for SAT waivers, you can get unlimited CSS Profile fee waivers



Submit
FAFSA,
Dream Act
and CSS
PROFILE
(Starting
Oct 1st)

Important Notes About the FAFSA

Oct

>>

Nov

>>

Dec

- ★ **Required by ALL Colleges**
- ★ It is FREE!
- ★ Apply online (www.fafsa.gov) starting **October 1st**
- ★ Priority given to students who complete FAFSA early, some money awarded is first come, first served!
- ★ You can prepare for the FAFSA in the fall by gathering the needed documents and by creating an **FSA ID**



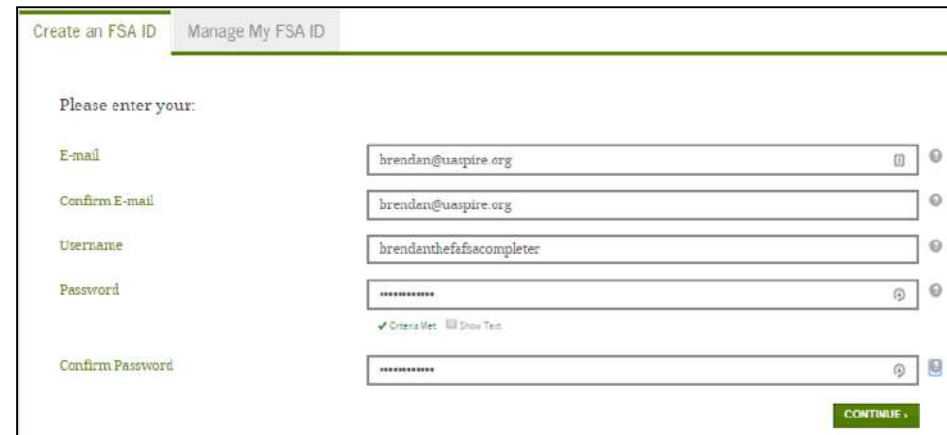
The FAFSA requires
you to use 2017
taxes!

Federal Student ID (FSA ID) for FAFSA

- ★ You can create an FSA ID anytime before starting your FAFSA.

DID YOU KNOW?
An FSA ID is a username and password used to access and submit the FAFSA.

- ★ Be sure to make a note of your FSA ID! You will need it to complete the FAFSA.



The screenshot shows the 'Create an FSA ID' web form. At the top, there are two tabs: 'Create an FSA ID' (active) and 'Manage My FSA ID'. Below the tabs, the text 'Please enter your:' is followed by five input fields: 'E-mail' (containing 'brendan@uaspire.org'), 'Confirm E-mail' (containing 'brendan@uaspire.org'), 'Username' (containing 'brendantheafsaCompleter'), 'Password' (masked with asterisks), and 'Confirm Password' (masked with asterisks). Each field has a small icon to its right. Below the password fields, there is a checkbox for 'Criteria Met' and a link for 'Show Text'. At the bottom right, there is a green 'CONTINUE' button.



Free

Application for

Federal

Student

Aid

Need money for college?

Complete the FAFSA® (*Free Application for Federal Student Aid*) form to apply for financial aid for college, career school, or graduate school.

NEW TO FAFSA.GOV?

Submitting the FAFSA form is quick, and most importantly, it's FREE. Get started today.

START HERE >

RETURNING USER?

- Make a correction
- Add a school
- View your *Student Aid Report* (SAR)

LOG IN >

www.fafsa.gov

Sample Documents Needed

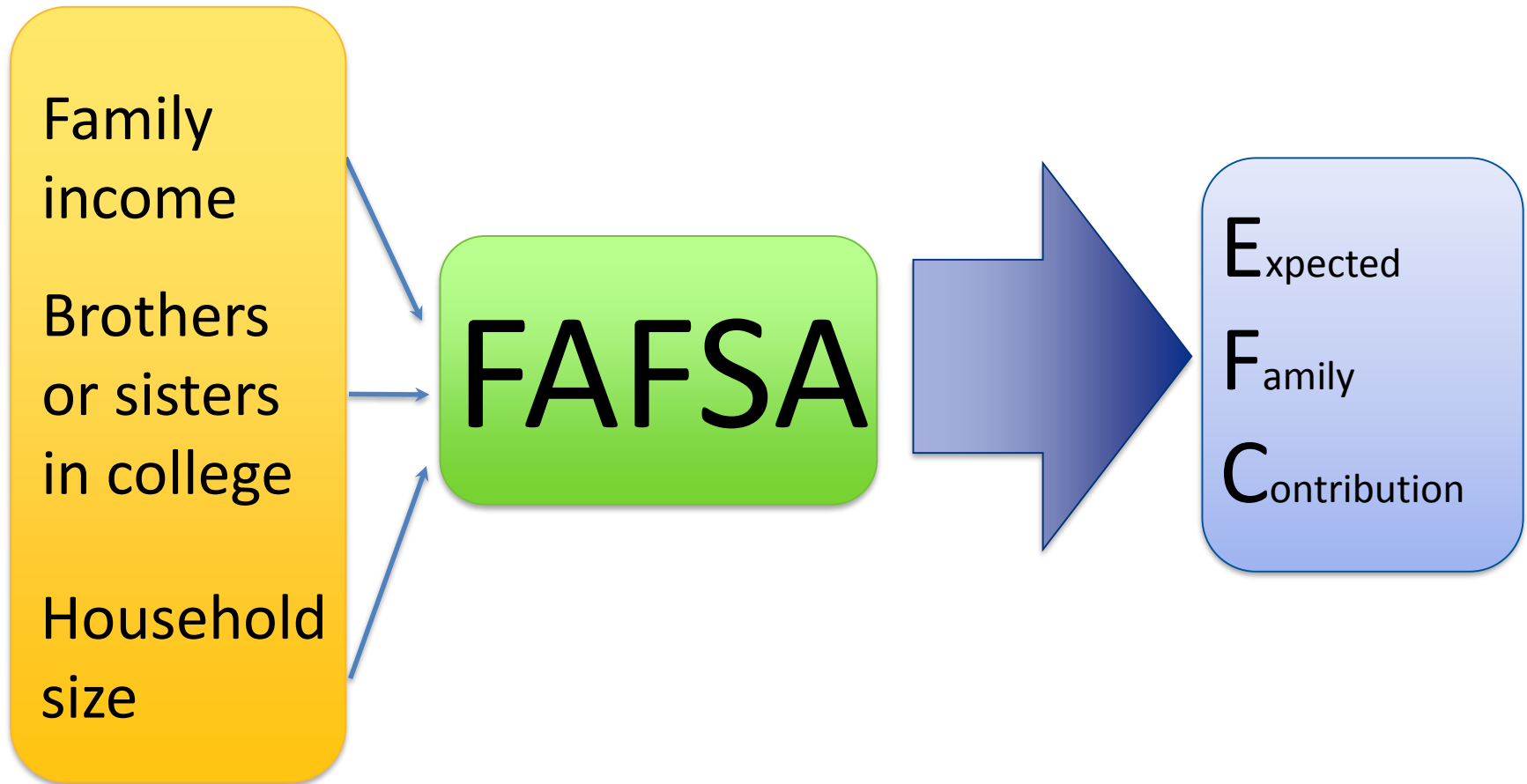
Tax Return

1040 Department of the Treasury—Internal Revenue Service U.S. Individual Income Tax Return 2017		OMB No. 1545-0047 2017 Use Only: Do not write or stamp in this space.	
For the year Jan. 1-Dec. 31, 2017, or other tax year beginning		OMB No. 1545-0047 2017 Use Only: Do not write or stamp in this space.	
Your name and title		Last name	
If a joint return, spouse's first name and title		Last name	
Home address (number and street). If you have a P.O. box, use instructions.		Apt. no.	
City, town or post office, state, and ZIP code. If you have a foreign address, also complete space below (see instructions).		Foreign country name	
Filing Status		1 <input type="checkbox"/> Single 2 <input type="checkbox"/> Married filing jointly (even if only one had income) 3 <input type="checkbox"/> Married filing separately. Enter spouse's SSN above. 4 <input type="checkbox"/> Head of household with qualifying person. (See instructions.) 5 <input type="checkbox"/> Qualifying widow(er). (See instructions.)	
Exemptions		6a <input type="checkbox"/> Yourself. If someone can claim you as a dependent, do not check box 6a. 6b <input type="checkbox"/> Dependents: (i) See name Last name (ii) Dependents' social security number (iii) Dependents' relationship to you (iv) If child under age 17, check box for dependent's status: <input type="checkbox"/> Full-time student <input type="checkbox"/> Disabled dependent <input type="checkbox"/> Other dependent (See instructions.)	
Income		7 Wages, salaries, tips, etc. Attach Form(s) W-2 and Form(s) 1099-R if tax was withheld. 8 Taxable interest. Attach Schedule B if required. 9 Ordinary dividends. Attach Schedule D if required. 10 Qualified dividends. 11 Taxable refunds, credits, or offsets of state and local income taxes. 12 Alimony received. 13 Business income or (loss). Attach Schedule C or C-EZ. 14 Capital gain or (loss). Attach Schedule D if required. If not required, check box <input type="checkbox"/> . 15 Other gains or (losses). Attach Form 4797. 16a IRA distributions. 16b Taxable amount. 17a Pensions and annuities. 17b Taxable amount. 18 Rental real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule E. 19 Farm income or (loss). Attach Schedule F. 20 Unemployment compensation. 21 Social security benefits. 21a Taxable amount. 22 Other income. List type and amount. 23 Combine the amounts in the far right column for lines 7 through 21. This is your total income.	
Adjusted Gross Income		24 Educator expenses. 25 Certain business expenses of reservists, performing artists, and fee-based government officials. Attach Form 2106 or 2106-EZ. 26 Health savings account deduction. Attach Form 8889. 27 Moving expenses. Attach Form 3903. 28 Deductible part of self-employment tax. Attach Schedule SE. 29 Self-employed SEP, SIMPLE, and qualified plans. 30 Self-employed health insurance deduction. 31 Penalty on early withdrawal of savings. 31a Alimony paid to Recipient's SSN. 32 IRA deduction. 33 Student loan interest deduction. 34 Tutoring and fees. Attach Form 8817. 35 Domestic production activities deduction. Attach Form 8883. 36 Add lines 23 through 35. 37 Subtract line 36 from line 23. This is your adjusted gross income.	

W-2 Form

2222		a Employee's social security number		OMB No. 1545-0008	
b Employer identification number (EIN)		1 Wages, tips, other compensation		2 Federal income tax withheld	
c Employer's name, address, and ZIP code		3 Social security wages		4 Social security tax withheld	
		5 Medicare wages and tips		6 Medicare tax withheld	
		7 Social security tips		8 Allocated tips	
d Control number		9 Verification code		10 Dependent care benefits	
e Employee's first name and initial		Last name		11 Nonqualified plans	
				12a	
				12b	
				12c	
				12d	
f Employee's address and ZIP code		13a		13b	
		13c		13d	
15 State		Employee's state ID number		16 State wages, tips, etc.	
17 State income tax		18 Local wages, tips, etc.		19 Local income tax	
20 Locality name					

How Much Will I Have to Pay?



E_{xpected}

F_{amily}

C_{ontribution}

What's an EFC?



What does EFC tell YOU? —————→ Your EFC is not the amount of money your family will have to pay for college, nor is it the amount of federal student aid you will receive. It is a number used by your school to calculate how much financial aid you are eligible to receive.

Why do I care? —————→ *Colleges and scholarship organizations use EFC to figure out how much money to give you*

Warning about EFC



- ★ This is not the exact amount you may have to pay! You can think of it as the *minimum* amount the student and family will need to pay.
- ★ It is important to discuss as a family what amount of money you may be able to contribute, comfort with borrowing loans, etc., so there are no surprises
- ★ Be realistic and think about the big picture of college costs, not just one year
- ★ Set expectations with your student so when the time comes to make a decision on a college you have already had this conversation

Student Aid Report and Verification

Make sure your student
their student aid report
what tells them whether
they are flagged for ver

The screenshot shows the top portion of a Federal Student Aid (FAFSA) Electronic Student Aid Report (SAR) for the 2013-2014 year. The header includes the FAFSA logo and a box stating 'Form Approved OMB No. 1845-0001 App. Exp. 12/31/2014'. Below the header, the title '2013-2014 Electronic Student Aid Report (SAR)' is displayed. A summary paragraph states: 'The SAR summarizes the information you submitted on your 2013-2014 Free Application for Federal Student Aid (FAFSA)'. A table provides key dates and identifiers: Application Receipt Date (02/21/2013), Processed Date (02/25/2013), XXX-K, EFC: 1, and DRN. A section titled 'Comments About Your Information' includes a link to 'Learn about federal tax benefits for education, including the American Opportunity Tax Credit (AOTC)'. A paragraph explains that based on the information on record, the user's EFC is 09034, making them ineligible for a Federal Pell Grant but potentially eligible for other aid. A section titled 'WHAT YOU MUST DO NOW' instructs users to use a checklist to resolve issues. It notes that the Selective Service reported the user has not registered, and provides steps for registration or exemption. A final note states that if corrections are needed, users should click 'Make FAFSA Corrections' on the 'My FAFSA' page, using their Federal Student Aid PIN to access their record online.

2013-2014

Electronic Student Aid Report (SAR)

The SAR summarizes the information you submitted on your 2013-2014 Free Application for Federal Student Aid (FAFSA).

Application Receipt Date:	02/21/2013	XXX-K
Processed Date:	02/25/2013	EFC: 1
		DRN:

Comments About Your Information

[Learn about federal tax benefits for education, including the American Opportunity Tax Credit \(AOTC\).](#)

Based on the information we have on record for you, your EFC is 09034. You are not eligible for a Federal Pell Grant but you may be eligible for other aid. Your school will use your EFC to determine your financial aid eligibility for other federal grants, loans, and work-study, and possible funding from your state and school.

WHAT YOU MUST DO NOW (Use the checklist below to make sure that all of your issues are resolved.)

The Selective Service reported that you have not registered with them. If you are female or were born before 1960, registration is not required. Otherwise, if you are not yet registered, are male, and are 18 through 25 years of age, to receive aid you must do one of the following: (1) answer "Male" to item 21 and "Register Me" to item 22 by clicking "Make FAFSA Corrections" on the "My FAFSA" page; (2) complete a Selective Service registration form at your local post office, or (3) register online at www.sss.gov. If you believe you have already registered or are exempt, check the Selective Service Web site at www.sss.gov, select "registration info" and then "Who Must Register?". If you have documentation proving an exemption, submit it to your school to save time. Contact the Selective Service at 847-688-6888 only after reviewing the SSS Web site information.

If you need to make corrections to your information, click "Make FAFSA Corrections" on the "My FAFSA" page. You must use your Federal Student Aid PIN to access your record online. If you need additional help with your SAR, contact your school's financial aid office or click the "Help" icon on the FAFSA home page. If your mailing address or e-mail address changes, you can make the correction online.

Your Senior Year Schedule

Aug-Sept

Oct- Nov

Dec-Feb

Mar-May

Identify
Financial
Safety
Schools

Register for
FSA ID
(Parents
Too!)

Submit
FAFSA and
CSS Profile
(Starting
Oct 1st)

Review
Student Aid
Report ,
Complete
Verification
and
Institutional
Forms

Review
Financial
Aid Award
Letters

Decide on
a College
and Make
a Deposit

← Research and apply for scholarships →

Financial Aid Award Letter Example

ABC UNIVERSITY

Award Letter

John Smith
123 Main Street, Boston, MA 02110

Cost of Attendance: \$56,000

Cost of attendance includes tuition, fees, housing, meals, books, supplies, transportation, and other education costs.

Eligibility Factors

Our determination of your eligibility for financial assistance was based in part on the factors listed below:

Enrollment Status: Full-Time Undergrad: **Number in Family:** 3
Housing Status: On Campus **Number in College:** 1

A change in any of these factors will affect your eligibility. Please notify our office right away if any of these factors are incorrect or if they change at any time during the academic year.

Financial Aid Award

You are eligible to receive the following assistance:

	Fall	Spring	Total	Check to Accept	Revised Amount
ABC University Grant	17,995	17,995	35,990	<input type="checkbox"/>	_____
Federal SEOG	500	500	1,000	<input type="checkbox"/>	_____
Federal Pell Grant	2,960	2,960	5,920	<input type="checkbox"/>	_____
MASSGrant	800	800	1,600	<input type="checkbox"/>	_____
Federal Work-Study Program	750	750	1,500	<input type="checkbox"/>	_____
Federal Direct Subsidized Loan	1,750	1,750	3,500	<input type="checkbox"/>	_____
Federal Direct Unsubsidized Loan	1,000	1,000	2,000	<input type="checkbox"/>	_____
Total	\$25,755	\$25,755	\$51,510		

Outside Scholarships/Resources:

Total outside scholarships and/or other education resources for the academic year, as reported by you:

\$1,000 Computer Science League Scholarship
\$500 Boston Karate Scholarship

This letter is for your records and does not need to be returned to us unless you would like to decline any of the aid offered to you. If you do not want to accept particular awards, or you would like to accept less than the amount offered, please indicate the revised amount on the line next to the appropriate award(s), initial your changes, make a photocopy for your records, and return the original to our office.

Review
Financial
Aid Award
Letters

How Much Do I Really Have to Pay?



Attendance Cost of

$$\text{—} - \text{Financial Aid Awarded} = \text{Amount to Pay}$$

- ★ Because the student will receive **different financial aid packages** from each college, they will be **expected to pay different amounts** for each college
- ★ Our goal at uAspire is to support the student and family in finding **affordable options!**
- ★ Students should **bring in EVERY award letter** they receive so that their uAspire Advisor can review and explain them!

Review
Financial
Aid Award
Letters

Different Colleges, Different Financial Aid

- ★ Jerry got accepted to Green University and University of the Blue
- ★ Jerry has an EFC of 0



	Green University	University of the Blue
Cost of Attendance	\$23,000	\$48,000
- Financial Aid	\$20,000	\$32,000
= Amount to Pay	\$3,000	\$16,000

Covering the Bill

Some options...

- ★ Saving money & summer work
- ★ Setting up a tuition payment plan
- ★ Outside scholarships
- ★ Other Loans, if eligible (ie: Parent PLUS)

Saving money



Saving a little bit on a regular basis NOW can go a long way in covering future college costs

★ Family and/or student savings:

- Savings can be used where available
- If available – can decline part or all of Direct Loans offered
- 529 plans should also be used if applicable

★ Summer work:

- Encourage student to look for summer employment
- Explain expenses like books and transportation will need to be covered

Tuition Payment Plans

- ★ It is a way to pay your tuition for the academic year in a 10-12 month payment plan.
- ★ Registration fee, no interest!
- ★ Pay attention to the enrollment date

- ★ Example:

- ★ You owe-

\$8,000 (for the year)

- ★ You sign up for the 10 month payment plan-

$$\frac{\text{=}}{10}$$

- ★ Your monthly payment from July to April
month

\$800 Dollars a

Outside Scholarships

★ Where to begin looking for scholarship?

- ***In school:***

- Check with the guidance office!
- Ask your school's uAspire Advisor!

- ***Local community:***

- **Two examples of local scholarships are:**

- College Club Scholarship
- Edwards Scholarship



Start looking for scholarships now because fewer scholarships will be available as the year goes on...early deadlines!

Apply for
Financial
Aid

Outside Scholarships

Oct >> Nov >> Dec >> Jan >> Feb

← Research and apply for scholarships →

★ Every year organizations give away millions of dollars in scholarships to college students. Scholarships are often awarded based on:

- Grades
- Extracurriculars
- Community Service/Volunteer Work
- Need
- Cultural/Ethnic Background

Special Circumstances

- ★ If any of the following apply to the student and family, it is especially important that the student connects with their uAspire Advisor **EARLY** in the year...
- I am neither a U.S. Citizen or permanent resident, or am not sure of my status
 - I don't live with my parents
 - My parents might not be willing to share their information with me to complete the financial aid process
 - I have been in foster care or have a legal guardian other than my parents
 - My family's income has changed drastically between 2017 and 2018

REMEMBER: uAspire works with ALL students, no matter your GPA, residency status, or family situation!

What Should We Do Now?

- ★ ~~Start learning about the financial aid process~~
- ★ Create an FSA ID for student and parent
- ★ Discuss as a family, college costs and who is able to contribute/how much?
- ★ Meet with your uAspire Advisor to get help with.....
 - Considering options for your financial safety school
 - Gathering information and completing financial aid forms
 - Researching and applying for scholarships

Emma Chavenson
Somerville High School
Thursdays and Fridays 8:30-3:30
emmac@uaspire.org