GET A JUMP START ON HIGHER EDUCATION PLANNING!



Jr. Jump Start Help your student prepare to reach their goals!

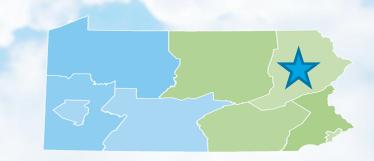


PA School Services Team

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Your presenter



Linda Pacewicz

Higher Education Access Partner Northeast Region **PA Higher Education Assistance Agency** (PHEAA) 570-592-1209

lpacewic@pheaa.org



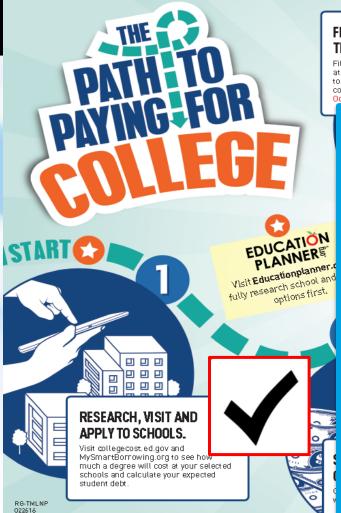
Why think ahead ?

- Time goes by quickly
- Better prepared
- Organized
- Make informed decisions
- **Respond**, instead of React
- **Broaden** opportunities
 - 80% of jobs today require training



Failing to Plan, is Planning to Fail





FILE THE FAFSA® AND COMPLETE THE PA STATE GRANT FORM.

VIII CON B

File the Free Application for Federal Student Aid (FAFSA) at FAFSA.gov. The information in this application is used to determine most of your aid package and should be completed as soon as possible after it becomes available October 1 of your senior year in high school.



- Researching
 - Understanding what's expected
 - Narrowing choices
 - Being ready for Senior year decisions



for Students



Making decisions about colleges and careers can seem overwhelming, especially when you are young. If you are feeling unprepared. know that you are not alone. We're here to help.

for Parents



We make it easy for you to understand college costs, the admissions process, and student aid as your child transitions from high school, to college, to the "real" world.

for Counselors



EducationPlanner is a great tool to get your middle school and high school students ready for life beyond high school. Encourage them to discover their interests and explore their options.

Sec. Loca

Where do I start?

Assess your interests, skills and ambitions

Understand the education and workforce demands

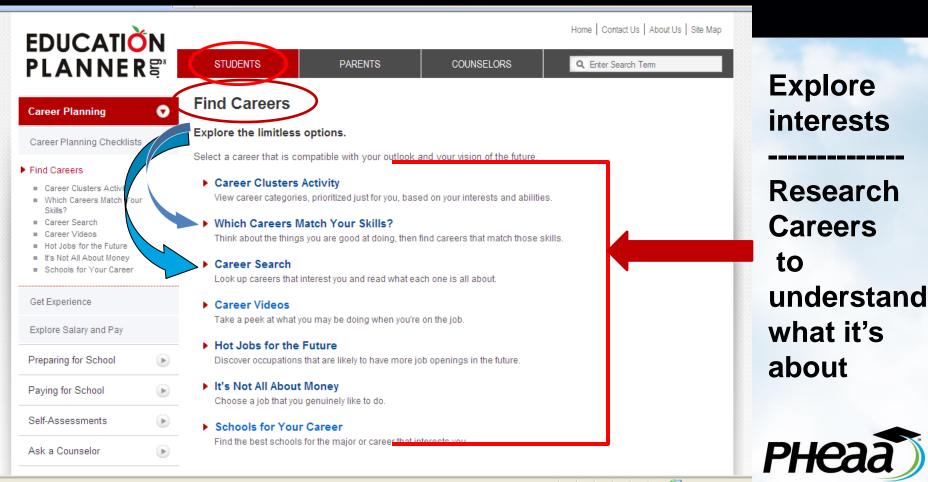
What might you earn?

How much will you spend on education and/or training?

Determine your best options

Build a plan to arrive at your destination

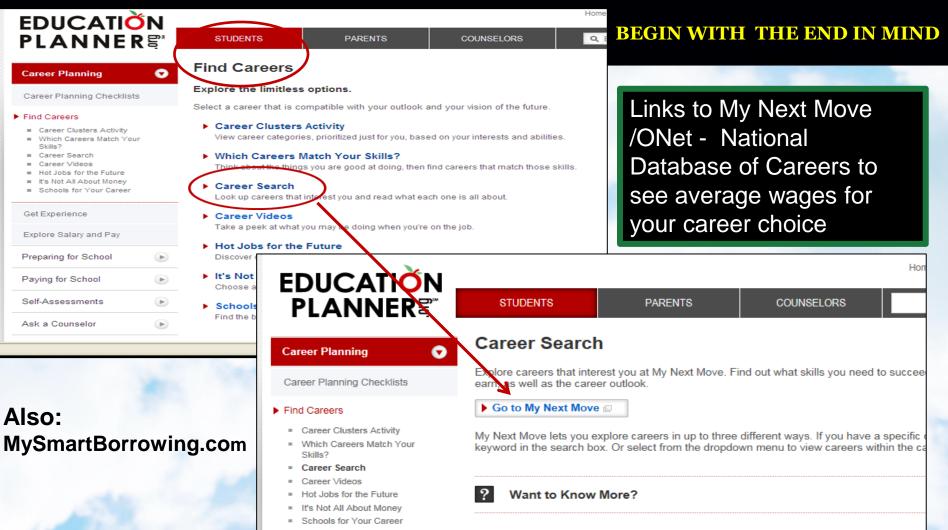




🧐 Local intranet

Pennsylvania Higher Education Assistance Agency

EDUCATIÔN PLANNER	STUDENTS PARENTS	COUNSELORS	Home Contact Us Q. Enter Search Te			M BIG
Career Planning 🛛 🕤	Which Careers Match Your Ski	lls?	Download	Workshe	eet (PDF)	GOALS
Career Planning Checklists	One way to begin your search for a career is to think match your skills.	about the things you a	re good at doing and then find	careers t	that LATAK	M BIG
Find Careers	In the list below, select all of the things you are good see some careers that may interest you.	at and enjoy doing. The	en click the "Show Me the Re	sults" but	tton to	
 Career Clusters Activity Which Careers Match Your Skills? 	I am good at:			Start Ov	ver C	
Career Search Career Videos	Working with my hands	🔲 Working v	Career Planning	5	Which Careers Match Your Skills	
 Hot Jobs for the Future It's Not All About Money 	 Building and fixing things 	Studying	Career Planning Checklists		Because you are good at these activities:	Start Over C
 Schools for Your Career 	Solving problems and puzzles	Working v	Find Careers		Working with your hands	Carpenter
Get Experience	 Singing, acting, dancing, or playing music Speaking or performing in front of others 	 Being cre Helping p 	= Career Clusters Activity			Chef Electrician
Explore Salary and Pay	Helping people feel better	Teaching	 Which Careers Match Ye Skills? Career Search 	our	Working with machines and tools AND/OR	Engineer Firefighter Mechanic
	Leading projects and people	Selling thi	Career VideosHot Jobs for the Future		 Building and fixing things 	Pilot Plumber
Preparing for School	Being in charge of people	Vorking v	 It's Not All About Money Schools for Your Career 		Dunung and nang tings	Truck driver
Paying for School	Being organized	Following	Get Experience		Helping people solve problems	Chiropractor
Self-Assessments	Learning about history and geography	Caring for	Explore Salary and Pay			Coach Counselor
	Taking industrial technology classes		Preparing for School	Þ	Helping people feel better AND/OR	Hygienist Librarian Nurse
Ask a Counselor			Paying for School	Ð	Teaching people how to do things	Nutritionist Paramedic Teacher
			Self-Assessments	۲		Therapist Trainer
			Ask a Counselor	۲	Working with numbers	Administrative assistant Bank teller
					Being organized AND/OR	Bookkeeper Court reporter Data entry specialist Desk clerk File clerk Payroll clerk
		L				



Check out these other good sprear searches on the Well



o-net* UCAR SEARCH INDUSTRIES INTERESTS

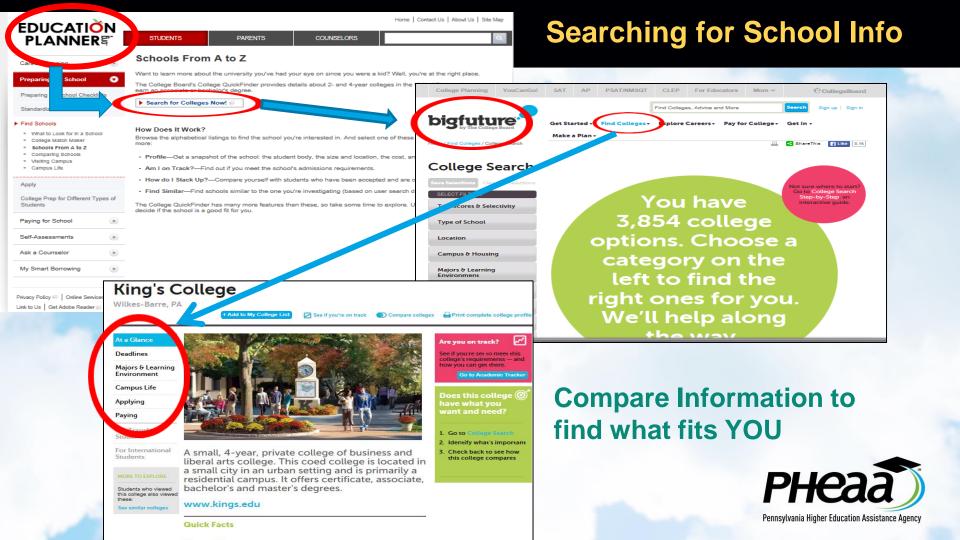
What do you want to do for a living?



Research the Career

Know what's expected and





Types of Education:

Your career choice determines the type of education required

Length of Programs

- Bachelors Degree 4 years
- Masters Degree 6 years
- Doctoral Degree 8 to 10 years +

Degree programs are divided into undergraduate, graduate, and professional levels



Look at Several and the Acceptance Policies

Wish List school – highly competitive

- Typically small selective colleges with specific evaluations
- Grades, tests, activities, personal statements, experiences
- Interviews and individual talents
- Deadlines for applications and timed responses

Reality School – good possibility / competitive

- Typically large, public state university systems
- Holistic evaluation: Considers everything about the student as a whole and uses a calculated process
- May have deadlines and timed responses

Safety Net School – likely and probable acceptance

- Community College, Proprietary Schools
- Open Access Evaluation / Rolling Admission
- Straight forward, basic requirements
- Broader deadlines, evaluate as apps are received

Visit and APPLY TO MORE THAN ONE to Compare!

Source: The College Board.org









Academic Differences to Consider

- Minimum Grade Point Averages (GPA)
- Pre-requisite HS courses for your major
- SAT, ACT Test scores optional or required
- Placement Exams
- Length of programs and course structure
 - Several months to several years
 - **Course descriptions, requirements check degree structure**
 - Identify strong and weak areas, know before choosing
- Transfer options to continue education
- Application extras minimal or additional requirements
 - Essays question or personal statement; Interview or no requirements
 - » Transcripts and/or mid year grades
 - » Recommendations
 - » Job Shadowing test it

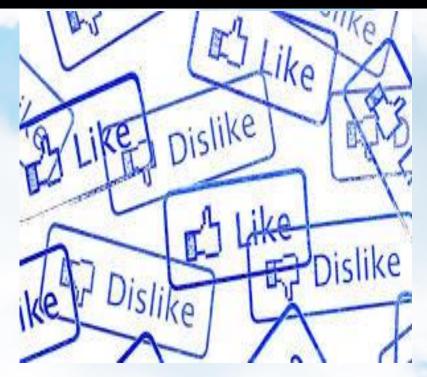




Personal Differences to Consider

Match your success style

- Location VISIT campuses!!
 - City, Urban, Rural
- Class size small to large
 - Faculty to Student ratio Services
 - » Counseling, Tutoring
 - Study Groups
 - » Career Services
- Campus Activities
 - Clubs, Student Center, Recreation
- Food
- Living options
 - » Dorm, Commute, Cars





Admissions Review: Application Types

Institutional Applications or other Forms

- Specific to that school
- **Online or paper normally online preferred**
 - Fees, but may be waived if filed online, attending an Open House, or eligible for a waiver - ask!

Common Application- www.commonapp.org

- Hundreds of schools accept the same common application
- Eliminates repeating info
- Check if your school requires any additional information
- Fees, but may be eligible for a waiver »







Eligibility vs Selection

Schools usually have their own criteria and are looking at what <u>the Student</u> can contribute to their campus

- Rigor of courses in HS to prepare for career choice
 - Even if grades are slightly lower than would be achieved with lower level courses
- Test Scores in some cases
- » AP courses affiliated with a campus
- Activities, Talents, Leadership, Responsibility
- » Community Service
- » Social Media keep it clean and respectable!
- » Other things about you tell your story
 - Essay, Resume, Profile





Essays

A measure of writing ability and a window into a student's background

- Don't fear Essays
 The chance to shine
- Research or ask what kind of questions the College might have
- Provide what is asked for not more, not less
- Tweak essays to meet duplicate requests rather than start over
 - » Be sure to answer the question or address the topic
 - » Ask family and friends to recall how you met the questions sometimes you forget!
- Show, don't tell, be concise, consider it a face to face talk
 - » Get the point, then personalize through examples







Early Decision vs Early Action

Early Decision

- If accepted, school expects you to commit and withdraw other applications
- Ask about financial aid determine if you can afford it
- **Early Action**
 - If accepted, not binding can commit but still consider other options
- Financial Aid exceptions
 - » Decisions can be changed if deemed unaffordable. review carefully with timing of choices
 - » Use Net Price Calculators
 - » Attend Financial Aid Night

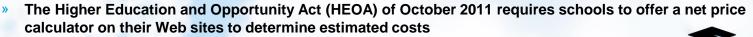




Research Price

Review Financial Aid Webpages

- » What are the costs to attend?
- » What internal scholarships are available?
- » Does the School participate in Financial Aid Programs?
- » Does the school have a Tuition Payment Plan?
- » What can you and your family afford to contribute?
- » Does the cost match my potential salary?
- » THERE IS AN OPTION FOR EVERYONE !
- » USE Net Price Calculator on the Fin Aid page





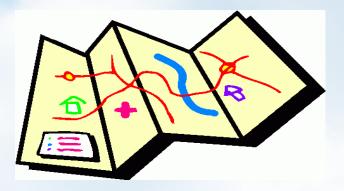
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INDIRECT Costs - the extras not included in Financial Aid

Dorm accessories, personal expenses...



Don't forget travel..





Sleep













Collegiate Stuff

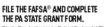
KNOW YOUR DEADLINES!!

Don't have a calendar: www.timeanddate.com -- print one!

- Admission Applications
- Requesting HS Transcripts
- **Requesting recommendation letters at HS**
- **Commitment decisions**
- Deposits to hold your spot
- Housing choices dorms or other types
- Financial Aid Forms
 - » FAFSA, State Grant, CSS Profile, Internal FA forms
- Scholarships
- Award acceptance
- Bills for balances







THE FA STATE UNANT FORM I FORM File the Pree Application for Federal Student Aid (FAFSA) at FAFSA, go, vie heinformation in this application is used to determine most of your aid package and should be completed as soon as possible atter in becomes available Dottober 1 of your senior year in high school.

Start the process with FAFSA Free Application for Federal Student Aid



The Department of Education Form that uses personal family information to calculate a Financial Strength Number (EFC) that determines the amount of Gift Aid a student is eligible to receive

» Driving factors: Income, Household Size and Ages of parents

- Used by Schools, the State and some Scholarship Organizations
- Must be completed each year student attends school, by the deadlines



FAFSA.gov (.gov!!)



	SEARCH
English	Español

FAFSA

Get help paying for college

Submit a Free Application for Federal Student Aid (FAFSA)



New to the FAFSA?

Start A New

FAFSA

Home

Returning User?

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





Apply after October 1 of the year prior to when you will attend (senior year in HS)

It's the student's application

Parent sections

AY 2018-19 will use 2016 tax information

Prior, **Prior** year

Electronic Signature:

Create a User ID and Password

NEW - Replaced the "PIN" as of May 2015

Student and One Parent will sign the FAFSA electronically each needs a SEPARATE email address and ID/Password

GET YOUR ID/PASSWORD EARLY

A FAFSA IS NOT COMPLETE UNTIL SIGNED!

You'll use it again for:

- Renewal FAFSA
- FAFSA status and corrections
- Signing a Direct Loan Master Promissory Note (MPN)
- Complete required Entrance and Exit Loan Counseling
- Review Loan History at NSLDS.ed.Gov

FAFSA [®] Free Application for Federal Student Aid	PROUD SPONSOR of the AMERICAN MIND*	deral Student Aid
SEARCH English Español	FEA ID. ItudentAld.gov	
g for college	t help paying f	Get her
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an FSA ID, made up of a username and password, to access FSA ID is used to confirm your identity when accessing your our federal student aid documents. an serve as your legal signature. If own exclusive use. You are not authorized to create an FSA ID on f your identity to the federal government could result in criminal or	artment of Education websites. Your FSA ID is formation and exercise signing your fedu- federal twent Aid's online systems and can serve on own personal information and for your own exe	certain U.S. Department of Ed financial aid information an eate a New FSA ID F6A ID gives you access to Federal such afformeone else, including a family me
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FSA ID Is used to confirm your identity when accessing your our federal student aid documents. an serve as your legal signature. r own exclusive use. You are not authorized to create an FSA ID on fy your identity to the federal government could result in criminal or low and select CONTINUE. ma. even If you did not fluich creating your FSA ID. Just closing your result other people using this computer from seeing your information 10	artment of Education websites. Your FSA ID is formation and eccronically signing your fede rederal 50° ont Aid's online systems and can serve out own personal information and for your own eas ling a family member. Margneesentation of your id FSA ID, enter answers for the questions below and a re click the CANCEL button to clear your date, even another website may not be enough to prevent other	certain U.S. Department of Ed financial aid information an acte a New FSA ID TA ID gives you access to Federal Suront y come access to Federal Suront suront access to Federal Suront information access to Federal Suront information access to Federal Suront wave window we going to another website if the session expires.
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Online State Grant Application

Link off the FAFSA Application CONFIRMATION Page or at PHEAA.org

Additional questions needed to determine PA State Grant eligibility. Completed once, the first year of school

Based on FAFSA and Cost of School

PA Aid for attending most out of state schools is -0- Compare costs when enrolling out of State

 Help screens are available for all questions





Types of Financial Aid

There is help to pay for education

Funds provided to help families pay for Postsecondary educational expenses include:

GIFT AID:

Grants - Free Money based on Need and Merit **Scholarships** - Free Money based on matching the criteria or qualifications

SELF HELP AID:

Federal Student Loans - borrowed money for every student Federal Parent Loans - Parent(s) apply to borrow funds Work Study - earned money during the school term Private Education Loans - borrowed money w/cosigner

Tuition Reimbursement: Employers and Military





Eligibility and Amounts of Aid Dependent on School Cost and FAFSA

CURRENT Federal Programs, based on NEED: Pell Grant ------ up to \$5920 (AY 17/18) FSEOG Grant ----- up to \$4000. PA State Grants -- up to \$4378 In State (AY 17/18) up to \$557 –DE, MA, OH, VT, WV, and DC Others: \$0 Work Study - work a job on campus (can be up to \$2,000)



CURRENT Federal Programs NOT based on Need:

 Federal Direct Student Loans - \$5,500 1st year, increases as student progresses Independent students: \$9,500. 1st year
 PLUS Loans - Parent Loans up to the Cost of Attendance If denied: student receives additional \$4000 loan



Other Federal & State Grants Based on specific situations and criteria

Federal (ref: StudentAid.gov)

Teach Grant Iraq & Afghanistan Service Grant Dependents Education Assistance (DEA) Grant - Veteran Affairs Vocational Rehabilitation Program (students with disabilities) Americorps - www.americorps.gov

State (ref: PHEAA.org)

Post Secondary Education Gratuity Program (PEGP) Partnerships for Access to Higher Education Program (PATH) Pennsylvania Chafee Education and Training Grant (Foster students) Blind or Deaf Beneficiary Grant Program Pennsylvania Targeted Industry Program (PA-TIP) Pennsylvania State Work Study Program (SWSP) PA National Guard Education Assistance Program (EAP)





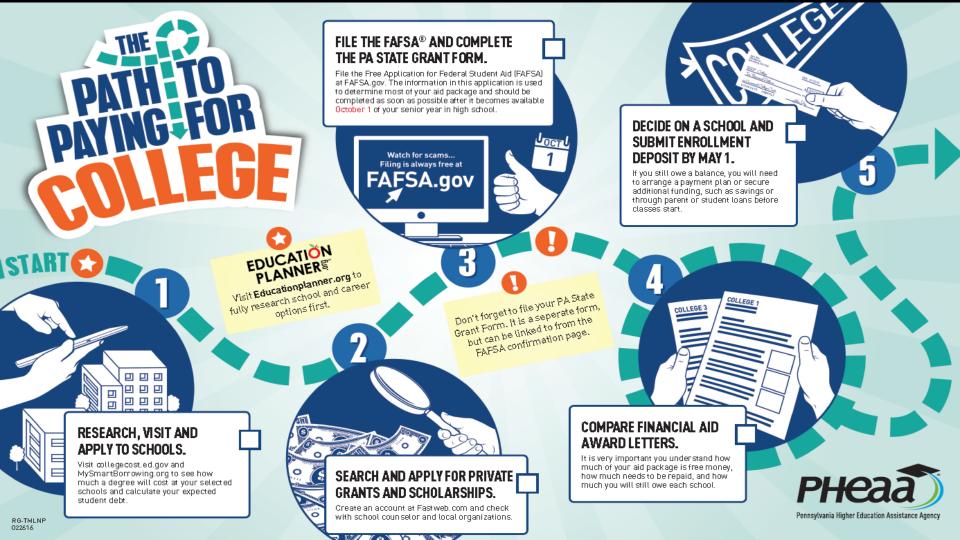
Scholarship search:

Don't miss out on FREE Money

- Start early and KEEP LOOKING
 Note requirements and Deadlines
 - Only provide what is asked for
 - Recycle Essays but answer the questions
- Outside scholarships look everywhere
 - Google Interests, products, companies
- Don't PAY for information (scam..)
 - If you're asked to pay, it's not free money
- School Scholarships
 - Check Fin Aid and Admission websites
- Community Scholarships
 - Check at HS Guidance office there's many!
- Create a profile for more matching opportunities
 - What's not on the HS transcript
- Small Scholarships ADD UP
- Don't disqualify yourself until IT disqualified YOU
- Don't forget to continue studies!

www.fastweb.com www.educationplanner.org www.fastaid.com www.finaid.org www.unigo.com www.scholarships.com www.scholarship-page.com www.zinch.com www.dosomething.org www.collegeprowler.com www.studentscholarships.org www.collegeboard.com www.collegeanswer.com www.collegenet.com MORE....





Review and consider all of your options. Sometimes the best fit is not your first choice



Buy an education, Not a school

Pick a school that is affordable and meets your needs



"Reverse-Engineer" Your Happiness!

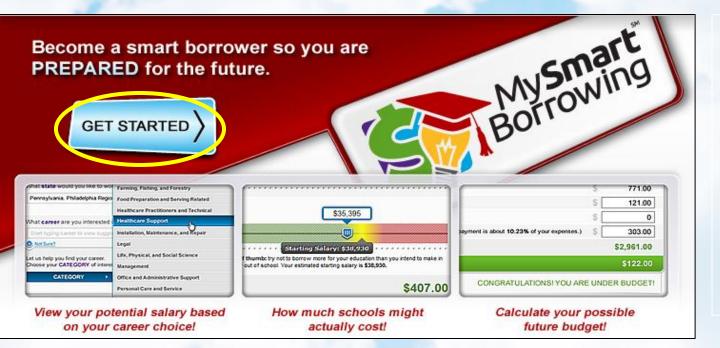
- What kind of lifestyle do I want?
- Where do I want to live?
- ✓ What kind of working conditions do I want?
- ✓ What careers will get me where I want to go?
- What colleges will get me into the career I want?
- What should I be doing right now to prepare?



Begin with the end in mind!



MySmartBorrowing.org



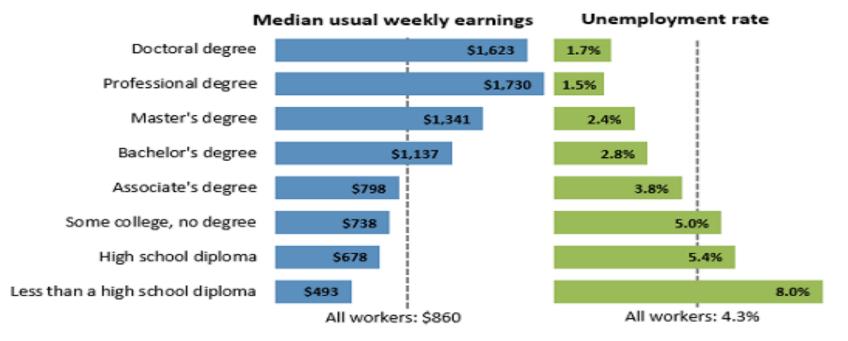
This interactive tool gives you information you can use to make smart decisions about career choices and **PAYING** for college.



MySmartBorrowing.org

It Pays to have an education

Earnings and unemployment rates by educational attainment, 2015



Note: Data are for persons age 25 and over. Earnings are for full-time wage and salary workers. Source: U.S. Bureau of Labor Statistics, Current Population Survey

Thanks and Best Wishes

Questions?

