



2017-2018 College Goal Washington

Resource Guide

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12th Year Campaign

The 12th Year Campaign encompasses both the American College Application Campaign and College Goal Washington. By combining these initiatives together, we link the college application and financial aid application processes and contribute to the state's goal of ensuring 70 percent of adults have a postsecondary credential. The focus of the American College Application Campaign is to help high school seniors navigate the college admissions process, and increase the number of students, especially those first-generation, low income and underrepresented students, pursuing a college degree or other postsecondary credential.

We encourage all College Goal Washington sites to consider participating in the American College Application Campaigns. For more information, please visit <http://readyssetgrad.org/educators/grad/12th-year-campaign>.

FAFSA Completion

Filing the FAFSA is an important step in the college-going process. The FAFSA is required in order to access federal Title IV student aid programs, including Federal Student Loans and Pell Grants. It is the only way a student can apply for work study (both federal and state). In addition, some postsecondary institutions require the FAFSA as part of the application process for institutional sources of aid, such as need-based scholarships. Students should file the FAFSA early, in October or November, in order to be eligible for the maximum amount of financial aid possible. Need-based financial aid may not be available for students and families who wait.

One of the biggest reasons why students do not file the FAFSA is that they do not understand how the process works. The FAFSA determines a student's Expected Family Contribution (EFC), which is what a family is expected to pay towards their child's college education. Colleges and universities use the EFC as an index to determine how much financial aid a student receives. The EFC is not necessarily the amount a family will pay towards college – some colleges may offer a student additional sources of merit-based aid beyond a student's need, reducing the total out of pocket cost.

Sometimes students will assume their parents make too much money to be qualified for state or federal aid. There's no way to know this without filing a FAFSA. There is no income cut-off to qualify for financial aid. An EFC of \$5,000 goes further at a college where the cost of attendance is \$20,000 than it would at a college where the cost of attendance is \$50,000.

Data shows a strong correlation between completing the FAFSA and enrolling in college. To assist counselors, districts, and schools with FAFSA completion, the Washington Student Achievement Council will use the US Department of Education FAFSA completion data and match them with the roster of the senior class on the FAFSA Completion Initiative. Districts with signed data sharing agreements are able to look at individual student-level data via the WSAC online portal to determine which students have completed their FAFSA. This tool allows a user to see if the student completed the FAFSA successfully, with errors, or missing signatures.

State Financial Aid for Dreamers

In 2014, Washington State expanded eligibility for the Washington State Need Grant to low-income, non-citizen students who meet the program's eligibility requirements and satisfy the following residency requirements established in HB 1079:

1. Have graduated from a Washington high school or obtained a GED (or will do so before beginning college).
2. Have lived in Washington for three years prior to, and continuously since, earning the high school diploma or equivalent.
3. Sign an affidavit (written promise) affirming eligibility and promising to become a permanent resident/citizen of the United States when eligible to apply.

As of 2015, State Need Grant and the College Bound Scholarship are available to students who have DACA status. Students must meet the following requirements:

1. Must meet the same residency requirements as a U.S. citizen (typically parents living in the state for one year prior to college).
2. Must provide DACA documentation.
3. Eligibility for the College Bound Scholarship still restricted to those who successfully applied in 7th or 8th grade.

Students who fit either set of criteria and are unable to file the FAFSA due to citizenship status will file the Washington Application for State Financial Aid or WASFA. They will start that process at www.readysetgrad.org/wasfa.

College Goal Washington events will provide support for students filing either the FAFSA or the WASFA.

FAFSA or WASFA?

Some students and families have asked if they should file both applications. Students will file either the FAFSA or the WASFA – not both. The WASFA application begins with questions designed to determine whether or not a student is eligible for the WASFA. Students should start a WASFA by going to our website at <http://readysetgrad.org/wasfa>.

In general, most of the students you are working with will be able to file the FAFSA. The FAFSA requires students to have a valid social security number. It can be filed by US citizens or US nationals, US permanent residents (those with a green card), and some non-residents. Please check the Federal Student Aid website (fsa.ed.gov) to see if a student is eligible. Students granted refugee statuses are eligible to file the FAFSA.

The WASFA is for non-citizen students who do not fall into any of the above referenced non-citizen categories.

Donations

Asking for donations of food and other goods for your College Goal Washington event can seem like a daunting prospect. However, many businesses want to support school based events. You won't get any donations for your event unless you ask. Here are some tips for asking for donations.

Getting Started

- Identify what you need. Put together a list of items and/or food needed.
- Create a letter of request. You may use the one in the Appendix of this guide and modify it to fit your needs. Be sure to include contact information. It's a good idea to tailor each letter to the specific business you're soliciting.
- Ask as early as you can.
- Remind businesses of the benefits of contributing to a College Goal Washington event, which include creating a stronger community, helping support students who are applying to college, helping students and families get access to financial aid, and promoting their business and products to the community.

The Ask

- Start with a business you think will donate.
- Bring a list of participating businesses. This will make it easier to approach additional businesses because you can identify those who have already donated.
- Make your request in person. Ask for the store manager or owner. Bring a copy of your letter of request, and make sure you give it to the manager or owner in the event they need time to review it.
- Tell the person who you are, what school you are from, what College Goal Washington is, and how they can help.
- Offer to put a sign up at the event recognizing the business for their donation.
- Follow up if you do not hear back from them within a week.
- Be flexible. You may ask for food and end up receiving items that can make good incentives.
- Some businesses will only donate goods to 501c3 organizations. If your school is not a 501c3, check with your Parent-Teacher Organization to see if they will request the goods on your behalf. Many PTOs and PTAs are 501c3 organizations.
- Invite the business to attend the event and leave flyers with them to post.
- Make sure to thank the manager or owner for taking the time to talk with you even if they do not donate.

Follow-Up

- Post a sign listing all contributors at your College Goal Washington event.
- Thank the business after the event. Have your students sign a thank you card that you can send.

Don't be discouraged if businesses say no. Keep asking, and eventually someone will say yes!

Financial Aid Glossary¹

Award Letter: An offer from a college, university or technical school that states the type and amount of financial aid the institution will provide if you attend that school.

Award package: an outline of the different kinds of aid and the amounts that are being offered to the student. Scholarships, grants, work-study and loans will be on the award package.

Budget: A financial plan that helps you track your money.

College Bound Scholarship: An early commitment of state financial aid to eligible students who sign up in middle school and fulfill the scholarship pledge. College Bound Scholarship recipients should file the FAFSA as soon after it is released as possible. Please follow your prospective college Financial Aid deadlines.

Cost of Attendance: The total yearly amount it will cost you to go to school. It includes tuition and fees; room and board (housing and food); books; supplies; transportation; and personal expenses. Some financial aid award letters will break down the cost of attendance into component parts. Others will just list the total cost of attendance.

Dependency Status: The FAFSA determines whether or not a student is dependent or independent.

Dependent Student: A student who does not meet any of the criteria for an independent student. Typically, a student who is supported by parents/guardians while going to college.

Direct Loan: A federal student loan for which eligible students and parents borrow from the U.S. Department of Education at participating colleges and universities. Direct Subsidized Loans, Direct Unsubsidized Loans, Direct PLUS Loans, and Direct Consolidation Loans are types of Direct Loans.

Direct PLUS Loan: A loan made by the U.S. Department of Education to graduate or professional students and parents of dependent undergraduate students. The borrower is fully responsible for paying the interest on this loan.

Disbursement: Payment of financial aid funds to the borrower by the school. Typically funds are distributed to the students' account first, to pay tuition, fees, and any other charges. The remainder may be disbursed to the student's bank account.

Enrollment Status: Reported by the student's college or university. This indicates whether the

¹ Includes information from: U.S. Department of Education. 2015. "Federal Student Aid: Glossary." <https://studentaid.ed.gov/sa/glossary>. Accessed October 9, 2015.

student is (or was) a full-time, three-quarter time, half-time, less than half-time, withdrawn, or graduated student.

Expected Family Contribution (EFC): This is the number the FAFSA determines as being the amount a family is expected to contribute towards college costs. It is used to determine your eligibility for federal and state financial aid.

FAFSA: Free Application for Federal Student Aid. May be access at <https://fafsa.gov/>. This is what U.S. citizens and permanent residents will file to determine eligibility for federal and state financial aid.

Federal Pell Grant: A federal grant for undergraduate students with financial need.

Federal Student Loan: A loan funded by the federal government to help you pay for your education. This is borrowed money that must be repaid with interest.

FSA ID: A username and password combination that allows students and parents access to personal information in U.S. Department of Education systems. You will sign the FAFSA with your FSA ID. <https://fsaid.ed.gov/npas/index.htm>

Gap: The gap is any unmet need that remains between the COA and the award. This is not always explicitly listed on a financial aid award, so you may have to help students calculate if there is a gap, and if so how much.

Grant: Grants do not have to be repaid if you successfully complete the courses in which you were enrolled. They are given to the students who have the highest financial need. Most grants come from the federal and state government.

Independent Student: A student who is one of the following: at least 24 years old, married, a graduate or professional student, a veteran, a member of the armed forces, an orphan, a ward of the court, someone with legal dependents (typically children or elderly parents), an emancipated minor or someone who is homeless or at risk of being homeless.

Interest: A loan expense charged for the use of borrowed money. It is paid by a borrower to a lender, and calculated as a percentage of the unpaid principal amount of the loan.

Merit-based: Based on a student's skill or ability.

Need: The difference between the Cost of Attendance (COA) and the EFC. The need determines how much aid a student is eligible to receive, as this is the amount the college will try to match with available aid.

Need-based: Based on a student's financial need.

Options: All award letters give the student the option to accept, reject, or reduce different parts of the package.

Promissory Note: The binding legal document you must sign when you get a federal student loan. It lists the terms and conditions under which you agree to repay the loan and explains your rights and responsibilities as a borrower.

Scholarship: Money awarded to students based on academic or other achievements to help pay for education expenses. Can be merit-based or need-based. Scholarships usually do not have to be repaid.

State Aid: Financial aid from a student's state of legal residence.

State Need Grant: Financial aid from the State of Washington that provides need-based financial aid to income-eligible students pursuing postsecondary education. To apply, students should file the FAFSA or the WASFA.

Student Aid Report (SAR): A summary of the information you submitted on your FAFSA. You receive this report via email a few days after your FAFSA has been processed or by mail within 7-10 days.

Subsidized Loan: A loan based on financial need for which the federal government pays the interest that accrues while the borrower is in an in-school, grace, or deferment status.

Total award: This is the sum of all of the package component amounts.

Unsubsidized Loan: A loan for which the borrower is fully responsible for paying the interest. Interest on unsubsidized loans accrues from the date of disbursement and continues throughout the life of the loan.

Verification: The process your college or university uses to confirm that the data reported on your FAFSA is accurate. If you are selected for verification, you will receive notification from your college or university. Please contact your college or university financial aid office with questions. Failing to resolve verification could delay your receipt of financial aid.

WASFA: Washington Application for State Financial Aid. An online application for state financial aid for DREAMers. For more information, visit <http://www.readysetgrad.org/wasfa>

Work-Study: A financial aid program that provides part-time employment while you are enrolled in college or university to help pay your education expenses. May be federal or state-funded.

FAFSA and WASFA FAQs – Students

WHAT IS THE FAFSA?

FAFSA stands for Free Application for Federal Student Aid. It is the form you fill out in order to determine your eligibility for federal financial aid resources, such as grants, work-study, and loans. The FAFSA may also be required for some scholarships and state financial aid.

WHAT IS THE WASFA?

WASFA stands for Washington Application for State Financial Aid. An online application for state financial aid for DREAMers. This application can be found at <http://www.readysetgrad.org/wasfa>

WHY SHOULD I FILL OUT THE FAFSA OR THE WASFA?

The FAFSA is required for most sources of federal and state financial aid. It's required for both need-based aid, and aid (like certain forms of student loans) that is not based on financial need. The WASFA is required for most sources of state financial aid, for those that don't qualify for federal financial aid. Also, even though you may not qualify for need-based aid this year, because both income and a college's cost of attendance change each year, you may find that the FAFSA or WASFA qualifies you for more and different types of aid in subsequent years.

WHY SHOULD I COME TO A COLLEGE GOAL WASHINGTON EVENT?

At a College Goal Washington event, you and your parents can get help filing the FAFSA or WASFA from trained volunteers. Attending the event will connect you with financial aid administrators from local colleges and universities. These administrators can help you answer any questions you have about the FAFSA, WASFA, and about the financial aid application process.

MY SCHOOL IS NOT HOSTING A COLLEGE GOAL WASHINGTON EVENT, BUT THERE IS ONE AT MY LOCAL COMMUNITY COLLEGE. AM I ALLOWED TO ATTEND?

College Goal Washington events are not limited to students from that particular school. If your high school is not hosting a CGW event, you will be welcomed at an event at another high school or at your local community college. If you're planning on going to a particular college, and that college is hosting a CGW event, you are strongly encouraged to attend, as you will be able to ask specific questions about financial aid from people who work at the college you want to go to.

WHAT KIND OF FINANCIAL AID CAN I GET FROM THE FAFSA?

Filling out the FAFSA can qualify you for grants, work-study, and loans. In some cases, you will need to fill out the FAFSA to qualify for need-based scholarships. Visit <http://studentaid.ed.gov/types> for more information on the types of financial aid.

WHAT IF I'M NOT SURE I'LL ATTEND COLLEGE?

Many students are not sure if they will be attending right after high school. Completing the FAFSA or WASFA does not obligate you to attend college. However, by completing it, you ensure you won't miss any deadlines, which is important in case you decide to apply to college later in the year.

I'M NOT GOING TO GET ANYTHING FROM THE FAFSA OR WASFA. SO WHY SHOULD I FILE?

It's a misconception that students actually "get" aid directly from the FAFSA or WASFA. Filling out the FAFSA or WASFA assigns you a number, called your Expected Family Contribution (EFC). That number represents what your family is expected to contribute towards college costs. Each college produces what's called the "cost of attendance." This is how much it costs a student to attend that college. It goes beyond tuition and fees, including room & board, books & supplies, transportation, and personal expenses.

Here's how colleges and universities use the FAFSA or WASFA to figure out your financial need. The formula is pretty simple: Cost of Attendance minus Expected Family Contribution equals Financial Need. The college then tries to fill your financial need with financial aid resources.

So what you'll be offered from a college really varies depending on the college's cost of attendance. For example, if your college has a cost of attendance of \$18,000, and your expected family contribution is \$10,000; your financial need is \$8,000. If your college has a cost of attendance of \$50,000 and your expected family contribution is \$10,000, your financial need is \$40,000.

HOW OFTEN DO I NEED TO FILE THE FAFSA?

You need to file the FAFSA or WASFA every year you are in college. Most college financial aid offices are happy to assist you with this process when you are a student.

DO I NEED A SOCIAL SECURITY NUMBER TO FILE THE FAFSA? WHAT IF I DON'T HAVE ONE?

You do need a valid social security number in order to file the FAFSA. Your parent also needs a social security number in order to apply for an FSAID and sign the FAFSA on your behalf. However, if your parent does not have a social security number, you can still fill out the FAFSA. You would have to put 0's instead of your parent's social security number, print out the signature page, and mail it in.

If you do not have a social security number, you may be eligible to file the Washington State Application for Financial Aid (WASFA). Check out <http://readyssetgrad.org/wasfa> for more details.

WHEN SHOULD I COMPLETE THE FAFSA?

You should apply as soon as possible after October 1.

MY PARENTS DO NOT CLAIM ME AS A DEPENDENT ON THEIR TAXES. SO DO I FILE THE FAFSA OR WASFA AS AN INDEPENDENT STUDENT?

No. For purposes of the FAFSA and WASFA, you are usually a dependent student if you are 24 or younger. It does not matter if your parents do not claim you as a dependent on their taxes – if you're 24 or younger and pursuing an undergraduate degree, you are usually a dependent student.

UNDER WHAT CIRCUMSTANCES WOULD I BE CONSIDERED AN INDEPENDENT STUDENT?

There are certain situations that would make you an independent student. For example, if you are 23 and working on a graduate degree, you are considered independent. If you were in the foster care system at any time since you turned 13, you are also considered independent. And, if you are married and working on your undergraduate degree, you are considered independent. Visit <http://studentaid.ed.gov/fafsa/filling-out/dependency> for more information on the types of situations that grant a student independent status on the FAFSA.

Sample Student/Family Letter

School Logo

School Address

Date

Dear Students and Families,

Our school will be hosting a College Goal Washington event on **date, time, and location**. College Goal Washington provides students and families support with the financial aid application process. Event attendees will work with trained volunteers to fill out the Free Application for Federal Student Aid (FAFSA) or Washington Application for State Financial Aid (WASFA). Throughout October and November, College Goal Washington events will occur in various locations around our state.

Even if you are undecided about your education after high school, you should come to a College Goal Washington event. You will have the opportunity to connect with financial aid staff from a nearby college or university to ask questions about college and financial aid. To us, college means any education program beyond high school including certificate programs, two-year degree programs, and four-year degree programs. This initiative is so important because research shows that most new jobs will require some form of education and training beyond high school. We care about your student's future, and we want to be sure they are accessing the resources available to them to continue their education beyond high school. In order to fill out the FAFSA or the WASFA, students should bring the following:

- Social Security Card (FAFSA filers only).
- Driver's license.
- Income information, including bank statements, a W-2 or pay stub, and a past tax return.
- Your parent, if you are 24 or younger.
- Your parents' financial information. Parents should bring a copy of their previous year's tax return.
- One parent's social security number (if they have one).
- Any additional financial information – such as child support statements, TANF or welfare information, real estate, stocks or bonds investments, family business or farm info.

College Goal Washington is not just open to graduating seniors from our school. If you have older children in college, they may also file the FAFSA or WASFA at this event. Volunteers can greet and sign in students, as well as assist students with completing the FAFSA or WASFA. If you have any questions please call **Name, Title, at (000) 000-0000**. Thank you in advance for your support of this exciting initiative to encourage Washington's students to make college a part of their future.

Sincerely,

School Counselor/Principal/Site Coordinator

Sample Emails

Email #1

Dear Students and Families,

Our school will be hosting a College Goal Washington event on **date, time, and location**.

College Goal Washington aims to provide students and families support with the financial aid application process by providing trained volunteers to assist individuals filing the Free Application for Federal Student Aid (FAFSA) or Washington Application for State Financial Aid (WASFA). Throughout October and November, College Goal Washington events will occur in various locations around our state.

We encourage all graduating seniors to attend a College Goal Washington event, even if you are undecided about your post-high school plans. If you have any questions please call **Name, Title, at (000) 000-0000**. Thank you in advance for your support of this exciting initiative to encourage Washington's students to make college a part of their future.

Sincerely,

School Counselor/Principal/Site Coordinator

Email #2 – Reminder

Dear Students and Families,

It's almost time for our College Goal Washington event on **date, time, and location**. College Goal Washington aims to provide students and families support with the financial aid application process by providing trained volunteers to assist individuals filing the Free Application for Federal Student Aid (FAFSA) or Washington Application for State Financial Aid (WASFA).

To prepare for this event, please bring the following:

- Social Security Card (FAFSA filers only).
- Driver's license.
- Income information, including bank statements, a W-2 or pay stub, and a past tax return.
- Your parent, if you are 24 or younger.
- Your parents' financial information. Parents should bring a copy of their previous year's tax return.
- One parent's social security number (if they have one).
- Any additional financial information – such as child support statements, TANF or welfare information, real estate, stocks or bonds investments, family business or farm info.

We encourage all graduating seniors to attend a College Goal Washington event, even if you are undecided about your education after high school. If you have any questions please call **Name, Title, at (000) 000-0000**. Thank you in advance for your support of this exciting initiative to encourage Washington's students to make college a part of their future.

Sincerely,

School Counselor/Principal/Site Coordinator

Sample text messages/Tweets

Need to file your FAFSA? Come 2 CGW @ **date, time, location**.

Want \$\$ 4 college? Come file ur FAFSA @ CGW @ **date, time, location**.

Phone Call Script

Hello, this is **School Counselor/Principal/Site Coordinator** calling to invite you to our College Goal Washington event at **date, time, location**. College Goal Washington aims to provide students and families support with the financial aid application process, by providing trained volunteers to assist individuals filing the Free Application for Federal Student Aid (FAFSA) or Washington Application for State Financial Aid (WASFA).

Please see readysetgrad.org/college-goal for a list of items to bring to this event. At a minimum, don't forget your parents' tax return!

If you have any questions please call **Name, Title, at (000) 000-0000**.

Sample Agenda

College Goal Washington

Location

Date

6:00 PM – Volunteers arrive

6:30 PM – Volunteer orientation in (room)

7:00-9:00 PM – FAFSA and WASFA filing in computer lab (room #)

7:15 PM – Financial aid presentation by (name, room)

8:00 PM – Financial aid presentation by (name, room)

9:00 PM – Event conclusion. Clean-up.

Sample Volunteer Recruitment or Donation Request Letter

School Logo and School Address

Date

Dear **Name of Organization,**

Location Name is pleased to announce its participation in the statewide College Goal Washington campaign. This campaign, sponsored by the Washington Student Achievement Council, is part of the nationwide College Goal Sunday effort to get more students and families to file the Free Application for Federal Student Aid (FAFSA) and apply for financial aid. Students and families will be able to file the FAFSA or the Washington Application for State Financial Aid (WASFA) at our College Goal Washington event. In addition, they will have the opportunity to connect with financial aid staff from a nearby college or university to ask questions about college and financial aid.

To us, college means any education program beyond high school including certificate programs, two-year degree programs, and four-year degree programs. This initiative is so important because research shows that most new jobs will require some form of education and training beyond high school. We care about the future of Washington State residents, and want to be sure they are accessing the resources available to them to continue their education beyond high school.

We will be hosting **insert activities on Date(s)** and would welcome **insert request (assistance, donations, etc.)**. For more information about College Goal Washington, including volunteer roles, please visit readyssetgrad.org/college-goal . With your help, students can apply for the financial aid needed to make their postsecondary dreams a reality. Our students would appreciate and benefit from your help and support as they take a big step toward going to college.

If you are able to assist us in making College Goal Washington a success, please contact **Name, Contact Info at Site location.**

Thank you!

Your Name
Your Title

Sample Volunteer Thank You Letter

[School Logo]

[School Address]

[Date]

Dear [Name of Person or Organization],

[Name of Your High school] is grateful for your assistance during College Goal Washington. The effort to expand college access initiatives in our state is critical to supporting its economic vitality and increasing community engagement. Your involvement in this work provides our students with a model for becoming engaged citizens in the future.

We are pleased to report that [Number] students and families attended the event and received assistance filing the FAFSA or WASFA. We will continue to work with these students on comparing financial aid awards so they can make an informed decision about their postsecondary plans. Scholarship opportunities will be shared with our students as well. Our goal is for each student to enroll and complete a program of study beyond high school.

Because of your support, we are on our way to meeting this goal.

Again, thank you for your assistance. We could not have done it without you and look forward to seeing you in our high school again. We hope that you will join us next year for College Goal Washington. I will contact you next fall with our plans.

Sincerely,

[Your Name]

[Your Title]

Press Release/Local Media Pitch Template

Name of Site is pleased to announce its participation in College Goal Washington. College Goal Washington is part of the statewide 12th Year Campaign, administered by the Washington Student Achievement Council (WSAC).

Students and parents are invited to attend the College Goal Washington event on **date, time**. Attendees will receive assistance in filling out the FAFSA (Free Application for Federal Student Aid) from trained volunteers.

In addition, financial aid experts from **name of university** will be onsite to answer student questions about how to pay for college, how to access financial aid, and to work individually with students on a case-by-case basis.

Students who are ineligible for the FAFSA due to citizenship status may be eligible to file the Washington Application for State Financial Aid (WASFA) and access the State Need Grant, helping them pay for college.

Name of Site has participated in this campaign for **x number** of years, serving **x number** of students and families from our community.

College Goal Washington is part of the nationwide College Goal Sunday initiative administered by the National College Access Network designed to increase low income, first generation, and underrepresented students' completion of the Free Application for Federal Student Aid (FAFSA).

For more information about the event, please contact **Name, Role, Phone Number, and Email**. For more information about the statewide and national campaigns, please contact the Washington Student Achievement Council at 360-753-7800.



College Goal Washington is part of the 12th Year Campaign, an initiative administered by the Washington Student Achievement Council (WSAC) with support from the Washington State GEAR UP and College Bound programs, and from the Washington State Employees Credit Union. For more information and resources to help with your college preparation, visit www.readysetgrad.org.

The contents of this manual were developed under a grant from the Department of Education. However, those contents do not necessarily represent the policy of the Department of Education, and you should not assume endorsement by the Federal Government.