12TH YEAR CAMPAIGN

# JUNIOR/SENIOR STUDENT WORKBOOK

## A GUIDE FOR NAVIGATING COLLEGE ADMISSIONS & FINANCIAL AID

12th Year Campaign
WASHINGTON

# TABLE OF CONTENTS

Junior Checklist..... 03
Senior Checklist..... 05
Frequently Asked Questions..... 07
College Application Checklist..... 09
College Counseling Resume..... 11
Selection Criteria Chart..... 13
College Application Tracking Chart..... 14
Application Personal Statement and Essay Tips..... 15
I Applied. Now What?..... 16
How to Apply for Financial Aid..... 17
Scholarships..... 18
Information for Undocumented Students..... 19
Information for Youth in Foster Care..... 20
Before You Begin..... 21
Your Federal Student Aid ID (FSA ID)..... 22
Key Components of Understanding
Financial Aid Award Letters..... 23
Understanding Your Award Letter Worksheet:
Living On-Campus..... 24
Understanding Your Award Letter Worksheet:
Living Off-Campus and/or with Parents..... 26
Education Pays..... 28

# PREPARING FOR COLLEGE
## JUNIOR CHECKLIST

### OCTOBER/NOVEMBER/DECEMBER

- **Talk to your school counselor about the year ahead.** Confirm that your courses will put you on the right track for college admission. Ask about test dates for the ASPIRE, PSAT, ACT, and SAT. You'll need to register up to six weeks ahead of time.
- **Start developing a resume.** A resume is a record of your accomplishments, activities, and work experiences. It will be an important part of your college application.
- **If you haven't participated in many activities outside of class, now is the time to start.** Consider school clubs, team sports, leadership roles, or becoming involved in religious or civic community groups.
- **Take the PSAT.** Taking this test as a junior will qualify you for some scholarship consideration and identify you as a potential applicant to colleges. When you receive the results (usually in December), review them to learn more about your strengths and weaknesses. Discuss the results with your family and school counselor.
- **Begin to prepare for the ACT or SAT.** Free test preparation may be available at your school, your local community colleges, and community-based programs; in addition, there are many free resources online. You should plan to take at least one of these tests in the spring and again in the fall of your senior year. It costs money to take these tests, but there are fee waivers available. Ask your counselor if you qualify.

### JANUARY/FEBRUARY

- **Meet with your school counselor to develop your schedule for senior year.** Consider enrolling in the most challenging courses for which you are qualified.
- **Register for a spring offering of the SAT and/or ACT.** Ask your counselor about taking an SAT subject test.
- **Ask your counselor about summer opportunities on college campuses.** This can be a great way to find out what college life is like and may make you a more attractive candidate for college admissions. Some programs have scholarships or can assist with costs.

### MARCH/APRIL

- **Begin taking a more serious look at colleges and universities.** Go to college fairs and open houses and learn as much as you can online about the colleges.
- **Begin planning college visits.** Spring break is a good time to visit. Try to visit colleges near you and include a large, medium size, and small campus.
- **Develop a preliminary list of colleges that interest yo**u. Write or email to request a viewbook and additional information. Make a file for each college you're interested in and gather information about academics, financial aid, and campus life.
- **Think about lining up a summer job or internship.**

# PREPARING FOR COLLEGE
## JUNIOR CHECKLIST

### MAY

- **Make a list of teachers, counselors, employers, and other adults you might ask to write letters of recommendation.**
- **Make a profile on thewashboard.org** and begin searching for and applying for scholarships.
- **Create an FSA ID at fsaid.ed.gov.** An FSA ID gives you access to Federal Student Aid's online systems and can serve as your legal signature. You must have an FSA ID in order to apply for the Free Application for Federal Student Aid (FAFSA). You can use the FSA ID worksheet located in this workbook.

### SUMMER

- **Continue investigating colleges.**
- **Begin thinking about your applications.** Generally, colleges will have their applications online by the beginning of August. Work on essay(s) before you return to school.

### FREE TEST PREPARATION TOOLS

- **ACCUPLACER: (For community and technical colleges)** The ACCUPLACER web-based study app features practice tests in each test subject. It is accessible from most devices with internet access and will help students become familiar with the content and format of the ACCUPLACER test questions. **accuplacer.collegeboard.org/student/practice**
- **ACT: (For 4-year colleges)** ACT Academy is a free, online learning tool designed to help students master the skills they need to succeed to improve their ACT scores and succeed in college and career. **www.act.org/academy**
- **ASVAB: (For the military)** Learn more about the ASVAB and what the testing experience will be like. **official-asvab.com/applicants.htm**
- **SAT: (For 4-year colleges)** Students have access to a free, personalized practice program for the SAT through an exclusive partnership between Khan Academy and the College Board. Teachers can view progress and practice on Official SAT Practice for both their classes and individual students, making it easier than ever for teachers to support students in preparing for the SAT. **www.khanacademy.org/sat**

### RESOURCES

- **ACT Profile: www.act.org/profile**
- **The College Board's Big Future: www.bigfuture.collegeboard.org**
- **The College Board CSS Financial Aid PROFILE: student.collegeboard.org/css-financial-aid-profile**
- **College Bound Scholarship: www.collegebound.wa.gov**
- **Federal Student Aid: studentaid.ed.gov/sa/**
- **Free Application for Federal Student Aid (FAFSA): www.fafsa.gov**
- **FSA ID: fsaid.ed.gov/**
- **Passport to Careers Program: www.readysetgrad.org/college/passport-foster-youth-promise-program**
- **Ready Set Grad: www.readysetgrad.org**
- **The Washboard Scholarship Search: www.thewashboard.org**
- **Washington Application for State Financial Aid (WASFA): www.readysetgrad.org/wasfa**
- **Washington State GEAR UP: www.gearup.wa.gov/resources**

# PREPARING FOR COLLEGE
## SENIOR CHECKLIST

### AUGUST/SEPTEMBER

- **Register for the SAT and/or ACT.** Your counselor can help you with fee waivers if needed.
- **Take a look at some college applications** and consider all of the different pieces of information you will need to compile to complete them.
- **Visit your school counselor to make sure you are on-track to graduate** and fulfill college admission requirements.
- **Take every opportunity to get to know colleges.** Meet with college representatives who visit your high school in the fall, attend local college fairs, and visit campuses if possible.
- **Narrow down your list of potential colleges** and begin to consider "reach," "target," and "safety" schools. Make sure you have the application and financial aid information for each school.
- **Create a checklist and calendar to chart:** a) ACT/SAT test dates, registration deadlines, and fees. b) College application due dates. c) Financial aid application forms and deadlines. d) Other materials you'll need for college applications (recommendations, transcripts, essays, etc.).
- **Some colleges and universities require the CSS/Financial Aid Profile.** Ask the colleges to which you are applying for their deadlines. Register as early as September. See your school counselor about fee waivers.

### OCTOBER

- **File the FAFSA (Free Application for Federal Student Aid) or WASFA (Washington Application for State Financial Aid).** The sooner you complete your financial aid application, the more aid you could potentially receive from colleges. For information about the FAFSA, go to **www.fafsa.gov.** Eligible students without legal immigration status can get more information and apply for the WASFA at **readysetgrad.org/wasfa**.
- **Some colleges will have deadlines as early as this month.** Look up the deadlines for the schools to which you want to apply. They can be found on their website**.**
- **Ask your counselor to help you request a fee waiver** if you cannot afford the application fees that many colleges charge.
- **Finalize your college essay**. Many schools require that you submit at least one essay with your application.
- **Request personal recommendations from teachers, school counselors, or employers**. Provide a stamped, addressed envelope, the appropriate college forms, and an outline of your academic record and extracurricular activities to each person writing you a recommendation.
- **Research scholarships.** Ask your counselor, colleges, and religious and civic groups about scholarship opportunities. Keep your **thewashboard.org** profile updated and keep applying for scholarships. Remember, you should never pay for scholarship searches or information.

### NOVEMBER

- **Finalize and send applications due this month.** Have a parent, teacher, counselor, or another adult review the application before it is submitted.
- **Every college will require a copy of your transcript from your high school**. Follow your high school's procedure for sending a transcript.
- **Make sure testing companies (ACT or SAT) sent your scores directly to the colleges to which you are applying.**

# PREPARING FOR COLLEGE

## SENIOR CHECKLIST

### DECEMBER

- **Many popular or selective colleges have application deadlines as early as January 1.** Others have deadlines later in January and February. Keep track of and observe deadlines for sending in all required fees and paperwork.
- **Register for the January SAT (if needed).** It is the last one that many colleges will consider for a senior.

### JANUARY

- **If necessary, register for the February ACT.**
- **Ask your high school to send first semester transcripts to the colleges to which you applied.** At the end of the school year, they will need to send final transcripts to the college you will attend.
- **Apply for scholarships.** Ask your counselor, colleges, and religious and community groups about scholarship opportunities. Keep your **thewashboard.org** profile updated and keep applying for scholarships. Remember, you should never pay for scholarship searches or information.

### FEBRUARY/MARCH/APRIL

- **No Senioritis!** Even if you've already submitted most of your applications, don't slack in the classroom. The college that you choose to attend will want to see your second-semester transcript.
- **Acceptance letters and financial aid offers will start to arrive**. Review your acceptances, compare financial aid packages, and visit your final choices, especially if you haven't already.

### MAY

- **In many cases, the college you plan to attend requires a commitment and deposit by May 1.** When you've made your college decision, notify your counselor and the college. If you've been offered financial aid, accept the offer and follow the instructions given. Also, notify the colleges you will not attend of your decision.
- **Make sure that you have requested your final high school transcript is sent to the school you will be attending.**
- **If you are waitlisted by a college you really want to attend, visit, call, and write.** Ask how you can strengthen your application and make your interest clear to the admissions office.

### SUMMER

- **Summer jobs** can help pay some of your college expenses and give you great career preparation.
- **If you are going to live on campus, make a list of what you will need to take with you to your dorm room**. Check your college's "Housing" or "Residence Life" webpage for further information.
- **You will most likely get a roommate assignment** from your college. Call, write, or email to get acquainted.
- **Some colleges offer a summer orientation/registration.** Attend to meet fellow students and other people on campus and to familiarize yourself with your new school. Orientation is often when you will sign up for your fall courses.
- **If commuting, find out how to get a parking permit if needed.** After you register for classes, you may want to map out your classes to find the nearest parking lots.

# FREQUENTLY ASKED QUESTIONS

## DURING APPLICATION COMPLETION

**What is my "entering term" and "year?"**

Most students will select the fall "term" following senior year; however, choose the summer option if you plan to attend summer school prior to fall enrollment.

**What is my entrance status?**

The following are definitions for each status.

-**First-year/Freshman:** First-year/Freshman will be the first college in which you enroll after graduating high school (most high school seniors will have this status). Check this status even if you have advanced placement (AP) credit, Running Start credit, or have earned college credit in high school. (Most students will have this status.)

-**Transfer:** A transfer student is a student who starts at one college, and then decides to attend another.

-**Non Degree:** You want to take college course(s) but are not seeking a degree.

**What is my desired major?**

A major is an academic area in which you are most interested, like math, English, or biomedical engineering. Under "First Choice," you can choose your first choice of majors. You may check "Undecided;" however, some colleges want you to declare a major upon applying. You can change your major once you're in college no matter what you put in this section now.

**Address: Can I list a Post Office Box?**

You will need to include a physical address even if you use a Post Office Box for your mailing address. Make sure this information is correct. The date that the address became your permanent mailing address is the month and year you moved to this location (which may even be your date of birth).

**Personal Information: What types of personal information will I need to provide?**

You may be asked to enter your nine-digit Social Security Number. The college will use this number to determine your residency for tuition purposes. If you do not have a nine-digit Social Security Number, enter all zeroes in the application. You may want to read information in this packet about HB 1079 and WASFA.

**School Information**

If your high school can submit your transcripts electronically, you will need the high school code to put on the application. To find your school code, visit: **sat.collegeboard.org/register/sat-code-search.**

# FREQUENTLY ASKED QUESTIONS

## DURING APPLICATION COMPLETION

**College Information: What should I list for current college courses in progress or planned, including the term (to be) taken, course subject and number (example: BIO 1001), credit hours, and college/university?**

Please note that dual credit programs through college course enrollment (Running Start, College in the High School) may be added here; however, do not list AP courses.

**Family Information: What family information am I required to submit?**

You may need to answer the following required question: Are your father and/or mother living? Also, Legal Guardian Information is the same information requested for a father and/or a mother. An Emergency Contact Information may be required if the contact is someone other than parent or guardian.

**Activities and Interests: Do I have to list all my activities and interests for each college application?**

Colleges are more likely to accept students who have been involved in their school and community, so it is to your advantage to list them. Remember to include both school and non-school activities and interests. If you have a significant number of activities and interests that you wish to include, you might consider listing them in a Word document or an email so you can copy and paste the list into your applications.

**Campus Specific Information: What additional information will I need to include for each college application?**

This information varies by school. You can find more information by looking at the campus website. For this reason, it's a good idea to look at each school's actual application prior to sitting down to complete it.

**Miscellaneous Information: What types of questions will I be asked about my past criminal activity?**

Most schools require students to answer questions about legal infractions. Answering "yes" to one or more of the questions will not necessarily preclude your being admitted. However, your failure to provide complete, accurate, and truthful information can be grounds to deny or withdraw your admission, dismiss you, or subject you to disciplinary sanctions after enrollment. Some campuses have a process for conducting criminal background checks on applicants which may or may not happen with regard to your application. On your applications, complete honesty is expected.

# COLLEGE APPLICATION **CHECKLIST**

## **STUDENT** INFORMATION

Work with your **family** to complete this **checklist**. You will need this information to complete a **college application.** Keep this information **secure.**

Application Usernames & Passwords:

Full Name (First, Middle, Last):

Permanent Address (Include a mailing address, too, if different than the permanent address.):

City, State, Zip:

Home Phone Number & Cell Number:

E-mail Address:

Social Security Number:

Driver's License Number & Date Issued:

Date of Birth:

Place of Birth (City, State, Country):

Academic Area of Study:

## **PARENT/GUARDIAN** INFORMATION

1st Parent/Guardian Full Name (First, Middle, Last):

Permanent Address (Include a mailing address, too, if different than the permanent address.):

Home Phone Number:

Cell Phone Number:

2nd Parent/Guardian Full Name (First, Middle, Last):

Permanent Address (Include a mailing address, too, if different than the permanent address.):

Home Phone Number:

Cell Phone Number:

## **HIGH SCHOOL** INFORMATION

Name of **Current** High School:

Date You Entered High School:

Phone Number:

Expected Graduation Date:

Mailing Address, City, State, Zip:

Counselor Name:

Counselor Contact Information:

## **PREVIOUS HIGH SCHOOL INFO** (IF APPLICABLE)

Full Name of **Previous** High School:

Phone Number:

Date of Attendance:

Mailing Address, City, State, Zip:

Counselor Name:

Counselor Contact Information:

## **PREVIOUS COLLEGES &** COLLEGE CREDIT EARNED

List any colleges that you have attended for which you expect to **receive college credit.**

College Name:

City, State, Zip:

Dates of Attendance:

List any other courses (summer, online, etc.):

**List any college-credit courses that you are taking during your senior year.** Please indicate whether they are Advanced Placement (AP), Running Start, or another Dual Enrollment option (College Courses).

Fall Semester:

Spring Semester:

SAT Test Date (Month/Year):

Total Score:

Math Score:

Reading/Writing Score:

Essay (Optional) Score:

ACT Test Date (Month/Year):

Composite Score:

# COLLEGE COUNSELING **RESUME**

Use this worksheet to reflect on your individual goals and accomplishments. This information can help you find a college that is a good match.

## SECTION 1: **FAMILY**

| Name(s) | Parent/Guardian 1 | Parent/Guardian 2 | Siblings |
|---|---|---|---|
| Educational Background | | | |
| Occupation | | | |

## SECTION 2: **ACADEMICS/SCHOOL**

| | | | |
|---|---|---|---|
| Which subjects do you like? | | | |
| In which subjects do you excel? | | | |
| Which subjects are difficult for you? | | | |
| How would you describe your academic record? Are your grades above, below or consistent with your ability? Why? | | | |
| Describe your finest academic moment. | | | |

## SECTION 3: **ACTIVITIES**

List the activities in which you have participated during 9th through 12th grade. **Make sure to note any leadership positions you held.**

| | | | |
|---|---|---|---|
| Clubs & Organizations | | | |
| Athletics (list sport & level) | | | |
| Community Service | | | |
| Jobs & Summer Activities | | | |

## SECTION 4: **COLLEGE/CAREER INTERESTS**

| | |
|---|---|
| In which profession(s) do you see yourself working? | |
| List the college majors that most interest you: | |

# COLLEGE COUNSELING **RESUME**

Use this worksheet to reflect on your individual goals and accomplishments.
This information can help you find a college that is a good match.

## SECTION 5: **FACTORS AFFECTING YOUR COLLEGE CHOICES**

1. Besides getting an education and preparing for a career, **why are you going to college?**

2. What type of college environment **will challenge you to grow** the most academically and personally?

3. What are your **top four to six criteria in selecting a college**?

1.
2.
3.
4.
5.
6.

4. In college, what **extracurricular activities** do you want to continue or begin?

5. **What pressures, if any, are you feeling** from yourself or others about going to college?

6. What are your **major concerns** about attending college?

7. Circle your **preferred college type(s):** Two-year Four-year Private Public Career/Technical

8. In what **regions or specific states** are you interested in attending college?

9. Circle all **types of communities** in which you might be interested in attending college:

Small town Large town City Rural
Near the mountains Near the coast Undecided No preference

10. **Preferred college size** – circle all that apply:

Less than 1,000 1,000+ 2,000+ 5,000+ 10,000+ No preference

11. If there is **anything else you would like to share** about yourself on a college application, note it here.

# SELECTION CRITERIA CHART

Use this chart to **compare different colleges based on the selection criteria** that are most important to you. You may want to refer to Section 5 on the College Counseling Resume to determine what is most important to you in choosing the colleges you want to apply to.

| YOUR CRITERIA | COLLEGE 1 | COLLEGE 2 | COLLEGE 3 | COLLEGE 4 | COLLEGE 5 |
|---|---|---|---|---|---|
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |

**You may wish to consider the following factors as selection criteria:**

- **Type of College:** Public or private, Two-year, Four-year, Technical
- **Location:** Urban or rural, Size of the nearest city, State
- **Size:** Physical enrollment, Physical size of the campus
- **Environment:** Co-ed or single sex
- **Admission Profile:** Average test scores, GPA
- **Academics:** Majors, Accreditation, Student-faculty ratio, Typical class size
- **College Expenses:** Cost of Attendance, Scholarships
- **Housing:** Residence halls, Food plan, On/off campus
- **Facilities:** Academic, Recreational
- **Activities:** Clubs, organizations, Greek life, Athletics

# COLLEGE APPLICATION TRACKING CHART

Use this chart **to keep track** of what you've done and **what you have left to do** on your applications.

Section 1: **List application deadlines** and **required application materials.**

| COLLEGE | APP. DEADLINE | APP. FEE AMOUNT | SAT OR ACT REQUIRED? | REC. LETTER REQUIRED? | FIN. AID DEADLINE |
|---|---|---|---|---|---|
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |

Section 2: Use this chart to **keep track of what parts you have completed,** and **what you have left to complete.**

| COLLEGE | TRANSCRIPT SENT (DATE) | TEST SCORES SENT (DATE) | REC. LETTERS SENT (DATE) | FIN. AID FORMS FILED (DATE) | APP. SUBMITTED (DATE) |
|---|---|---|---|---|---|
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |

# **APPLICATION** PERSONAL STATEMENT & ESSAY TIPS

**Choose a topic that will highlight you.**

**Don't** focus on the great aspects of a particular college, the amount of dedication it takes to be a doctor or the number of extracurricular activities you took part in during high school.

**Do** share your personal story and thoughts, take a creative approach and highlight areas that aren't covered in other parts of the application.

**Keep your focus narrow and personal.**

**Don't** try to cover too many topics. This will make the essay sound like a résumé and won't provide any additional details about you.

**Do** focus on one aspect of yourself so the readers can learn more about who you are. Remember that the readers must be able to find your main idea and follow it from beginning to end. Ask a parent or teacher to read your introduction and tell you what he or she thinks your essay is about.

**Show, don't tell.**

**Don't** simply state a fact to get an idea across, such as "I like to surround myself with people with a variety of backgrounds and interests."

**Do** include specific details, examples, and reasons to develop your ideas. For the example above, describe a situation when you were surrounded by various types of people. What were you doing? Whom did you talk with? What did you take away from the experience?

**Use your own voice.**

**Don't** rely on phrases or ideas that people have used many times before. These could include statements like, "There is so much suffering in the world that I feel I have to help people." Avoid overly formal or business-like language, and don't use unnecessary words.

**Do** write in your own voice. For the above example, you could write about a real experience that you had and how it made you feel you had to take action. And note that admission officers will be able to tell if your essay was edited by an adult.

**Ask a teacher or parent to proofread.**

**Don't** turn your essay in without proofreading it, and don't rely only on your computer's spell check to catch mistakes. A spell-check program will miss typos like these:

- "After I graduate form high school, I plan to get a summer job."
- "From that day on, Daniel was my best fried."

**Do** ask a teacher or parent to proofread your essay to catch mistakes. You should also ask the person who proofreads your essay if the writing sounds like you.

*Adapted from The College Application Essay by Sarah Myers McGinty.

# I APPLIED. NOW WHAT?

Applying is one of the first steps on your path to attending to college. Keep in mind that it may take a couple of months for the college or university to get back to you. Once you've submitted your application, make sure that you've turned in everything you need in order for the college to consider you as a potential student. Have you:

- Submitted your application fee or fee waiver (if the college charges a fee)?
- Asked your high school counselor to send your transcript to the college?
- Submitted your letters of recommendation (if required by the college)?
- Submitted your essay (if required by the college)?
- Sent any college transcripts you might have (from dual credit courses)?
- Sent your AP scores (if you have taken AP courses)?
- Confirmed that the college received everything?

Even after you're accepted to a college, there's still a lot of work to do to make your final decision and get ready. You'll want to consider what financial aid is available to you at the colleges you're considering, and you'll want to decide if you want to live on campus or commute. Of course, once you decide on a college, you'll need to register as a new student and enroll in classes. Some colleges offer a summer orientation/registration. Of course, you will also want to apply for Financial Aid!

COST OF ATTENDANCE **(COA)**

-

EXPECTED FAMILY CONTRIBUTION **(EFC)**

=

**FINANCIAL NEED**

# FINANCIAL AID

**Financial aid is money to help pay for college**. It comes from the federal and state governments, colleges and universities, banks, and organizations. Applying for financial aid is a separate process from applying for admission to a college. You have to do both. **To receive financial aid, you should apply for it using the Free Application for Federal Student Aid, or FAFSA (www.fafsa.gov) or the Washington Application for State Financial Aid or WASFA (www.readysetgrad.org/wasfa).** Colleges use the results of the FAFSA or WASFA to create a financial aid package.

# QUALIFYING FOR AID

Need-based financial aid programs are designed with the assumption that students and parents have a responsibility to pay a share of educational costs. **The amount you and your family are expected to pay will vary based on factors including:**

- Income.
- Assets.
- The number of children in the family.
- The number of children attending college.

The process for determining your eligibility for financial aid establishes a benchmark for eligibility. Your **Expected Family Contribution (EFC)** is used to identify your financial need. Federal and state need-based aid is offered only if your EFC is not enough to cover the cost of attending a particular school and if you meet program requirements. Although your EFC will stay the same, your financial aid eligibility may increase when you apply to higher-priced colleges.

# HOW TO APPLY **FOR FINANCIAL AID**

**To qualify for financial aid, you must apply.** The most important application is the FAFSA. All federal financial aid programs, most programs offered by the State of Washington, and many programs offered by colleges require you to complete and submit the FAFSA. **If you do not have a Social Security Number or Deferred Action for Childhood Arrivals (DACA) status, you should complete the WASFA instead of the FAFSA. Complete the FAFSA or WASFA as close to October 1st as possible** because financial aid dollars are limited and often are awarded on a first-come, first-served basis.

## TYPES OF AID

**Very few students get all of their financial aid for college from one source.** When you are searching for financial aid, consider a wide variety of options and apply to as many programs as possible.

- **Grants:** 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 a high financial need. Most grants come from the federal and state governments.
- **Scholarships:** Scholarships do not have to be repaid provided that you successfully complete your coursework. They are awarded for good grades, cultural or religious background, sports and special talents. Most scholarships come from organizations and colleges.
- **Work Study:** Work study helps you to earn money to pay for your education by working a part-time job offered through the college. There are federal, state, and possibly institutional work study programs in Washington State.
- **Loans:** Loans for students have lower interest rates than most other types of loans. Unlike grants or scholarships, loans must be repaid with interest when you finish college, even if you do not graduate. Student loans are offered through banks, colleges, and other institutions.

## IMPORTANT FAFSA FACTS

• If you are a **U.S. citizen or permanent resident, you should complete the FAFSA** to be considered for federal and state aid.

• Make sure you **visit the official FAFSA webpage at fafsa.gov.** It is **FREE** to file the FAFSA! Be cautious of websites requesting you to pay a fee.

• At fafsa.gov, you can complete, submit, and track your application. However, if you do not have internet access, you can get a paper copy by calling 1-800-4-FED-AID (433-3243). There is also an online chat function to answer any questions students or parents might have.

• To learn more about how to complete the FAFSA correctly, visit **www.studentaid.ed.gov/fafsa-fillingout**

• **You should file the FAFSA for every year you attend school.**

## IMPORTANT WASFA FACTS

• If you are an **undocumented student** in Washington State but meet certain residency requirements, you **may be eligible for some state financial aid.**

• Make sure you **visit the official WASFA webpage at www.readysetgrad.org/wasfa.** It is **FREE** to file the WASFA!

• **You should file the WASFA for every year you attend school.**

# SCHOLARSHIPS

## THEWASHBOARD.ORG

The Washboard is a free web-based resource for Washington students attending college in and outside of Washington. It helps students quickly identify scholarships for which they are eligible by showing only those scholarship opportunities that match their profile data. Students' private information is kept confidential. Scholarships listed on **thewashboard.org** are diverse and support a wide variety of student interests and accomplishments.

- One-third of listed scholarships require a GPA of 3.0 or higher.
- More than half of scholarships are not based on financial need.
- Many scholarships are renewable, which means you may be eligible for continued funding.

## COLLEGE BOUND SCHOLARSHIP

College Bound Scholarship WASHINGTON

Established by the Legislature in 2007, the College Bound Scholarship program provides financial assistance to low-income students who want to achieve the dream of a college education. This early promise of financial aid is intended to alleviate the financial barriers that prevent low-income students from considering higher education as a possibility.

The scholarship is available to 7th and 8th grade students whose family income meets the guidelines, or who are in foster care. The deadline to sign up is June 30 of a student's 8th grade year. The scholarship covers tuition (at comparable public colleges), some fees, and a small book allowance.

Visit **www.collegebound.wa.gov** for more information and award amounts.

Since the program's inception, over 300,000 students have applied. Foster youth in 7th to 12th grade, up to age 21, who have not graduated from high school, are automatically enrolled in the College Bound Scholarship.

**If you have questions about your College Bound application, please contact the program by email at collegebound@wsac.wa.gov or by phone 888-535-0747.**

# **INFORMATION** FOR UNDOCUMENTED STUDENTS

## RESIDENT **TUITION**

At public colleges and universities in Washington State, **students who are not citizens may be eligible for lower in-state tuition rates** instead of the more expensive non-resident tuition rates.

**To qualify for in-state tuition, there are three criteria you must meet:**
1. Graduate from a Washington State high school (or obtained a GED or equivalent).
2. Lived in Washington for at least three years prior to earning the high school diploma or equivalent and continuously since.
3. Sign an affidavit (written promise) affirming eligibility and promising to become a permanent resident/citizen of the United States when eligible to apply.

**You must include the HB 1079 affidavit (www.readysetgrad.org/residency-citizenship)** with your public college applications or with your WASFA financial aid application in order to qualify for resident tuition rates.

## **STATE** FINANCIAL AID

**Eligibility for several Washington State financial aid programs includes students who are ineligible for federal financial aid due to immigration status.** Students who meet individual program, income, and residency requirements for the **State Need Grant, the College Bound Scholarship, State Work Study, or Passport to Careers Program** should complete the free **WASFA** (Washington Application for State Financial Aid) to apply for state financial aid. For more information please go to **www.readysetgrad.org/wasfa**

The FAFSA requires students to have a valid Social Security Number. It can be filed by U.S. citizens or U.S. nationals, U.S. permanent residents (those with a green card), and some non-residents. Please check the Federal Student Aid website (**fsa.ed.gov**) to see if you are 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. To file the WASFA, you and your parents will report income from two years prior to the current year. You will file the WASFA for the academic year you plan to be in college.

For example: Just like the FAFSA, if you were to plan to attend college in the Fall of 2019, you would submit the WASFA as soon as possible after October 1, 2018. You and your parents would report tax information from 2017.

Confused? That is ok and normal. There are dozens of 12th Year Campaign events throughout the state in October and November if you need help filing financial aid. Visit **www.readysetgrad.org/educators/grad/college-goal-washington** for a list of dates and locations. You can find events that provide confidential assistance with completing your WASFA or FAFSA at **www.readysetgrad.org/educators/grad/cgw-students-families.**

# INFORMATION FOR YOUTH IN FOSTER CARE

**If you have been in foster care any time after age 13, there are money and resources are available to help you go to college** – including vocational training, 2-, and 4-year options for most Washington State schools.

**Find more information about these financial aid programs, their updates, and their eligibility requirements at:** **www.readysetgrad/fostercare** or **www.independence.wa.gov**

## College Preparation Programs

- **Make It Happen!** Make It Happen! is a FREE three-day, two-night college campus experience for youth who are or ever have been in the Washington state foster care system. High school sophomores, juniors, and seniors are invited to apply to attend this camp.
- **Supplemental Education Transition Planning Program (SETuP).** SETuP can provide information to you and your foster family about **post-high school education and training opportunities.**
- **Extended Foster Care Program.** This program provides an opportunity for you at age 18 to voluntarily agree to continue receiving foster care services, including placement services, while you complete high school or a post-high school academic or vocational program, or participate in a program or activity designed to promote employment.

## Foster Care-Specific Financial Aid Programs

**College Bound Scholarship.** The College Bound Scholarship is a state-funded program managed by the Washington Student Achievement Council. It is an early promise of state financial aid to help pay for education after high school. The scholarship combines with other state financial aid to cover college tuition at similar public college rates, some fees, and some money for books. **If you have been in foster care any time from grade 7 to age 21, you are automatically enrolled** in the College Bound Scholarship program. You will still need to apply for financial aid with a FAFSA or a WASFA beginning your senior year.

**Passport to Careers Program.** This scholarship encourages Washington's youth in foster care to prepare for and succeed in college, pre-apprenticeships, and apprenticeships. You can receive scholarships and other forms of financial aid that will **help pay tuition and living expenses for up to five years of college at approved schools** in Washington. You will receive guidance from college academic and financial aid counselors, assistance with finding housing during school breaks and over the summer, and special consideration for the State Need Grant and State Work Study financial aid programs.

**Education and Training Voucher (ETV) Program.** This national program offers financial assistance to eligible youth to attend an approved college, university, vocational or technical college. You may receive **funding for qualified school-related expenses**, including Running Start. Funding is limited and available on a first-come, first-served basis to eligible students. ETV can help pay for expenses such as tuition, fees, books, housing, food, transportation, and other educational costs.

**Washington State Governors' Scholarship for Foster Youth.** This scholarship helps youth in foster care continue their education and earn a college degree. **Scholarship amounts vary** depending on the college you attend, **and are available for up to five years.** You must be enrolled full time and maintain satisfactory grades in order to renew the scholarship each year.

# BEFORE YOU BEGIN **FILING THE FAFSA...**

- You and your parents will use your completed tax information from two years ago to submit the FAFSA.
- You can save time by using the IRS Data Retrieval Tool, which automatically takes information from your tax return and fills in the required information on the FAFSA form.
- Create an FSA ID. This is a username and password and allows you to gain entry to certain U.S. Department of Education websites.
- This FSA ID also acts as your online signature, which will allow you to submit your FAFSA once you have completed it online.
- This ID will also allow you to check the status of your FAFSA later and to file again for next year.
- You can create your FSA ID by going to **fsaid.ed.gov.**

## **STEPS TO CREATE** AN FSA ID

1. Go to **fsaid.ed.gov** or, if you are ready to begin your FAFSA, start at **FAFSA.gov** and click on the Create an FSA ID link.
2. Create a username and password, and enter your email address.
3. Enter your name, date of birth, Social Security number, contact information, and challenge questions and answers.
4. Review your information, and read and accept the terms and conditions.
5. Confirm your e-mail address using the secure code, which will be sent to the e-mail address you entered when you created your FSA ID. You can use your FSA ID immediately to file and sign the FAFSA even if you aren't able to confirm your email with the secure code.

**Each student needs an FSA ID. If parent information is required on the FAFSA, one parent will also need an FSA ID to sign the student's FAFSA. Each student and parent must create their FSA ID separately at fsaid.ed.gov. NOTE: If you have siblings, your parents can use their FSA ID for both FAFSA applications.**

## **TIPS FOR** CREATING AN FSA ID

- **Be sure to enter your information accurately.** Your information will be verified by the Social Security Administration and making a mistake will cause delays.
- **Keep in mind that an email address can only be associated with one FSA ID.** Students and parents cannot use the same email address.
- **If you have an email other than your high school email address, use that alternate email. You may even want to create one especially for financial aid and college application purposes.** Your high school email access will likely expire after you graduate. You will need to use your FSA ID for years to come so link it to an email address that you will continue to use.
- **It is important to have access to your email when creating your FSA ID.** A secure code will be sent to your email that you will need to retrieve when creating your FSA ID. Enter this secure code to confirm your email address and allow Federal Student Aid to communicate with you electronically.
- **Your FSA ID can be used immediately to access and sign the FAFSA.** However, you won't be able to use it to update or correct the FAFSA or enter any other FSA websites until it has been verified with the Social Security Administration (one to three days). Parents who do not have a Social Security Number can sign a hard copy and mail in the form.

# YOUR **FEDERAL STUDENT AID ID (FSA ID)**

- **Creating an FSA ID is the first step to completing your FAFSA**. An FSA ID gives you access to Federal Student Aid's online systems and serves as your legal signature. Only create an FSA ID using your own personal information and for your own exclusive use.
- **To create an FSA ID, go to fsaid.ed.gov.** Complete this form to keep track of important information related to your FSA ID. **This information should be kept confidential and stored in a secure location.** Please bring this document to your College Goal Washington event. You can find events that provide assistance with completing your FAFSA at **www.readysetgrad.org/educators/grad/cgw-students-families**
- There are dozens of 12th Year Campain events throughout the state in October and November if you need help filing financial aid.
- Visit **www.readysetgrad.org/educators/grad/college-goal-washington** for a list of dates and locations.

## STUDENT INFORMATION

**Email Address:**_____
**Username:**_____
**Password:**_____

**Answers to Challenge Questions (answers are case sensitive):**
**Challenge Question Answer 1:**_____
**Challenge Question Answer 2:**_____
**Challenge Question Answer 3:**_____
**Challenge Question Answer 4:**_____

## PARENT INFORMATION (IF APPROPRIATE)

**Email Address:**_____
**Username:**_____
**Password:**_____

**Answers to Challenge Questions (answers are case sensitive):**
**Challenge Question Answer 1:**_____
**Challenge Question Answer 2:**_____
**Challenge Question Answer 3:**_____
**Challenge Question Answer 4:**_____

# **KEY COMPONENTS** OF UNDERSTANDING YOUR AWARD LETTER

Every college's award letter is a little different. After you submit a FAFSA or a WASFA, you will receive a financial aid award letter from each school at which you were accepted. Each letter will summarize the cost of full-time enrollment for one year plus your financial aid package. Use one worksheet per school to compare your costs, available aid, and resources for paying for college.

**Use Chapter 4: Paying for College of Washington State's College Knowledge project for detailed information on types of financial aid** **www.wcan.org/file/college-knowledge/CK_Chapter-4.pdf**
There are other great chapters that can be found online: **www.wcan.org/college-knowledge-materials**
Check them out, too!

## THINGS TO CONSIDER WHEN **COMPARING AWARD LETTERS:**

### DETERMINE YOUR **TOTAL REAL COSTS**

Remember, indirect costs are not billed from the college. When thinking about what costs you need to have covered include the direct costs and the indirect costs you need.

**Questions to consider:**
-Will you be commuting or traveling to and from campus a lot?
-How much do you anticipate needing for the academic year?
-Can you buy used books or supplies? Borrow them from the library?
-Does your degree program require many textbooks or supplies? Ask the admissions office for more information if you need to!
-What types of personal expenses do you anticipate having during the year?

### IS YOUR AID **RENEWABLE?**

Is your aid renewable (meaning it can be used for more than one year)?

-Some scholarships require you to maintain a certain GPA to make them renewable.
-Some grants require that you meet income requirements each year.
-Check with the financial aid office if a specific scholarship, grant, etc. does not say if it is renewable.

College Bound Scholarship
WASHINGTON

### ARE YOU A **COLLEGE BOUND** STUDENT?

Remember, the College Bound Scholarship is an early commitment of state financial aid for eligible students that covers three specific costs: tuition at public college rates, some fees, and all book allowance. The specific amount labeled "College Bound" will differ at each institution and for each student but the costs listed above will be covered by state financial aid programs, such as State Need Grant.

You must meet income eligibility requirements when applying for financial aid. This will be determined by the financial aid office when you apply with the FAFSA or WASFA. You will also need to meet the College Bound pledge. Need help understanding your award letter? Contact the financial aid or admissions office at the college with any questions!

# UNDERSTANDING YOUR AWARD LETTER WORKSHEET: LIVING ON-CAMPUS

This worksheet will help you understand and compare financial aid award letters. Use one worksheet for each college you received an award letter from. This is not meant to be an official statement on your award letter, financial aid offer, or true costs, but a tool to help you compare your options. For official calculations, please contact the financial aid office at each college.

**College information:**
**College:**
**Financial Aid Office Email and Phone Number:**
**Admissions Office Email and Phone Number:**

## COSTS FROM YOUR AWARD LETTER

| | | |
|---|---|---|
| **DIRECT** COSTS | These costs are usually items that the college will bill you for. Tuition, fees, housing room and board/meals. Depending on what housing and meal plan you choose, these costs may change - talk to your college! | $ |
| + | | + |
| **INDIRECT** COSTS | These costs are usually listed as estimates and not billed from the college. These are for things like personal expenses, books, and transportation. | $ |
| = | | = |
| **TOTAL COST** OF ATTENDANCE | Find this cost on your award letter. It should equal the direct costs plus indirect costs! | $ |

## WHAT WILL YOU HAVE TO PAY FOR?

| | | |
|---|---|---|
| **DIRECT** COSTS | These costs are billed from the college. Tuition, fees, housing/room, and board/meals. | $ |
| + | | + |
| **INDIRECT** COSTS | What do you think you will need from the estimated indirect costs? | $ |
| = | | = |
| **TOTAL REAL** COSTS | This amount is what you will want to make sure you have money to cover (financial aid, work, savings, etc). | $ |

# UNDERSTANDING YOUR AWARD LETTER WORKSHEET: LIVING ON-CAMPUS

## PAYING FOR COLLEGE

**FEDERAL** GRANTS

**+**

**STATE** GRANTS

**+**

**SCHOLARSHIPS**

**=**

**TOTAL** GIFT AID

Federal grants are a form of gift aid from the federal government. The Pell Grant and the Federal Supplemental Educational Opportunity Grants (FSEOG) are two examples.

State grants are a form of gift aid from Washington State. State Need Grant and the College Bound Scholarship are two examples. *Note! If you have College Bound, state grant funds combined will equal tuition (at public college rates), some fees and a small amount for books. These amounts are pre-determined and can be found at **www.readysetgrad.wa.gov/college/College-Bound-Scholarship**

Scholarships are money awarded to you based on academic or other achievements. They can be from colleges, organizations, etc. Visit **thewashboard.org** if you are looking for more!

Gift aid is the best aid to accept first! It is money that generally does not have to be repaid unless, for example, you withdraw from school and owe a refund.

$ _____

+

$ _____

+

$ _____

=

$ _____

## DOES YOUR **TOTAL GIFT AID** COVER YOUR **TOTAL REAL COSTS**?

**YES**

**Yes, and I have this much gift aid left over after paying for total real costs.** You may want to still consider accepting any work study funds (if offered) if you are interested in working while in college. *Note! You cannot receive any type of financial aid from any source over the cost of attendance noted on your award letter.

$ _____

**NO**

**No, and I have this much of my total real costs left to cover.** Be sure to look at College Knowledge, Chapter 4: Paying for College: **www.wcan.org/college-knowledge-materials** for information on additional resources to help cover these costs.

$ _____

# UNDERSTANDING YOUR AWARD LETTER WORKSHEET: LIVING OFF-CAMPUS AND/OR WITH PARENTS

This worksheet will help you understand and compare financial aid award letters. Use one worksheet for each college you received an award letter from. This is not meant to be an official statement on your award letter, financial aid offer, or true costs, but a tool to help you compare your options. For official calculations, please contact the financial aid office at each college.

**College information:**
**College:**
**Financial Aid Office Email and Phone Number:**
**Admissions Office Email and Phone Number:**

## COSTS FROM YOUR AWARD LETTER

| | | |
|---|---|---|
| **DIRECT** COSTS | These costs are usually items that the college will bill you for. Tuition and fees. | $ |
| + | | + |
| **INDIRECT** COSTS | These costs are usually listed as estimates and not billed from the college. These are for things like personal expenses, housing expenses, books, and transportation. | $ |
| = | | = |
| **TOTAL COST** OF ATTENDANCE | Find this cost on your award letter. It should equal the direct costs plus indirect costs! | $ |

## WHAT WILL YOU HAVE TO PAY FOR?

| | | |
|---|---|---|
| **DIRECT** COSTS | These costs are billed from the college: tuition and fees. | $ |
| + | | + |
| **INDIRECT** COSTS | What do you think you will need from the estimated indirect costs? | $ |
| = | | = |
| **TOTAL REAL** COSTS | This amount is what you will want to make sure you have money to cover (financial aid, work, savings, etc). | $ |

# UNDERSTANDING YOUR AWARD LETTER WORKSHEET: LIVING OFF-CAMPUS AND/OR WITH PARENTS

## PAYING FOR COLLEGE

| | | |
|---|---|---|
| **FEDERAL** GRANTS | Federal grants are a form of gift aid from the federal government. The Pell Grant and the Federal Supplemental Educational Opportunity Grants (FSEOG) are two examples. | $ |
| + | | + |
| **STATE** GRANTS | State grants are a form of gift aid from Washington State. State Need Grant and the College Bound Scholarship are two examples. *Note! If you have College Bound, state grant funds combined will equal tuition (at public college rates), some fees and a small amount for books. These amounts are pre-determined and can be found at **www.readysetgrad.wa.gov/college/College-Bound-Scholarship** | $ |
| + | | + |
| **SCHOLARSHIPS** | Scholarships are money awarded to you based on academic or other achievements. They can be from colleges, organizations, etc. Visit **thewashboard.org** if you are looking for more! | $ |
| = | | = |
| **TOTAL** GIFT AID | Gift aid is the best aid to accept first! It is money that generally does not have to be repaid unless, for example, you withdraw from school and owe a refund. | $ |

## DOES YOUR **TOTAL GIFT AID** COVER YOUR **TOTAL REAL COSTS**?

| | | |
|---|---|---|
| **YES** | **Yes, and I have this much gift aid left over after paying for total real costs.** You may want to still consider accepting any work study funds (if offered) if you are interested in working while in college. *Note! You cannot receive any type of financial aid from any source over the cost of attendance noted on your award letter. | $ |
| **NO** | **No, and I have this much of my total real costs left to cover.** Be sure to look at College Knowledge, Chapter 4: Paying for College: **www.wcan.org/college-knowledge-materials** for information on additional resources to help cover these costs. | $ |

WSECU

**PROUD SUPPORTER** OF THE 12TH YEAR CAMPAIGN

# **EDUCATION** PAYS

**Education is an investment that pays off in the future.** It gives you choices and more control over the path you choose. Education comes in many forms, including financial education. **Knowing the basics about budgeting, saving and investing, and credit can help you meet your financial goals and fulfill your dreams.**

**WSECU's goal is to arm you with the facts and information needed to be financially savvy**. They are committed to giving, sharing and supporting communities in Washington. WSECU is proud to support students in reaching their aspirations.

As a credit union, WSECU is a not-for-profit financial cooperative owned by its members. This local credit union is conveniently located all across Washington State. **Whether you live, work or go to school in this great state, you're welcome to open an account and become a member.**

## SMART OPTION **STUDENT LOAN**

If you're faced with college expenses not covered by scholarships and federal loans, WSECU has partnered with Sallie Mae to bring you the Smart Option Student Loan® with great repayment options and competitive rates, for borrowers attending degree-granting institutions.

**Features & Benefits**

- Multiple repayment options.
- A choice of competitive fixed and variable interest rates.
- No origination fees and no prepayment penalty.
- Rewards and interest rate reductions available.
- Rates that reward creditworthy borrowers.
- A creditworthy cosigner may help you qualify and/or receive a lower rate.

WSECU

**PROUD SUPPORTER** OF THE 12TH YEAR CAMPAIGN

# SCHOLARSHIPS

WSECU is focused on helping their members achieve their higher education goals. If you're a member, you can find financial help at WSECU. Every year, they extend an invitation to their members who are beginning or continuing their higher education to apply for a scholarship. Last year, 29 recipients were awarded $65,000 in scholarship funds.

**About the Scholarship Program**

- The application period runs annually from December through February.
- Recipients are selected and notified in the spring.
- WSECU members of all ages are welcome to apply.

## AWARDS

- **$1,500** for **two-year college/vocational school.**
- **$2,500** for **four-year undergraduate** and **graduate programs.**

## FINANCIAL TIPS

**Create a personal budget** or spending plan based on your estimated income and expenses.

Keep copies of all your financial, insurance and personal information (like your birth certificate). **Keep these documents secure or shredded when no longer needed.**

**Research purchases** before you buy.

When you open a checking or savings account, **make sure you know about withdrawal fees for using the ATM**, overdraft fees, minimum balance requirements, or other fees you may incur.

**Track spending** when using debit cards and avoid overdraft fees.

**Pay the balance on a credit card every month.**

**Protect yourself from identity theft.** Pay attention to your bank and credit card statements. Check them for unauthorized or suspicious activity.

The 12th Year Campaign is administered by the Washington Student Achievement Council (WSAC) with support from WSECU. For more information and resources to help with your college preparation, visit **www.readysetgrad.org.**