



**Class of 2019
College Application
& Financial Aid Night**

September 5, 2018

OBJECTIVES

- Getting ready to apply
- General college application process
- Transcripts / test scores / letters of recommendation
- Resources on Naviance Student
- To understand the financial aid process
- To recognize the responsibilities of the student and parent in this process

HOW DO I DECIDE WHERE TO APPLY?

- FIT – 5 P's: People, Personality, Place, Price, Program
- Visit colleges
- Attend college information sessions during school
- Attend College Fairs
- Make your final college list this month: early deadlines fall between Nov. 1 – Dec. 1

HOW MANY COLLEGES SHOULD I APPLY TO?

- There is no 'right' or 'wrong' number of colleges
- National average is 6-7
- Ask yourself:
 - Can I see myself on campus?
 - Am I ready to be independent?
 - Would I be happy?
 - Would I be successful?
 - Is community college an option?
- Your list should contain a combination of likely, target, and reach schools.
 - Add a financial likely school to your list
 - Meet with your school counselor to help you develop your list

Senior Year Timeline

FALL SEMESTER

- Research colleges and academic majors.
- Visit college campuses.
- Complete college applications by Nov. 1
- Apply for financial aid after October 1, 2018
 - Free Application for Federal Student Aid (FAFSA)

www.fafsa.ed.gov

SPRING SEMESTER

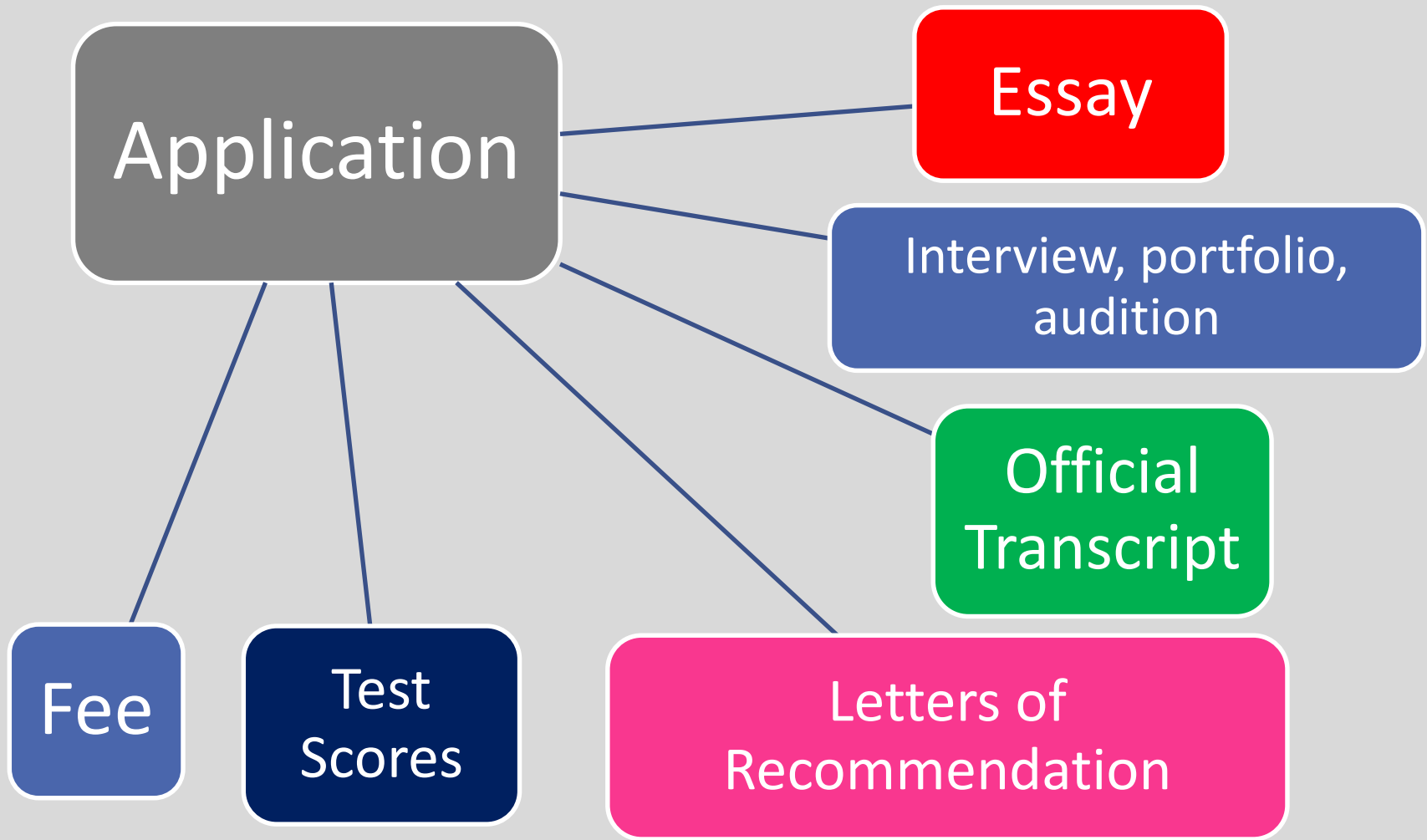
- Making the final decision
- Weighing financial award letters
- Revisiting campus
- Keep up grades!
- May 1 – National College Commitment Day

Naviance Student

College Application Management

- Research Colleges
- View scattergrams to check odds of being admitted
- View and register for college information sessions
- Add colleges to '***Colleges I'm Applying To***'
- Request Transcript
 - Electronic Transcript Processing
 - Takes 1-2 weeks for a college to receive and process transcripts
- Teacher and Counselor Letter of Recommendation Processing

Parts of the College Application



WHAT IS MOST IMPORTANT

- Grade Point Average
- Difficulty of high school courses (strength of schedule)
- ACT or SAT
- Essay
- Letters of recommendation
- Extracurricular activities (leadership, athletics, school or community activities, work)
- Other experiences that make you stand out

How to begin applying to college?

Online application options:

1. The application directly on the university website
 2. [Common Application](#) – used by 800+ colleges and universities
 3. [Coalition Application](#) – used by 140+ colleges and universities
 4. System Applications
 1. University of California – apply to 9 UC's
 2. University of Wisconsin – apply to 13 UW's
- Students may also receive an email from a university to complete a “Fast App” or “Priority App” – no essay, no fee
 - Only submit ONE application to a college – submitting multiple types will make things very complicated.

DEFINITIONS OF ADMISSION OPTIONS IN HIGHER EDUCATION



National Association for
College Admission Counseling
Guiding the way to higher education

STUDENTS: WHICH COLLEGE ADMISSION PROCESS BEST SUITS YOU?

Non-Restrictive Application Plans

Regular Decision

DEFINITION:

Students submit an application by a specified date and receive a decision in a clearly stated period of time.

COMMITMENT:

NON-BINDING

Rolling Admission

DEFINITION:

Institutions review applications as they are submitted and render admission decisions throughout the admission cycle.

COMMITMENT:

NON-BINDING

Early Action (EA)

DEFINITION:

Students apply early and receive a decision well in advance of the institution's regular response date.

COMMITMENT:

NON-BINDING

Restrictive Application Plans

Early Decision (ED)

DEFINITION:

Students make a commitment to a first-choice institution where, if admitted they definitely will enroll. The application deadline and decision deadline occur early.

COMMITMENT:

BINDING

Restrictive Early Action (REA)

DEFINITION:

Students apply to an institution of preference and receive a decision early. They may be restricted from applying ED or EA or REA to other institutions. If offered enrollment, they have until May 1 to confirm.

COMMITMENT:

NON-BINDING

Students are not restricted from applying to other institutions and have until May 1 to consider their options and confirm enrollment.

Students are responsible for determining and following restrictions.

EARLY APPLICATION DEADLINES FOR IL STATE UNIVERSITIES

UNIVERSITY	DEADLINE
University of Illinois at Chicago	November 1
University of Illinois at Urbana – Champaign	
Illinois State University	November 15
Southern Illinois University – Carbondale	December 1
Southern Illinois University – Edwardsville	

STANDARDIZED TESTS

- Check college testing requirements, including SAT Subject Tests (highly selective universities)
- All colleges will accept both the ACT and SAT
- Some colleges are test optional: www.fairtest.org
- ACT and SAT scores are included on official high school transcripts.
- Some colleges will require sending the official score report directly from ACT or SAT.
- It can take 2-3 weeks for the ACT score to be received at the college. **SEND NOW!**
 - If you listed four colleges to receive your scores in your test registration, you do not need to resend.

College Entrance Exams

- Waiting to retake the ACT or SAT?
 - Do not wait to apply!
- Students must register online.
- Upcoming dates to take/retake the ACT or SAT.

TEST	TEST DATE	DEADLINE
ACT www.act.org	Oct. 27, 2018	Sept. 21, 2018
	Dec. 8, 2018	Nov. 2, 2018

TEST	TEST DATE	DEADLINE
SAT www.collegeboard.org	Oct. 6, 2018	Sept. 7, 2018
	Nov 3, 2018	Oct. 5, 2018

TEACHER RECOMMENDATIONS

- **When?**
 - The sooner the better. Now is a great time!
 - Students **MUST** ask for a letter of recommendation at least 1 month prior to deadline
 - Recommenders must be informed of **ACCURATE** deadlines for each college/university
 - Recommenders have until the **ACTUAL** deadline to submit the recommendation
 - **THANK YOUR RECOMMENDERS!**
- **How many?**
 - 0, 1, 2

TEACHER RECOMMENDATIONS

- **Who?**
 - Sophomore or junior year core academic teacher
 - The one(s) who know you best as a learner in their class
 - Ask the teacher in person
 - Additional recommenders – coaches, employers...
- **How?**
 - Electronic (preferred method)
 - Student invites teacher to be a recommender through Naviance
 - Teacher receives an email
 - Teacher uploads recommendation

COUNSELOR RECOMMENDATION

- Students should ask their counselor in person and complete a questionnaire or academic resume in Naviance.
- School counselor recommendations are not required by all colleges.
- Counselor will upload recommendation and supplemental forms if needed by the deadline.

OTHER PIECES OF AN APPLICATION

- Interviews
 - If you are invited to interview, do it!
 - They can only help
 - Schedule a mock interview with your counselor
- Portfolio
 - May ask you to upload within the application or have you go to a different site entirely, like Slide Room.
- Audition
 - may be on a first come first serve basis so you want to be sure you are looking into the requirements.

DEMONSTRATED INTEREST

- Colleges want to see you are interested in them and believe you would be a good fit - show them you would be a strong addition to their campus
- Some colleges track demonstrated interest and some do not - it varies
- Visit: be sure to sign up for an official visit so that they have your name
- Meet with College Representatives at school
- Email/call the college representatives (names & contact info in Naviance)
 - Colleges strongly prefer to hear from students, not parents/guardians

SENIOR YEAR COUNTS!

- Students MUST notify colleges of any changes to the senior year schedule
- There is no time for “Senioritis”
- Many schools defer decisions until the end of 7th semester
- All offers of admission are contingent upon successful completion of senior year
- Offers of admission can and will be revoked for a decline in grades

Upcoming Events

PROGRAM	DATE	TIME	LOCATION
College Fair	Sept. 19, 2018	6:30 – 8:00 p.m.	PNHS
Financial Aid Presentation	Sept. 19, 2018	6:00 – 6:45 p.m. or 7:15 – 8:00 p.m.	PNHS
NACAC National College Fair	Sept. 29, 2018	11:00 – 3:00 p.m.	McCormick Place
JJC College Fair	Oct. 19, 2018	5:30 p.m.	Joliet Junior College
Conquering College Costs	Oct. 24, 2018	7:00 p.m.	PEHS
Chicago Performing and Visual Arts College Fair	Oct. 25, 2018	7:00 – 9:00 pm	UIC Forum



**SAINT LOUIS
UNIVERSITY**

— EST. 1818 —

Apply, now what?

All Parts of your application

- Transcript
- Official Test Scores
 - Essays
- Letters of Recommendation
 - Resume
 - Interviews

Transcript

- Most schools start with the numbers
 - Then courses and grade trends
- Have you challenged yourself appropriately?
 - Progression
- We look at the courses offered in your high school and what you took advantage of.

Standardized Tests

- It is not an IQ test
- How scores are reviewed
 - Super score
 - Best Test
 - ACT/SAT
- Test Optional – www.fairtest.org

Resume

- Show us your biggest achievements first
 - Leadership/Awards/Honors
 - Commitment
- Don't forget work and outside activities
 - It is not bragging, it is your story
 - How do we use this?

Letters of Recommendation

- Send it IF it is requested
- Ask a teacher that knows your abilities academically, your interests, a little of you
 - Give them notice and time to write it
- Tell them what it is for and where it is going, a little about you!

ESSAY

DO

- Spell Check
- Answer the prompt
- Be yourself
- Only you could have written this.
- Get a teacher, counselor, or parent to read and edit.

DON'T

- Rewrite your resume
- Write it the night before
- Use the correct school's name
- Write too much or ramble
- Write what you think admissions people want to read

*No matter what your topic, we hope to learn about who you are and what is important to you.

Communicate

- Professional Search
- Admission Counselor
- H.S. Virtual/College Fairs
 - Emails
 - Campus Visits

Roles in the Process

STUDENT

You own this process. You are:

- Communicate with the college, your college counselor and your recommenders
- Complete applications and essays
- Request letters of recommendation, transcripts and test scores
- Visit campuses, attend college fairs and rep visits at school
- Applying for scholarships, and complete the FAFSA and CSS Profile

PARENT

- This is all about the student: guard their self esteem
- Be active but not too active
- Discuss restrictions up front
- Listen, offer advice....when asked
- Don't limit your choices based on initial fees
- Help them find their fit
- Be their cheerleader
- Help them look beyond the headlines
- Help with the deadlines
- Watch them learn about themselves

Financial Aid Overview

- What is financial aid?
- When and how do I apply?
- What is an Expected Family Contribution?
- What is an Award Letter?
- What is the financial aid timeline?

Types of Financial Aid

- Scholarships
- Grants
- Loans
- Employment Opportunities

How Do I Apply?

- **FAFSA**
 - Free Application for Federal Student Aid
 - Calculates student's Expected Family Contribution (EFC)
- **CSS/Profile**
 - Required by some colleges and universities
 - Requests additional information
 - Involves a fee

Where do I Apply?



The screenshot shows the top portion of the FAFSA website. On the left, it says "Federal Student Aid" with "An OFFICE of the U.S. DEPARTMENT of EDUCATION" below it. In the center, it says "PROUD SPONSOR of the AMERICAN MIND®". On the right, it says "FAFSA®" and "Free Application for Federal Student Aid". Below this is a navigation bar with icons for Home, About Us, FSA ID, StudentAid.gov, and Help. To the right of the navigation bar is a search box with a "SEARCH" button and language options for "English" and "Español". Below the navigation bar is a large blue banner with the text "Get help paying for college" and "Submit a Free Application for Federal Student Aid (FAFSA)".

- Web site: www.fafsa.ed.gov
- 2019-2020 FAFSA will become available on October 1, 2018

When Should I Apply?

The 2019-2020 FAFSA can be completed as early as October 1 of student's senior year of high school.

- Most need-based aid awarded on “first-come, first-served” basis
- Schools still determining timelines for priority deadlines
- FAFSA must be completed each year the student is enrolled in college

What Can I Do Now?

- Create FSA IDs
- Use FAFSA Practice Tools
- Utilize net price calculators

Federal Student Aid ID

- Website: www.fsaaid.ed.gov
- You can get your FSA ID before you file the FAFSA
- Student and parent will each need an FSA ID
- Will be used by student and parents throughout aid process, including subsequent school years

The screenshot shows the 'Create a New FSA ID' page on the Federal Student Aid website. At the top, it features the 'Federal Student Aid' logo and the text 'PROUD SPONSOR of the AMERICAN MIND®'. Below the header, the page is titled 'Create a New FSA ID' and explains that an FSA ID provides access to online systems and serves as a legal signature. It includes a warning that users must use their own personal information and are not authorized to create an ID for others. Instructions state that users should enter answers to questions below and click 'CONTINUE'. An important note advises users to click 'CANCEL' to clear data if they do not finish creating their FSA ID, as closing the browser window or going to another website might not prevent others from seeing their information. The form itself has two tabs: 'Create An FSA ID' (selected) and 'Edit My FSA ID'. The form fields include 'Email', 'Confirm E-mail', 'Username', 'Password', and 'Confirm Password'. The password field has a strength indicator showing 'Numbers', 'Uppercase Letters', 'Lowercase Letters', 'Special Characters', and '8-30 Characters'. There is a 'Show Text' button next to the password field. Below the password fields, there are two radio button options for age: 'I am 13 years of age or older' (selected) and 'I am 12 years of age or younger'. A 'CONTINUE' button is located at the bottom right of the form. On the right side of the page, there are links for 'Edit My FSA ID' and 'Frequently Asked Questions'.

How is the EFC calculated?

- Federal methodology is the formula created by Congress to determine the EFC
- Determined by the Dept. of Education, not the individual schools
- Uses student and parent income and assets
- Includes provisions and exceptions for your family and cost-of-living



COA and Direct Costs

Cost of Attendance (COA)

- Tuition
- Fees
- Room and Board
- Books and Supplies
- Transportation
- Loan Fees
- Miscellaneous

Direct Costs

- Tuition
- Fees
- Room and Board (for on campus students)

Award Letter

- Lists scholarships, grants, loans, and work opportunities based upon FAFSA
- Sent out by schools after students are admitted and FAFSA is received



Different Types of Federal Aid

Eligibility is determined by FAFSA results:

- Pell Grant
- Supplemental Educational Opportunity Grant (FSEOG)
- Federal Work-Study (FWS)

Federal Work-Study

- Federal Work-Study (FWS) is an opportunity for students to earn extra money at an hourly wage. **FWS is not immediately applied to the student's account.**
- FWS jobs tend to be very flexible and accommodating with student schedules.
- Undergraduate, graduate, and professional students may be eligible to earn FWS.
- Employment may be on or off campus.

Federal Direct Loans

	Direct Subsidized Loan	Direct Unsubsidized Loan
How much can I borrow?	\$3,500	\$5,500* *Less any borrowing of the Direct Subsidized Loan
Is it based on need?	Yes	No
What is the interest rate?	Fixed 3.76%	Fixed 3.76%
When do I begin repayment?	6 months after graduation or below ½ time status	6 months after graduation or below ½ time status
Future Amounts	\$4,500 for SO Year \$5,500 for JR Year \$5,500 for SR Year	\$6,500 for SO year* \$7,500 for JR year* \$7,500 for SR year* *Less any borrowing of the Direct Subsidized Loan

Scholarships and College Savings Plans

- Outside Scholarships
 - Scholarships from sources other than colleges or universities can reduce direct costs
 - Be sure to send notification of these awards to the schools upon receipt
- College Savings Plans
 - SLU accepts 529 college savings plans
 - Each plan may operate differently. Please contact your provider for more information.

Private Scholarship Search

Free Internet scholarship search engines:

- FastWeb www.fastweb.com
- FinAid on the Web www.finaid.org
- College Board www.collegeboard.com
- Wired Scholar www.wiredscholar.com
- GoCollege www.gocollege.com

Parent PLUS/Private Student Loans

	Parent PLUS Loan	Private/Alternative Loan
Who is the borrower?	Parent	Student
What is the interest rate?	Fixed 6.31% (for 2015-16)	Variable ----- Tied into Prime or Libor Index
Is there an origination fee?	Yes – 4.272% (for 2015-16)	Varies by lender
When is the loan repaid?	60 days after disbursement. Forebearance options may be available to defer payments	6 months after graduation or below ½ time status
How much can I borrow?	Up to the cost of attendance minus any other aid received	Up to the cost of attendance minus any other aid received <i>Aggregate limits may apply</i>
Do I need a co-signer?	No	Yes, in most cases
Is the loan based on credit?	Yes If denied, the student is awarded \$4,000 unsub loan	Yes

Financial Aid Timeline for Senior Year

August to December	Admission applications and college visits
By October 1	Create FSA IDs
Beginning October 1	Submit FAFSA
November through March	Receive and review award letters
May 1	Submit deposits and accept financial aid
May through August	Register for classes, finalize payment arrangements, move-in!

Thank You!

Michelle Rogers

Program Director for Regional Recruitment

Michelle.rogers@slu.edu

