

Planning for Life After High School

A guide for parents and students



Marengo Community High School
Class of 2012

Senior Transition Timeline

August:

- Register for October ACT through www.actstudent.org . Our school code is 142-765.
- Register with the NCAA Initial Eligibility Clearinghouse, www.NCAA.org, if you are planning on participating in a sport at a Division 1 or 2 school.

September:

- Write your Personal Statement for college admission/scholarships.
- Ask for Letters of Recommendation from 3 teachers (see form).
- Have a senior meeting with your counselor.
- Start applying to at least five (5) colleges. Apply online via the college web site if you are able.
- Visit with admissions counselors that come to MCHS.
- Visit a college campus on September 28th – MCHS Senior non-attendance day.

October:

- Attend the College Fair at MCC on October 6th
- Take the October ACT (if you are following suggestions, it will be your 3rd time.)
- Finish completing college applications. Check for deadlines!
- Register for the December ACT through www.actstudent.org . Our school code is 142-765.
- Visit with admissions counselors that come to the high school.

November:

- Start applying for local scholarships. Our listing is posted in guidance, on MCHS website and in the senior English classrooms.
- Start applying for national scholarships through www.fastweb.com
- Start applying for college specific scholarships by calling the financial aid department of the colleges to which you have applied. (Most likely, you will be directed to their website.)
- Visit with admissions counselors that come to the high school.
- If you are interested in military service; contact a recruiter or register to take the ASVAB at MCHS on November 8th.

December:

- Take the December ACT (if you are following suggestions, it will be your 4th time.)
- Continue applying for local, national, and college specific scholarships.

January:

- Complete the FAFSA. Follow the steps listed at the end of this packet. The websites you will be directed to are www.FederalStudentAid.ed.gov , www.pin.ed.gov, and www.fafsa.ed.gov.
- Continue applying for local, national, and college specific scholarships.

February:

- Complete the FAFSA if you have not already done so.
- Continue applying for local, national, and college specific scholarships.

March:

- Continue applying for local, national, and college specific scholarships.
- Wait for your Financial Aid Award Letters from the colleges to which you have applied.

April:

- Wait for your Financial Aid Award Letters from the colleges to which you have applied.
- Continue applying for local, national, and college specific scholarships.
- Wait for local, national, and college-specific scholarship awards
- Review your college options and the costs associated. Take into account the amount of money coming from scholarships.

May:

- Wait for local, national, and college-specific scholarship awards
- Review your college options and the costs associated. Take into account the amount of money coming from scholarships.
- Make a decision on which college you will attend.
- Make a decision as to whether you will be borrowing any money to go to college. The amount of money you are eligible to borrow will be in the financial aid award letter from each school.

Websites To Bookmark Right Now

CAREER SITES:

www.careercruising.com Career Cruising has been designed with one goal in mind: to help students plan their future. With exceptional assessment tools, detailed occupation profiles and comprehensive post-secondary education information, students move seamlessly through the career exploration and planning process.

<http://www.il.kuder.com/> Illinois Career Planning System reviews your interests, skills, and work values online. Use your assessment results, build your personal career plan and explore a variety of college and career options in Illinois.

http://www.illinoisworknet.com/vos_portal/Industry/en/Home/ This site is maintained by the Illinois WorkNet Center. Student may select a career area to discover career pathways, training programs, and potential job market (for Illinois).

COLLEGE SEARCH:

<http://www.collegeboard.com/> Hosted by College Board (SAT) this site has a great college “match maker” site to help you find the best college for you! **\$\$Scholarships too\$**

<https://schoolforms.commonapp.org/CommonApp/Default.aspx> The Common Application is a one-stop-application site for many private schools. Fill out one application online and send it to multiple colleges.

www.collegezone.com The College Zone is a site created by the Illinois Student Assistance Committee to assist students and parents with the college process. There is information on college selection, application, career choices, and financial aid.

TRANSFER FROM MCC TO 4 YEAR COLLEGE

<http://www.itransfer.org/> iTransfer supports the Illinois Articulation Initiative's (IAI) mission to facilitate student transfer from one participating Illinois college/university to another in order to complete a degree.

WHAT CAN I DO WITH A MAJOR IN????

<http://www.uncwil.edu/stuaff/career/Majors/> Great site with a lot of information about career paths based on college programs of study.

SCHOLARSHIP SITES

<http://www.fafsa4caster.ed.gov/> An estimate resource to determine the amount of financial aid a student may receive. Also many tips on filing the FAFSA form.

www.fastweb.com Complete a short profile to have scholarships emailed directly to your email account.

zinch.com A site for students to complete a profile so that colleges can look beyond the number. Also links to scholarships, blogs, and college “shout outs.”

Value of Education

Getting a postsecondary degree is almost always worth it. The higher the level of educational attainment, the greater the payoff over a lifetime, studies show:

High school dropout	\$973,000
High school diploma	\$1.3 million
Some college, but no degree	\$1.5 million
Associate's degree	\$1.7 million
Bachelor's degree	\$2.3 million
Master's degree	\$2.7 million
Doctoral degree	\$3.3 million
Professional degree	\$3.6 million

Source: *The College Payoff: Education, Occupations, Lifetime Earning*, by A.P. Carnevale, S.J. Rose, B. Cheah. The Georgetown University Center on Education and the Workforce.

Certificate Programs at McHenry County College

- Accounting Certificate
- Tax Practitioner Certificate
- Administrative Office Management Certificate
- Administrative Office Skills Certificate
- Medical Administration Certificate
- Legal Administration Certificate
- Advanced Automotive Technician Certificate
- Automotive Maintenance Technician Certificate
- Business Management Principles Certificate
- Entrepreneurship Certificate
- International Business Studies Certificate
- Organizational Leadership Certificate
- Advanced Computer Skills Certificate
- Computer Programmer Certificate
- Computer Skills Certificate
- Computer User Certificate
- Cyber Security Certificate
- Geek Technology Certificate
- Help Desk Certificate
- Networking Specialist Certificate
- PC Support Specialist Certificate
- Webmaster Certificate
- Construction Codes Certificate
- Design Technology Certificate
- Early Childhood Education 32 hour Certificate
- Early Childhood Education 12 hour Certificate
- EMT – Ambulance Certificate
- EMT – Paramedic Certificate
- Fire Fighter II Certificate
- Fire Officer I Certificate
- Fitness Instructor Training Certificate
- Floral Design Certificate
- Gardening Certificate
- Greenhouse Certificate
- Landscape Management Certificate
- Turf and Golf Course Management Certificate
- Manufacturing Processes Certificate
- Manufacturing Supervision Certificate
- Manufacturing Design Technology Certificate
- Marketing Certificate
- Marketing Management Certificate
- Professional Selling Certificate
- Basic Nurse Assistant Certificate
- Warehousing and Distribution Certificate

<http://www.mchenry.edu/atc/DegreePlanningSheets.asp>

NATIONAL COLLEGE FAIR CHICAGO

Monday, October 10, 2011
11:00 a.m.–3:00 p.m.
McCormick Place (new location)
Hall C1 – North

**350
COLLEGES
ATTENDING!**

Reach new heights with...

www.nationalcollegefairs.org

Before the fair...

Review the colleges on this sheet and decide which to visit.

Go to www.nacacnet.org/ncfstudent to:



Register for the fair.



Watch the video for a complete fair overview.



Learn about different types of schools.

At the fair...

Pick up the on-site locator for the latest school list and a booth location map.

Meet one-on-one with college representatives who can answer your questions.

Visit the Counseling/Resource Center to talk to a counselor about choosing a major, financial aid scholarship information, and more.

Attend a Workshop about financial aid, standardized testing, the application process, and more. Check online for specific workshops that will simplify your college search.

Know your rights?
Click  for
more information.

National College Fair
Contributors:



\$1.3 million in
scholarships a year

Apply at

www.axa-achievement.com

Chicago Sun-Times

achieve
more

SAT

SCHOOL GUIDE
PUBLICATIONS

www.schoolguides.com

free
to students and parents!

Chairpersons

Beth Arey
Evanston Township High School

Barbara Karpouzian
Chicago Public Schools

Eric A. Ruiz
University of St. Francis

Interested in the performing or visual arts? Go to www.nacacnet.org/pvastudent to find out more about the CHICAGO Performing and Visual Arts College Fair.



Speak the Language: College Admissions

If you're not familiar with the college admissions process, it probably seems like it has a language all its own. To help you learn the lingo, here are definitions of some of the college admission terms you're likely to come across.

Plan

Acceptance Rate: The percentage of applicants a college accepts for admission.

Accreditation: Certification that a college meets the standards of a state, regional or national association.

Candidates Reply Date Agreement (CRDA): This agreement, sponsored by the National Association for College Admission Counseling, states that in order to allow students to consider all their college options, students have until May 1 to accept any college's offer of admission.

Common/Universal Application: Standardized application forms accepted by many colleges. After you fill out the Common or Universal application, you can send it to any college that accepts it as the institution's own application.

Competitive College: A college with a rigorous, highly selective admissions process. Competitive colleges typically admit fewer than 25 percent of applicants.

Deferred Admission: A student's option to defer an offer of admission for up to two years.

Personal Statement: Sometimes referred to as a college application essay. Personal statements are essays that give admissions officers insights into your character, personality and motivation.

Reach School: A college where admission might be a stretch for you, based on the average GPA and test scores of accepted students and the college's overall admission requirements.

Retention Rate: The percentage of students who return to a college for their sophomore year. An indicator of student satisfaction.

Safety School: A college where, based on the average GPA and test scores of accepted students, you have a high likelihood of being admitted.

Student-Faculty Ratio: The number of students at a college compared to the number of faculty. Some colleges see this as an indicator of class size and professor accessibility, but a lower ratio doesn't guarantee either. For a true indication of class size and professor accessibility, speak with students and professors at a college.

Supplemental Material: Items you include with your college application to provide more information about your talents, experiences and goals. Materials could include work samples, additional essays, newspaper clippings, music CDs or art slides. Verify if a college welcomes (or requests) these materials before sending.

Transcript: An official record of classes you have taken and the grades you received. Usually you must provide a high school transcript with your college application.

Waitlist: A list of students a college may eventually decide to admit if space becomes available.

Yield: The percentage of accepted students who go on to enroll at a college. Competitive colleges have high yield rates.

Cappex Fit Fact: More than half of all students enrolling said a "very important reason" for going to college was "to find my purpose in life." Go to Cappex.com today to see which colleges match your fit factors. It's free and easy!



Completing Applications / Getting Recommendations

Two letters of recommendation are usually required for your college admissions application. **Request recommendations from people who know your strengths.** Teachers and counselors are usually the best choices. Ask for recommendations early so there is enough time to get them in comfortably before the deadline. It's considerate on your part.

Letter of Recommendation Information Sheet

Student Name _____

Letter of recommendation Due date _____

Scholarship/College _____

(Attach criteria for what needs to be included in the letter for the scholarship)

What is your current GPA? _____ What is your class rank? _____

What organizations do you belong to?

What offices have you held in those organizations?

What academic awards have you received?

What athletic programs have you participated in?

What athletic awards or recognition have you received?

What recognition have you received for talent in different areas? (e.g. music, band, forensics, etc.)

What community service have you participated in (include dates and brief explanation)?

What jobs have you held and for how long?

Any additional information you would like the person writing the letter of recommendation to know.

State University Application Priority Filing Dates and Deadlines For 2012 Freshmen

University	Term	Priority Filing	Application Deadline	Application Fee
Chicago State University				
	Spring 2012	November 15	Not applicable - applications considered as space permits.	\$25
	Summer I 2012	May 1		
	Summer II 2012	June 1		
	Fall 2012	July 15		
Eastern Illinois University				
	Spring 2012	Not applicable - to guarantee consideration apply by November 15 Not applicable - although students are encouraged to apply early	Not applicable - students are admitted on a rolling basis as space permits	\$30
	Summer 2012			
	Fall 2012			
Governors State University				
<small>GSU is an upper-division and graduate University. Students need to complete an Associates Degree or 60 hours prior to admission.</small>	Fall 2011	Not applicable - but students are encouraged to apply at least 2-4 months in advance	Not applicable - students are admitted on a rolling basis as space permits	\$25
	Spring 2012			
	Summer 2012			
Illinois State University				
	Spring 2012	April 1 - July 31 (accepted as space permits)	November 1, 2011	\$40
	Summer 2012	September 1 - November 15	March 1, 2012	
	Fall 2012	September 1 - November 15	March 1, 2012	
Northeastern Illinois University				
	Spring 2012	Not applicable - although students are encouraged to apply early	November 1, 2011	\$30
	Summer I 2012		April 1, 2012	
	Summer II 2012		May 1, 2012	
	Fall 2012		July 1, 2012	
Northern Illinois University				
	Spring 2012	May 1 - Nov. 1	December 1, 2011	\$40
	Summer 2012	Sept. 1 - Nov. 15	May 15, 2012	
	Fall 2012	Sept. 1 - Nov. 15	August 1, 2012	
Southern Illinois University Carbondale				
	Spring 2012	February 1 - November 1	December 1, 2011	\$30
	Summer 2012	June 1 - December 1	May 1, 2012	
	Fall 2012	September 1 - December 1	May 1, 2012	
Southern Illinois University Edwardsville				
	Spring 2012	Not applicable	December 9, 2011	\$30
	Summer 2012	Not applicable	April 20, 2012	
	Fall 2012	June 1 - Dec. 1, 2011	May 1, 2012	
University of Illinois Chicago				
	Fall 2011	Not applicable	January 15, 2011	\$50 (Domestic) \$50 (International)
	Spring 2012	Not applicable	Not applicable - applications considered as space permits	\$50 (Domestic)
	Fall 2012			\$60 (International)
	Fall 2012	September 1 - Nov.1 (postmark)	January 2, 2012	\$50 (Domestic) \$60 (International)
Western Illinois University				
	Spring 2012	Not applicable - to guarantee consideration apply by Dec. 1	Not applicable - applications considered as space permits	\$25 online \$30 paper
	Fall 2012	Not applicable - to guarantee consideration apply by May 15		

State University Foreign Language Requirements for Admission and Graduation

University	Foreign Language Requirement for Admission	Foreign Language Requirement for Graduation
Chicago State University	Not required	All Majors - 6 hours of college language (can be met by assessment /proficiency test or college level courses only)
Eastern Illinois University	Not required	All Bachelor Degrees - 2 semesters of college language (can be met by 2 years of single foreign language in high school with "C" or better average)
Governors State University	Not required	Not required
Illinois State University	2 years of one foreign language OR 2 years of fine arts	College of Arts and Sciences - 2 semesters of college language (can be met by successful completion of 3 years of same foreign language in high school). American Sign Language may be used to fulfill this requirement by transfer credit or by proficiency. Bachelor of Arts - 3 semesters of college language (may be met by proficiency test or college level courses only)
Northeastern Illinois University	Not required	Not required
Northern Illinois University	Humanities: 2 years of foreign language or combination of language, art, music, theatre	Bachelor of Arts - 2 years of one foreign language at the college level (can be met by 4 years of one foreign language in high school with "C" or greater in each course)
Southern Illinois University Carbondale	Not required; used toward fulfillment of 2 year elective requirement. Must include two semesters of the same language.	College of Liberal Arts - one year (2 courses) of college language (met by college coursework or exam only) Bachelor of Fine Arts (in College of Liberal Arts) - exempt from language requirement
Southern Illinois University Edwardsville	Not required - 2 years recommended	Bachelor of Arts - college language required (met by college level coursework only)
University of Illinois Chicago	2 years of one language	College of Business - 2 semesters at college level (can be met by 2 years of language in high school) College of Architecture and the Arts - 2 semesters at college level (can be met by 2 years of language in high school) College of Liberal Arts and Sciences - 4 semesters at college level (met by language placement test or college level language courses only)
University of Illinois Springfield	2 years of one language or 2 years of fine arts. Honors students must have 2 years of one language.	Not required
University of Illinois Urbana-Champaign	2 years of one language required. 4 years recommended	Colleges of Business and Liberal Arts and Sciences - up to the 4th collegiate level of foreign language (can be met by 4 years of one high school foreign language) All other colleges - up to the 3rd collegiate level (can be met by 3 years of one high school foreign language)
Western Illinois University	2 years of foreign language or 2 years of an elective that may include: foreign language, music, art, theatre, film, religion, philosophy, speech, or journalism	Selected majors - bi-cultural-bi-lingual education, foreign language, and biology (can be met by 2 years of high school foreign language)

College comparison worksheet

COLLEGE NAME			
Location -distance from home			
Size -enrollment -physical size of campus			
Environment -type of school (2/4 yr) -school setting (urban, rural) -location & size of nearest city -co-ed, male, female -religious affiliation			
Admission Requirements -deadline -tests required -test scores, gpa, -notification			
Academics -your major offered -special requirements -accreditation -student/faculty ratio -typical class size			
College Expenses -tuition, room & board -est. total budget -application fee, deposits			
Financial Aid -deadline -required forms -% receiving aid -scholarships			
Housing -residence hall requirement -food plan			
Facilities -academic -recreational -other			
Activities -clubs, organizations -Greek life -athletics, intramurals -other			
Campus Visits -when -special opportunities			

What Sets You Apart?

Fill this out before you begin your college search to get an idea of your accomplishments and what you want out of college. Bring this to your counselor to start a discussion.

Name

GPA

SAT Score

ACT Score

My Academic Strengths Are

- Science Math English Foreign Language History Technology Fine Arts

How would your best friends describe you?

What adjectives would you say best describe you?

What in-school activities do you enjoy most?

What activities do you enjoy least?

What out-of-school activities do you participate in? Volunteer work?

Which talents make you stand out?

Prior to graduation I hope to accomplish ...

After high school I hope to accomplish ...

Cappex Fit Fact: Don't panic. Seventy percent of colleges accept 70 percent of their applicants. Kick-start your college search today at Cappex.com. It's free and easy!

Prepare

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College search made simple.

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College Application Checklist

College

Address

Admissions Contact

Name

Email

Phone

Application deadline

Pre-application

- Researched school online
- Discussed with parents
- Discussed with counselor
- Visited campus

School Type

Check one:

- Safety
- Likely
- Reach

Application Fee

\$

Date You Sent Application

Financial Aid/Scholarships

Cost Box

Tuition	
Room & Board	+
Financial aid	-
Total	\$

Form

Deadline

Completed

FAFSA	<input type="text"/>	<input type="checkbox"/>
College financial aid application	<input type="text"/>	<input type="checkbox"/>
(other) <input type="text"/>	<input type="text"/>	<input type="checkbox"/>

Additional Information

- Portfolio (if required)
- Housing forms

- Supplemental

Letters of Recommendation

Requested From

Date

Sent?

<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="checkbox"/>

College Web Site Password

Cappex Fit Fact: Put your name and College Application ID number (if applicable) on every page of application materials you send. Don't miss out on colleges that want you. Go to Cappex.com now to get your college matches. It's free and easy!

Apply

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College search made simple.

Cappex.com™

College Visit Checklist

To help you find the right college, fill out one of these forms each time you visit a school.

College Name

City

State

Size

Tuition

Room & Board

Financial Aid Options

Admissions Contact

Name

Email

Phone

To-Do Checklist

- Talk to professors
- Visit the library
- Tour campus
- Sit in on a class
- Eat at a cafeteria
- Talk to admissions office
- Read the college newspaper
- Check out computer labs
- Talk to students
- Visit student housing
- Read bulletin boards
- Check out recreational facilities
- Check out student activities
- Tour the city around campus
- Eat at an off-campus student hang-out
- Picture yourself living here

Rate It

On a scale of 1-5, five being the best, rate the following:

People _____

Social life _____

Classrooms _____

Residence Halls _____

Town _____

Campus _____

Food _____

Ask a Student

What is the best part about this college?

What is the worst part?

What is a typical day like?

What do the students do on the weekends?

How are classes structured?

Why did you choose this college?

The best part about my visit

The worst part about my visit

Plan your college road trip with the Cappex Campus Visit Planner™. It's free and easy! Start at www.cappex.com/campusvisits

Decide

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College search made simple.

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Can you afford your college choices?

Compare the cost of colleges along with your expected contributions to arrive at what's called your Unmet Need or Financial Gap. You can get Cost of Attendance factors for your college choices on Cappex.com.

Decide

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	College 1	College 2	College 3
College Details			
College Name			
In State / Out of State			
Cost of Attendance			
Tuition & Fees +			
Room & Board +			
Books & Supplies +			
Travel to and from College +			
A Total Cost of Attendance =			
Expected Family Contribution (Calculate your estimated EFC using the FAFSA4caster at www.fafsa4caster.ed.gov/)			
B Expected Family Contribution =			
Scholarships			
Projected Need-based Aid +			
Projected Merit Aid Scholarships +			
Private Scholarships +			
C Total Scholarships =			
Federal Student Loans			
D Federal Student Loans =			
Work Study (Financial aid given in exchange for working on campus)			
E Work Study =			
Your Financial Gap: (To calculate this, subtract lines B, C, D, and E from line A.)			
Unmet Need or Gap = To make up this gap, you would either need to contribute more or take out a private loan.			

Cappex Fit Fact: Know that 63 percent of all students receive some form of financial aid, be it grants, loans, scholarships or federal aid. For more tips on paying for college and to discover merit aid scholarships, go to www.Cappex.com.

DO YOU NEED MONEY FOR COLLEGE?



Federal Student Aid at a Glance 2010–11

Over \$100 billion available in federal aid for students who qualify

WHAT IS FEDERAL STUDENT AID?

Federal student aid comes from the federal government—the U.S. Department of Education. It's money that helps a student pay for educational expenses at a postsecondary school (e.g., college, vocational school, graduate school). Federal student aid covers expenses such as tuition and fees, room and board, books and supplies, and transportation. Aid also can help pay for a computer and for dependent care.

There are three categories of federal student aid: grants, work-study, and loans. Check with your school to find out which programs your school participates in.

WHO GETS FEDERAL STUDENT AID?

Our most basic eligibility requirements are that you must

- demonstrate financial need,
- be a U.S. citizen or an eligible noncitizen,
- have a valid Social Security number,
- register (if you haven't already) with Selective Service, if you're a male between the ages of 18 and 25,
- maintain satisfactory academic progress in postsecondary school, and
- show you're qualified to obtain a postsecondary education by
 - ▶ having a high school diploma or General Educational Development (GED) certificate;
 - ▶ passing an approved ability-to-benefit test (if you don't have a diploma or GED, a school can administer a test to determine whether you can benefit from the education offered at that school);
 - ▶ completing six credit hours or equivalent course work toward a degree or certificate;
 - ▶ meeting other federally approved standards your state establishes; or
 - ▶ completing a high school education in a homeschool setting approved under state law.

HOW DO YOU APPLY FOR FEDERAL STUDENT AID?

1. Complete the *Free Application for Federal Student Aid (FAFSASM)*.

For *FAFSA on the WebSM*, go to www.fafsa.ed.gov. Using *FAFSA on the Web* is faster and easier than using paper.

If you need a paper FAFSA, you can get one from

- our Web site at www.FederalStudentAid.ed.gov/pubs (download a PDF) or
- our Federal Student Aid Information Center at **1-800-4-FED-AID (1-800-433-3243)**.

You can apply beginning Jan. 1, 2010; you have until June 30, 2011, to submit your FAFSA. But you need to apply early! Schools and states often use FAFSA information to award nonfederal aid. Their deadlines are usually early in the year. You can find state deadlines at *FAFSA on the Web* or on the paper FAFSA. Check with the schools you're interested in for their deadlines.

2. Review your *Student Aid Report (SAR)*.

After you apply, you'll receive a *Student Aid Report*, or SAR. Your SAR contains the information reported on your FAFSA and usually includes your Expected Family Contribution (EFC). The EFC is an index used to determine your eligibility for federal student aid. Review your SAR information and make any corrections or changes, if necessary. The school(s) you list on your FAFSA will get your SAR data electronically.

3. Contact the school(s) you might attend.

Make sure the financial aid office at each school you're interested in has all the information needed to determine your eligibility. If you're eligible, each school's financial aid office will send you an award letter showing the amount and types of aid (from all sources) the school will offer you. You can compare award letters from the schools to which you applied and see what aid you can receive from each school.

Have questions? Contact/visit the following:

- 1-800-4-FED-AID (1-800-433-3243)
- 1-800-730-8913 TTY (for the hearing impaired)
- studentaid@ed.gov
- www.studentaid.ed.gov
- a college financial aid office

Note: The information in this document was compiled in June 2010. For updates or additional information, visit www.studentaid.ed.gov or phone 1-800-4-FED-AID.

Printed: July 2010



START HERE
GO FURTHER.
FEDERAL STUDENT AID

Steps to Federal Student Aid

STEP
1

Get free information and help from your school counselor, the financial aid office at the college or career school you plan to attend, or the U.S. Department of Education at www.FederalStudentAid.ed.gov or 1-800-4-FED-AID (1-800-433-3243). Free help is available any time during the application process. You should never have to pay for help.

STEP
2

Get a Federal Student Aid PIN, a personal identification number. A PIN lets you apply, "sign" your online *Free Application for Federal Student Aid* (FAFSASM), make corrections to your application information and more—so keep it safe. Go to www.pin.ed.gov to get one.

STEP
3

Collect the documents needed to apply, including income tax returns and W-2 forms (and other records of income). A full list of what you need is at www.fafsa.ed.gov. Tax return not completed at the time you apply? Estimate the tax information, apply, and correct information later.

STEP
4

Complete the FAFSA between Jan. 1, 2010, and June 30, 2011 (no exceptions to either date!). BUT, apply as soon as possible after Jan. 1 to meet school and state aid deadlines (see note at bottom of page). Apply online at *FAFSA on the Web*SM (the faster and easier way) by going to www.fafsa.ed.gov. If you don't already have your PIN, you can get it when you complete the online FAFSA.

STEP
5

The U.S. Department of Education will send you your *Student Aid Report* (SAR)—the result of your FAFSA. Review your SAR and, if necessary, make changes or corrections and submit your SAR for reprocessing. Your complete, correct SAR will contain your Expected Family Contribution (EFC)—the number used to determine your federal student aid eligibility.

STEP
6

The college or trade school that you plan to attend might request additional information from you. Be sure to respond by any deadlines, or you might not receive federal student aid.

STEP
7

All applicants: The college or trade school will tell you how much aid you can get at that school. Contact the financial aid office if you have any questions about the aid being offered. **First-time applicants:** Review award letters from schools to compare amounts and types of aid being offered. Decide which school to attend based on a combination of (a) how well the school suits your needs and (b) its affordability after all aid is taken into account.

Note: You also might be able to get financial aid from your state government, your school, or a private scholarship. Research nonfederal aid early (ideally, start in the spring of your junior year of high school). You can find a free scholarship search at www.FederalStudentAid.ed.gov/scholarship. Be sure to meet all application deadlines!



FEDERAL STUDENT AID PROGRAMS 2010-11

Program	Type of Aid	Program Details	Annual Amount
Federal Pell Grant	Grant: does not have to be repaid	Available almost exclusively to undergraduates; student may receive up to 2 consecutive maximum awards in a year if attending school year-round	Up to \$5,550
Federal Supplemental Educational Opportunity Grant (FSEOG)	Grant: does not have to be repaid	For undergraduates with exceptional financial need; Federal Pell Grant recipients take priority; funds depend on availability at school	\$100-\$4,000
Academic Competitiveness Grant (ACG)	Grant: does not have to be repaid	For Pell-eligible students enrolled at least half-time in 1st or 2nd year of study or in certificate program of at least 1 year at degree-granting school 1st year: must have completed rigorous secondary school program of study; graduated from high school after Jan. 1, 2006; not have been enrolled in ACG-eligible program except as part of a dual enrollment program 2nd year: must have completed rigorous secondary school program of study; graduated from high school after Jan. 1, 2005; have at least 3.0 cumulative GPA at end of 1st year postsecondary study	1st year: up to \$750 2nd year: up to \$1,300
National Science and Mathematics Access to Retain Talent Grant (National SMART Grant)	Grant: does not have to be repaid	For Pell-eligible students enrolled at least half-time in 3rd or 4th year (or 5th year of a 5-year program) majoring in certain subject areas with at least a 3.0 cumulative GPA	Up to \$4,000
Teacher Education Assistance for College and Higher Education (TEACH) Grant	Grant: does not have to be repaid unless student fails to carry out service obligation, in which case student must repay TEACH Grant as Direct Unsubsidized Loan with interest accrued from date grant was disbursed	For undergraduate, postbaccalaureate, and graduate students who are/will be taking course work necessary to become elementary or secondary teacher; recipient must sign Agreement to Serve saying they will teach full-time in designated teacher shortage area for 4 complete years (within 8 years of completing academic program) at elementary or secondary school serving children from low-income families	Up to \$4,000 a year; total amount may not exceed \$16,000 Graduate student: Total amount may not exceed \$8,000
Iraq and Afghanistan Service Grant	Grant: does not have to be repaid	For students who are not Pell-eligible; whose parent or guardian died as a result of military service in Iraq or Afghanistan after 9/11/01; and who, at the time of the parent's or guardian's death, were less than 24 years old or were enrolled at least part-time at an institution of higher education	Maximum is same as Pell maximum; payment adjusted for less-than-full-time study
Federal Work-Study	Money earned while attending school; does not have to be repaid	For undergraduate and graduate students; jobs can be on campus or off campus; students are paid at least federal minimum wage	No annual minimum or maximum amounts
Federal Perkins Loan	Loan: must be repaid	For undergraduate and graduate students; must be repaid to school that made the loan; 5% rate	Undergraduate students: up to \$5,500; graduate and professional students: up to \$8,000
Subsidized Direct Stafford Loan*	Loan: must be repaid	Subsidized: U.S. Department of Education pays interest while borrower is in school and during grace and deferment periods; student must be attending at least half-time and have financial need; fixed rate (set annually) for new borrowers	\$3,500-\$8,500, depending on grade level
Unsubsidized Direct Stafford Loan*	Loan: must be repaid	Unsubsidized: Borrower responsible for all interest; student must be at least half-time; financial need not required; fixed rate (set annually) for new borrowers	\$5,500-\$20,500 (less any subsidized amounts received for same period), depending on grade level and dependency status
Direct PLUS Loan*	Loan: must be repaid	For parents of dependent undergraduate students and for graduate and professional students; students must be enrolled at least half-time; financial need not required Unsubsidized: Borrower responsible for all interest	Maximum amount is cost of attendance minus any other financial aid student receives; no minimum amount

* This type of loan is from the William D. Ford Federal Direct Loan Program. The loan is known as a Federal Direct Stafford (or PLUS) Loan.



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Note: The information in this document was compiled in June 2010. For updates or additional information, visit www.studentaid.ed.gov or phone 1-800-4-FED-AID.

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