

**Junior (April / Unit 12):
Senior Year Plan, Interviews, Financial Aid and FAFSA**

Objective: To begin the college application / financial aid process and interview 3 high school seniors

To successfully complete this unit and receive your stipend, complete the following activities:

- Complete all activities in this unit.
- Complete and include your **Student Grade Check** form.
- Include your parent/guardian's signature on the **Evaluation Sheet**.
- Complete the **Stipend Request** form.
- **Have site sponsor sign the Mid-Month Check-In (does not need to be finished) by _____ .**
- **Be prepared to review it with UB staff on _____ .**

Stipend Requirements

Stipend Amounts	Possible Portfolio Completions
Complete = \$40.00	<ul style="list-style-type: none"> • <u>Unit 100% complete</u>: turned in on time, parent/guardian signature, and site sponsor signature.
Partial = \$30.00	<ul style="list-style-type: none"> • <u>Unit 75% complete</u>: includes parent/guardian and site sponsor signatures. • <u>Unit 100% complete</u>: includes parent/guardian signature; <u>does not</u> include site sponsor signature.
Partial = \$20.00	<ul style="list-style-type: none"> • <u>Unit 100% complete</u>: <u>does not</u> include parent/guardian signature. • <u>Unit 50% complete</u>: includes parent/guardian and site sponsor signatures.
Incomplete = \$0	<ul style="list-style-type: none"> • <u>Unit less than 50% complete</u> (even if unit includes parent/guardian and site sponsor signatures)

What to do if you are absent on portfolio visit days!

Planned Absences (e.g. sports games, field trips, etc.)	Unplanned Absences (e.g. sick, flat tire, abduction by aliens, etc.)
<ul style="list-style-type: none"> • Give your binder to your site sponsor <u>before you leave</u>. UB staff will review your work, and you are eligible for a full \$40 stipend. • If you forget to leave your binder with your site sponsor before you leave but turn it in to your sponsor the <u>first day you return</u>, you are eligible for a \$20 maximum stipend (even if the unit is fully complete). If there are unforeseen problems with finishing your unit, <u>notify your site sponsor and/or UB staff immediately</u>. 	<ul style="list-style-type: none"> • Give your binder to your site sponsor <u>the day you return to school</u>. You are still eligible for a full \$40 stipend. • If you forget to give your binder to your site sponsor <u>the day you return</u>, you have <u>24 hours</u> to turn in your unit for a \$20 maximum stipend (even if the unit is fully complete). If there are unforeseen problems with finishing your unit, <u>notify your site sponsor and/or UB staff immediately</u>.

Upward Bound Contacts

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Step 2: The Right College for Me

A college that is right for a friend may be all wrong for you! Finding a college that is “right” depends on a number of things.

1. Knowing yourself and what you want from college:
 - The right course of study/major.
 - The right faculty and staff.
 - The right atmosphere.
2. Comparing your requirements with many different colleges:
 - Two or Four year college
 - Cost of college
 - Local or distant and in-state or out-of-state
 - Urban or rural
 - Large, medium or small
 - *And the list goes on!*
3. Seeing for your yourself: schedule appointments for several college / university campus visits. If you cannot visit a campus, most universities now offer virtual tours online.
4. Preparing yourself to compromise. No single college will be perfect in every respect.

Take the time to find the “right” college for you. It will put you on the right road to a successful future!

Step 3: Planning Guide for Selecting Colleges to Investigate

In order to successfully complete this unit, you must **research university applications for 3 colleges**. First visit your school counseling office to look at available university applications. Then download a paper application if available – or complete a request form online at the college website. Print any applications or a confirmation page that you have requested information and bring the copy to your portfolio visit.

Many colleges now only accept online applications, and you may not be able to either print an application or request one to be sent to you. If this is the case, print the application page outlining the application process to the college.

By reviewing college admission requirements before the beginning of your senior year, you can get a jump start on the application process by getting them organized. You will have plenty of time to contact the people you want to write your recommendation letters, request transcripts, and register to re-take required entrance exams (ACT/SAT) if you wish.

As you continue searching for information on colleges, it is important to keep a list of a few key pieces of information. It will help you eliminate colleges that do not interest you, and retain contact information for the colleges from which you want more information.

Using the information from Step 2, outlining the various ways to select colleges to apply to, fill in the information on the following pages.

You may also choose to research more than three colleges, and we encourage you to do so!
Include information on other colleges on additional sheets of paper.

College #1: PLAN A

College / University
Address
Website
Contact Person(s) with Phone Number(s) and Email(s) if applicable:
Other Information I Want to Request or Look At (such as student clubs, honor societies, recreation center, tutoring, etc):
Why You Are Interested in This College / University:

College #2: PLAN B

College / University
Address
Website
Contact Person(s) with Phone Number(s) and Email(s) if applicable:
Other Information I Want to Request or Look At (such as student clubs, honor societies, recreation center, tutoring, etc):
Why You Are Interested in This College / University:

College #3: PLAN C

College / University
Address
Website
Contact Person(s) with Phone Number(s) and Email(s) if applicable:
Other Information I Want to Request or Look At (such as student clubs, honor societies, recreation center, tutoring, etc):
Why You Are Interested in This College / University:

Step 4: Parent Questions

Now that you have chosen 3 colleges to potentially apply to in the fall, sit down with you parent(s) / guardian(s) and share your college Plan A, Plan B, and Plan C. Inform them as to why you are interested in attending those particular institutions. After you have talked with your parent(s) / guardian(s), have them answer the following questions:

1. How do you feel about your son's / daughter's "**Plan A**" for continuing their education after graduating from high school (e.g. distance from home, offering what your child wants to study or major in, cost to attend this institution, etc.)?

2. How do you feel about your son's / daughter's "**Plan B**" for continuing their education after graduating from high school (e.g. distance from home, offering what your child wants to study or major in, cost to attend this institution, etc.)?

5. What advice do you have for me as I begin to plan and prepare for my senior year?

SENIOR #2: _____

1. What has been your most rewarding experience during your senior year in high school?

2. What has been your most stressful experience during your senior year in high school?

3. What are your plans after you graduate from high school?

4. What difficulties or barriers have you come across as you plan for life after high school?

5. What advice do you have for me as I begin to plan and prepare for my senior year?

Step 6: The FAFSA and How It Works

Now that you have identified at least 3 colleges to apply to, we're sure you're wondering how you will pay for your education! Most families need financial assistance to pay for college, and you'll want to plan early on how to navigate the process to apply for and receive funding. The first step in applying for financial aid to pay for college is to complete the U.S. Department of Education's Free Application for Federal Student Aid (FAFSA). The FAFSA is a form that is submitted online each year by current and prospective college students (undergraduate and graduate) in the United States to determine their eligibility for state and federal student financial aid.

The U.S. Department of Education begins accepting the application online beginning January 1 of each year for the upcoming academic year (which means the fall semester of that year). Each application period covers 18 months – or the fall, spring and summer semesters of that college year. Most federal, state, and institutional aid is provided on a first come, first served basis. Students are advised to submit a FAFSA as early as possible for consideration for maximum financial assistance.

You only need to file the FAFSA one time in January of your senior year in high school, regardless of how many colleges you are considering. The FAFSA includes a section to list the colleges where you want your information sent.

Because there is so much need for financial assistance, and funds are limited, the federal government has set policies to measure your financial need to pay for college. Most financial aid is based on your need. "Need-based" financial aid can come from both the federal government and state government.

"Need-based" means that your family's financial resources, measured by a formula set by the federal government, are not sufficient to cover your educational costs. This formula looks at your family's income and assets to determine its **Expected Family Contribution (EFC)** toward the cost of college. The federal government determines your EFC each year after you fill out and submit the FAFSA. The federal government's definition of financial need compares your income and savings to the cost of the college you plan to attend. ***For example, if you choose to attend a local community college, your financial need may be small, while if you choose to attend a higher priced college, your financial need may be large.***

Step 7: Financial Aid Reminder

Now let's look back at some of the information from your November portfolio unit on the different types of financial aid available to college students. You must submit your yearly FAFSA in order to receive any of the types of aid below.

Most financial aid packages include a variety of types of aid, including:

- A. **Scholarships:** based on a variety of requirements, such as your grades, gender, major, etc. You can receive scholarships from your college and/or private scholarships from a variety of places, such as your parent / guardian's employer or a national foundation. You do not need to pay back this money, and you can apply for as many scholarships as you want!
- B. **Grants:** similar to scholarships but they can be awarded by a variety of requirements, such as the state you live in or based on your income, such as Pell grants. You do not need to pay back this money.
- C. **Loans:** money that you will borrow and need to pay back at a variety of interest rates.
 - **Subsidized Stafford Loans:** loans managed by the federal government. Interest does not build up while you are in school, and tends to be low. Students can borrow amounts based on their year in college. Students have many options for repayment, such as a grace period after graduation, loan payments based on income, loan forgiveness (you won't need to pay back) based on your profession (such as teaching), military service, etc.
 - **Unsubsidized Stafford Loans:** loans managed by the federal government. Interest does build up while you are in school, but tend to be low. Students can borrow amounts based on their year in college. Students have many options for repayment, such as a grace period after graduation, loan payments based on income, loan forgiveness (you won't need to pay back) based on your profession (such as teaching), military service, etc.
 - **Private loans:** loans managed by private companies (such as banks). Interest rates vary and can be quite high. Companies often lend out large amounts to students. Students can have limited options to repay these loans. Private loans can be quite risky, and we advise you to avoid them as much as possible.

*For more information on the differences between federal and private loans, look at the Department of Education's website:
<http://federalstudentaid.ed.gov/federalaidfirst/>*

- D. **Work Study:** money awarded to students to work on-campus. The university receives this money as a part of your financial aid package, and you receive the funds as your paycheck. Work study positions are great options for working during college, as your job is right on-campus, and can even be in a department or office that relates to your interests or career goals.

Step 8: Student / Parent Information for 2011 Summer Academy

In order to make filling out the Free Application for Federal Student Aid (FAFSA) easier and less daunting during senior year, we complete a trial run of the FAFSA during the Summer Academy. We bring all of the Year 3 students together one afternoon a week and work with them to successfully fill it out and submit.

In order to complete this, we ask that students come to the Summer Academy with copies of all the documents they need to complete the FAFSA. Below you will find a list of the documents needed to complete the FAFSA. Gather these documents now so that the students have them in hand when they check into the Summer Academy.

You will begin by obtaining a PIN # for both student and parent/guardian. You must **both** have a PIN # to apply for financial aid for college. You will both use the same PIN # throughout college. Parent/guardians will use the same PIN # for every child they have in college. You will obtain your PIN #s at the following website: www.pin.ed.gov

Bring the following with you to Summer Academy 2011:

- ___ Student and Parent/Legal Guardian PIN #s
- ___ A copy of the parent's/Legal Guardian's 2010 income taxes
- ___ A copy of the student's 2010 income taxes (if the student worked and filed an income tax return)
- ___ Copies of other income documentation (Examples: Savings accounts, retirement funds, Social Security benefits, Tribal income forms, child support, or any other earnings)
- ___ AFDC (and/or TANF) form copies, if applicable
- ___ Copy of CIB (Certificate of Indian Blood), if applicable
- ___ Copy of Alien Registration Card (if you are not a U.S. Citizen)
- ___ If parents/legal guardian own their own business and/or farm, statement of its worth or any debt on business and / or farm

The FAFSA also asks for the following information:

1. Parent / Legal Guardian Social Security number and date of birth
2. Parent / Legal Guardian marital status and if married, date of marriage
 - If divorced / separated: date of divorce / separation
 - If widowed: date of widowhood

Scholarship Essay Question – April 2011

It is now time for you to begin preparing for the many scholarship essays you will have to write during your senior year! Remember that scholarship essays are similar to admission essays required by some universities. Practicing these essays benefits both!

Limit your essay to 2 paragraphs. Your essay must be typed.

Note: Essays not typed will result in an immediate \$10 deduction from your portfolio stipend!

What sets you apart from other students applying to this scholarship?

JUNIOR PORTFOLIO MID-MONTH CHECK – IN SHEET
April / Unit 12 • Senior Year Plan, Interviews, Financial Aid and FAFSA

Student Name: _____ Date: _____

Directions: To obtain full credit complete this check-in sheet of your unit work.

- It is advisable that you take time to think of what portfolio work you need to complete between now and the day your portfolio is due, and get to work on it!
- Please circle the appropriate response and answer in complete sentences where asked.
- **Site Sponsor must sign Check – In Sheet by due date on the 1st page of your portfolio unit.** This is typically 1 week before your portfolio visit.

1. What parts of the unit have you completed?

- a) all of it
- b) half or more
- c) very little of it
- d) none of it

2. What parts of the unit do you still need to complete?

3. What part of this unit, if any, are you having difficulties with? Why?

4. What type of help do you need, if any, in order to complete unit by the due date?

FOR SITE SPONSOR TO COMPLETE:

Unit at least ½ complete: Y N

Site Sponsor Signature _____

Date _____

