



San Antonio Education Partnership

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Program Manager: Road to Success

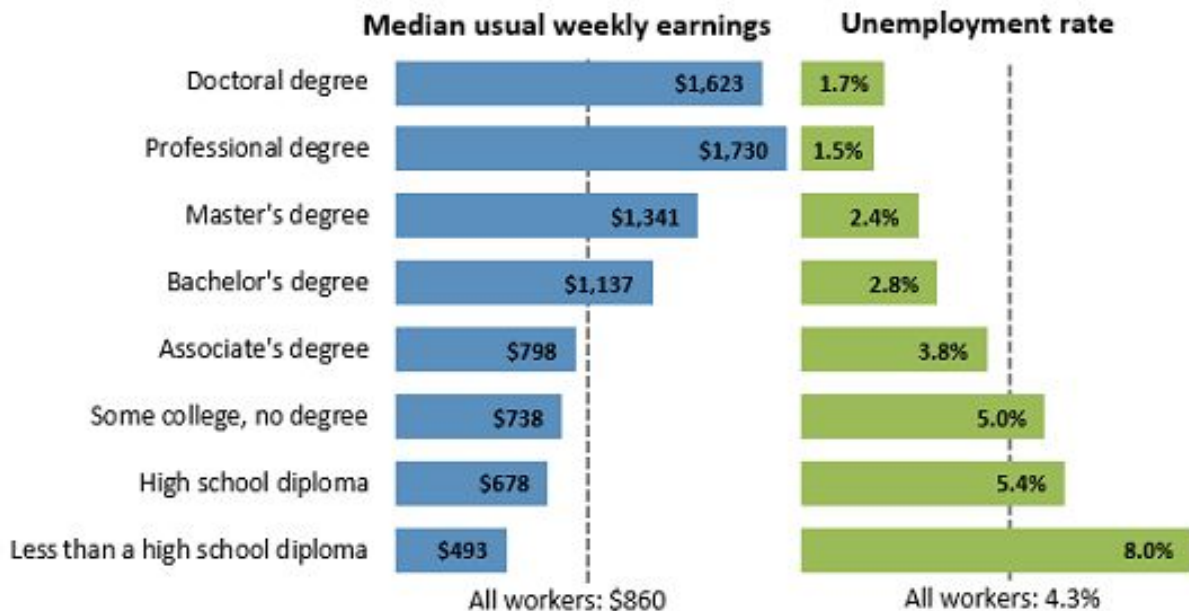
High School Services

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Why College?

Earnings and unemployment rates by educational attainment, 2015



Note: Data are for persons age 25 and over. Earnings are for full-time wage and salary workers.

Source: U.S. Bureau of Labor Statistics, Current Population Survey



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How to Pay for College



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Misconceptions About College

- Every family pays the full Cost of Attendance or “sticker price” for the school their child is attending
- One will have to pay for college all by him-/herself/themselves!
- One will have to pay someone to complete financial aid applications or find colleges or scholarships for your child
- A student probably won't qualify for financial aid, so you shouldn't complete financial aid applications anyway
- Only high-achieving students win scholarships

Expenses Being Covered

- Cost of Attendance:

- Direct Costs:

- Tuition and Fees
 - Room and Board

- Indirect Costs:

- Books and Supplies
 - Transportation
 - Personal Expenses

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Types of Financial Aid

○ Grants

- Need-based gift aid
- From federal or state government, schools, or organizations
- First-come, first-served

○ Loans

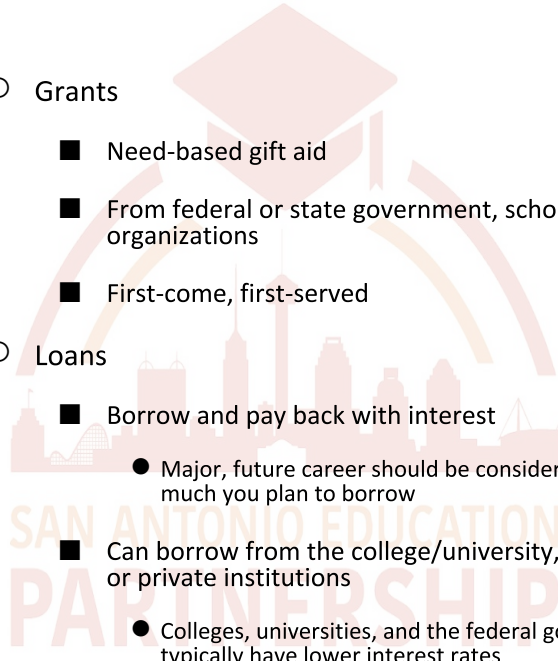
- Borrow and pay back with interest
 - Major, future career should be considered with how much you plan to borrow
- Can borrow from the college/university, government, or private institutions
 - Colleges, universities, and the federal government typically have lower interest rates
- Federal loans are in student's name, Parent PLUS Loans look into parents' credit
- Begin to repay when student leaves college or drops below half-time

○ Work-study

- Part-time jobs for students with financial need
- Typically on-campus
- Hours depend on awarded amount
- Nothing owed at the end of the year

○ Scholarships

- Merit-based or need-based gift aid
- Students of all ages can win scholarships!



Financial Aid Applications

- FAFSA – Free Application for Federal Student Aid
 - Student must be a U.S. citizen, legal permanent resident, or U.S. national
 - Opens Oct. 1 each year
 - Uses prior-prior year's taxes (ex: 2018-2019 Application is using 2016 tax return)
 - Each school has their own deadline
 - EFC – Expected Family Contribution
 - FAFSA4caster – Bottom of the page on FAFSA.gov

- TASFA – Texas Application for State Financial Aid
 - Must be a Texas resident for three years prior to graduation from a Texas high school or GED completion
 - May qualify for in-state tuition and state financial aid
- CSS Profile
 - Required from some private universities in addition to FAFSA
 - Gives access to need-based scholarships

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Scholarships

- Based on major
- Based on race/ethnicity
- Based on hobbies and interests
- Based on GPA or test scores
- For students enrolled at particular schools
- Offered by local organizations or donors



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College Greenlight

- CollegeGreenlight.com
- Matches you to scholarships based on your profile
- Helps you sort scholarships by:
 - Name
 - Number of people that apply
 - Amount of effort it will take
 - Award amount
 - Deadline
- Has a blog to help you find specific resources
- (Also great for if you're planning to transfer!)



JLV College Counseling

- jlvcollgecounseling.com/scholarships
- Divided into categories
 - Age/grade level
 - Major
 - For Undocumented Students
 - LGBT
 - Study Abroad
 - Month
 - State
- Offers statewide and national scholarships

Fastweb, Unigo & Scholarships.com

- Fastweb.com, Unigo.com, Scholarships.com
- Match you to scholarships based on your profile
- More national, competitive scholarships
 - May have a higher award amount



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Notable Annual Scholarships

- Baumberger Endowment – high-achieving students; applications from counselors in December
- Martin Luther King, Jr. Scholarship - <https://www.sanantonio.gov/MLK/MLKScholarship>
- Ron Brown Scholarship – for African American students - www.ronbrown.org
- MALDEF Scholarship – www.maldef.org/leadership/scholarships
- The Dream.US – for undocumented or DACA students - www.thedream.us
- Golden Door Scholars – for DACA students - <https://www.goldendoorscholars.org>
- Hispanic Scholarship Fund – <https://www.hsf.net>
- Hispanic Scholarship Consortium – www.hispanicscholar.org/
- Coca Cola Scholars – <http://www.coca-colascholarsfoundation.org/>
- Gates Scholarship – for Pell-eligible students - <https://www.thegatesscholarship.org/scholarship>
- Dell Scholars - <https://www.dellscholars.org>

Resources

- <https://www.aie.org/>
 - Guidance on planning for, staying in, and life after college
 - Gives financial guidance at each stage
- Studentaid.ed.gov
 - Connected to FAFSA and FSA ID
 - Presentations, handouts, and more to share with your students and parents
 - Description of financial aid
 - FAQs
- Collegeforalltexas.com
 - Great resource for TASFA
 - Financial aid and application info for all students (including undocumented, military dependent, and adult learners)



www.cafecollege.org

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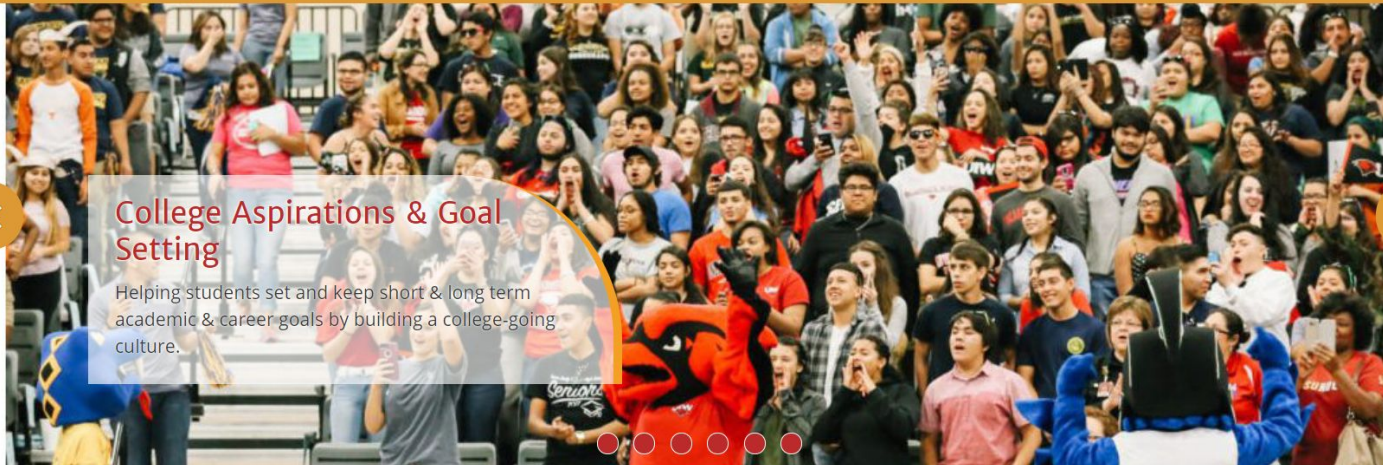
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College Aspirations & Goal Setting

Helping students set and keep short & long term academic & career goals by building a college-going culture.

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