

One Minute Survey

<https://tinyurl.com/ECMCTCP>



The College Place



Paying for College

2019-2020

ECMC

Agenda

- College costs
- Financial aid programs
- Financial aid applications



College Costs

- Community colleges
 - \$4,476 tuition & fees
- Public colleges and universities
 - \$11,416 tuition & fees
 - \$24,715 total
- Private colleges and universities
 - \$35,830 tuition & fees
 - \$52,500 total



College Cost of Attendance (COA)

- Tuition and fees
- Room and board
- Books and supplies
- Transportation
- Personal expenses



Net Price Calculator

- Required by the U.S. Department of Education
- Shows standard COA minus “your” financial aid
 - Schools’ current award policies
 - Your income, assets, household size
 - Optional: GPA and test scores for merit-based aid

Agenda

- College costs
- **Financial aid programs**
- Financial aid applications



Financial Aid Programs

- Gift aid
 - Grants
 - Scholarships
- Self-help
 - Work-study
 - Loans

Federal Grants

- Federal grants
 - Pell Grant
 - FSEOG
 - TEACH Grant
 - Iraq and Afghanistan Service Grant



State of Connecticut Grants

- Roberta B. Willis Scholarship
Need-Based Award
 - Awarded by colleges
- Roberta B. Willis Scholarship
Need/Merit Award
 - Nominated by high school
 - Top 20% of class OR
 - 1200+ SAT, 25+ ACT



Institutional Funds

- Individual colleges or universities
- Grants
- Scholarships
- Different awarding criteria



Scholarships

- High school scholarships
- Community scholarships
- College and university scholarships
- National scholarships



Searching for Scholarships

- ASK EVERYONE!
 - Relatives, neighbors
 - High school counselors
 - Employers
- [Bigfuture.collegeboard.org](https://bigfuture.collegeboard.org)
- www.tcp.igrad.com



Work-Study

- Federal Work-Study Program
- Institutional work-study
- You are a student first
 - Work shouldn't interfere with your studies
 - Time management skills



Loans

- Federal student loans
 - Direct Subsidized Loans
 - Direct Unsubsidized Loans
- Federal parent loans
 - Direct PLUS Loans
- Interest rates 2019-2020
 - Undergraduate sub and unsub: 4.53%
 - PLUS: 7.08%



Other Ways to Pay for College

- Savings
- AmeriCorps
- Military Service
 - ROTC
 - Reserves
 - National Guard
 - Parent's GI Benefits



Agenda

- College costs
- Financial aid programs
- **Types of financial aid applications**



Types of Financial Aid Applications

- Free Application for Federal Student Aid
 - For all colleges
 - U.S. citizens and permanent residents
- CSS Profile
 - For 200+ colleges, mostly private
 - All students

Free Application for Federal Student Aid (FAFSA)

Federal Student Aid
An OFFICE of the U.S. DEPARTMENT of EDUCATION

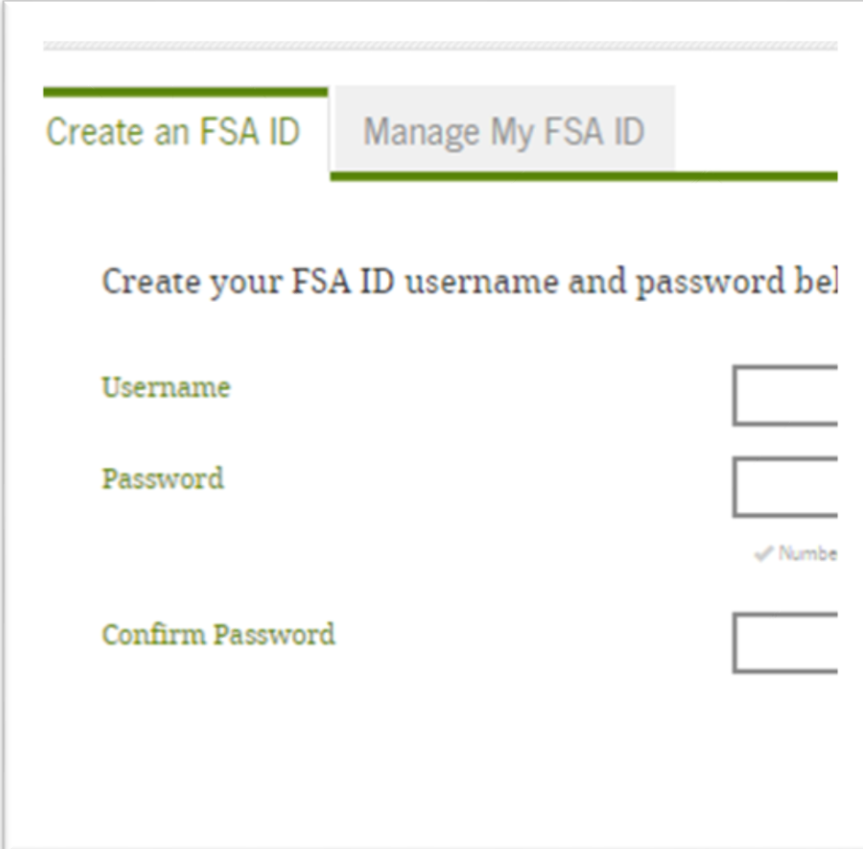
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Search FAFSA® Help

The screenshot shows the FAFSA.gov homepage. At the top, there is a dark navigation bar with five tabs: 'Prepare for College', 'Types of Aid', 'Who Gets Aid', 'FAFSA®: Apply for Aid' (which is highlighted), and 'How to Repay Your Loans'. Below the navigation bar, the main heading reads 'FAFSA®: Apply for Aid'. Underneath this heading, a paragraph states: 'Use the *Free Application for Federal Student Aid* (FAFSA®) form to apply for financial aid for college or grad school.' Below this paragraph, there are two columns of text. The left column is titled 'NEW TO THE FAFSA® PROCESS?' and contains the text 'Completing the FAFSA form is free. Fill it out now.' followed by a blue button labeled 'START HERE >'. The right column is titled 'RETURNING USER?' and contains the text 'Correct info • Add a school' and 'View your *Student Aid Report* (SAR)' followed by a blue button labeled 'LOG IN >'. The background of the main content area features a faint image of mountains.

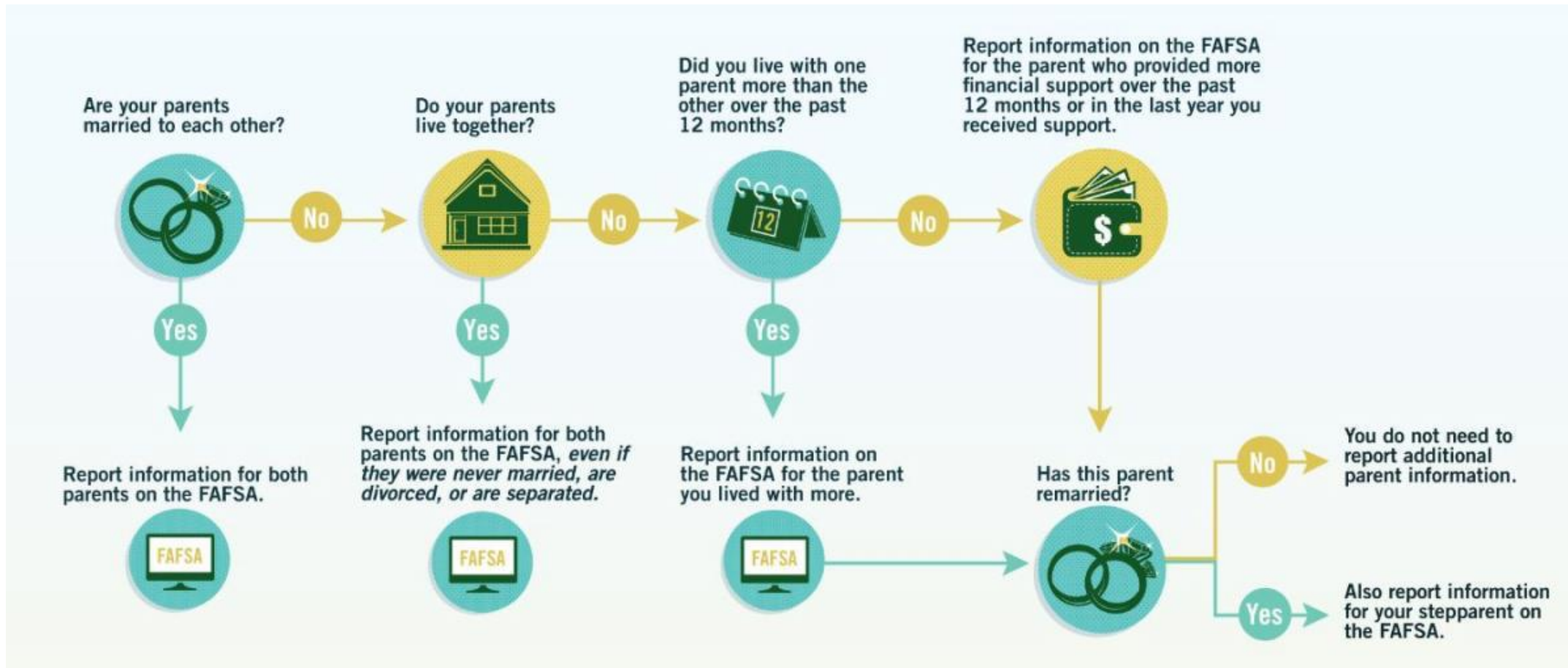
Federal Student Aid ID (FSA ID)

- FSAID.ed.gov
- Student and at least one parent make an FSA ID
- Used for FAFSA
- Used for student loans



The screenshot shows the 'Create an FSA ID' form on the FSAID.ed.gov website. At the top, there are two tabs: 'Create an FSA ID' (active) and 'Manage My FSA ID'. Below the tabs, the text 'Create your FSA ID username and password below' is displayed. The form contains three input fields: 'Username', 'Password', and 'Confirm Password'. The 'Password' field has a small icon of a person with a checkmark next to it, indicating a password strength indicator. The 'Confirm Password' field is empty.

Financial Aid Parents



CSS Profile

Profile



Apply for Financial Aid with CSS Profile

Nearly 400 colleges, professional schools, and scholarship programs use CSS Profile to award non federal aid.

[Sign In to Apply](#)

CSS Profile

- CSS Profile website: <https://cssprofile.collegeboard.org>
- Application Fees
 - First submission: \$25
 - Additional submissions: \$16 each
 - Waivers are available
- Non-custodial parent information
- Additional income and asset information

Contact Us

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