

# A College Education: The Key to a Better Future



## Hispanic Scholarship Fund

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# Session Overview



- Preparing for College
- Paying for College
- Preparing Scholarship Applications

# Preparing for College



# Preparing for College

- College Prep Curriculum
- Challenge Yourself
  - Honors
  - Advanced Placement
  - International Baccalaureate
  - Community College courses



# Preparing for College (cont.)

- Maintain Good Grades
- Make Up or Catch Up
- Ask for Help

## GPA

A=4 (100-90)

B=3 (81-90)

C=2 (80-75)

D=1 (74-70)

F=0 (69-0)

## JOSE

A=4

A=4

B=3

D=1

C=2

A=4

**18/6=3.0**

## JUAN

A=4

A=4

B=3

D=1

C=2

F=0

**14/6=2.3**

# Standardized Tests



- High School Exit Exams
- PSAT/NMSQT®
- SAT®
- ACT®
- For more information:
  - [www.collegeboard.org](http://www.collegeboard.org)
  - [www.actstudent.org](http://www.actstudent.org)



# The Well-Rounded Student

- Leadership skills
- Organizational skills
- Dedication
- Diversity
- Time management skills
- Special talents or experiences



school-based activities, community service, faith-based, work experience or internships

# Building Your Résumé

## Important for:

- Personal statements
- Letters of recommendation
- Applications

## What to Include:

- Extracurricular activities
- Course work & GPA
- Awards & accomplishments
- Work/ volunteer experience

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### **EXPERIENCE AND ACCOMPLISHMENTS**

Excellent organizational skills  
Strong computer skills

### **Awards**

Involvement in events or community  
Earned "A" or "A+" in all computer classes.  
Built personal computer from scratch.

### **VOLUNTEER HISTORY**

Hilldale Public Library  
American Red Cross

### **RELEVANT HIGH SCHOOL STUDIES**

Technical writing; advanced composition; debate; video production; computer classes,

### **SCHOOL ORGANIZATIONS**

Hilldale High School Math Club 2003 - 2005  
Vice-president — 2005  
National Honor Society — 2003 - 2005  
Clayton Middle School Library — 2000 - 2002  
Student Librarian

### **EDUCATION**

Hilldale High School 2003 - 2005  
Graduation Date: 2007  
Clayton Middle School 1999 - 2002



# Cultivating Relationships

Communicate with:

- Teachers
- Counselors
- Employers
- Community members
- Church members/leaders
- Local organizations



# Organize Yourself!

- Create an action plan
- Research colleges and universities
- Make a list of application deadlines
- Be aware of test dates
- Communicate with teachers, counselors and parents



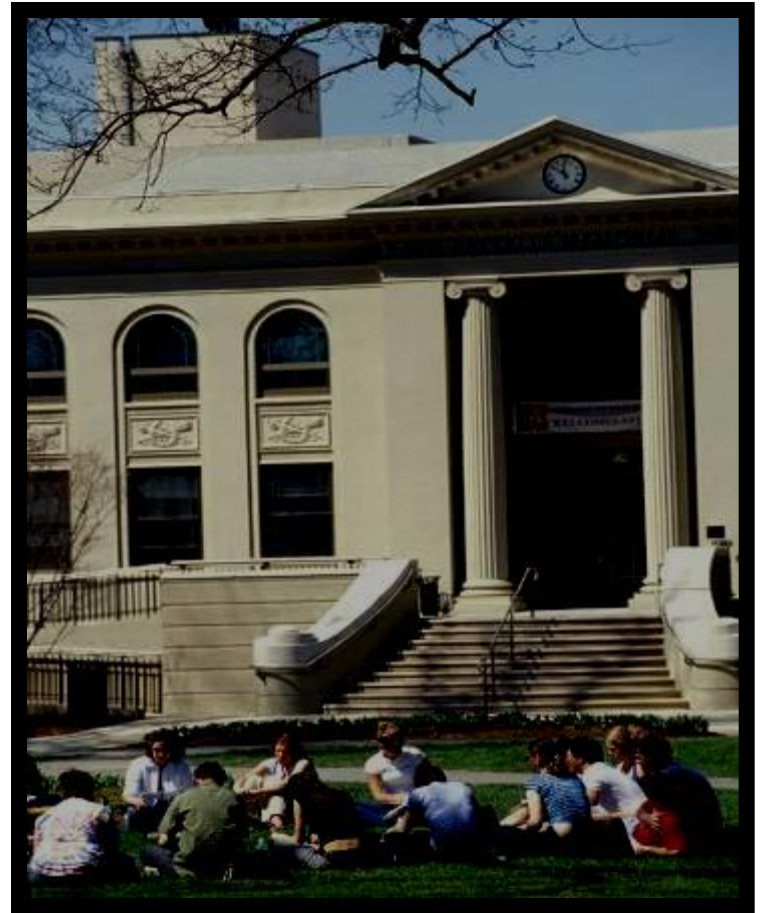
# Types of Institutions

- Technical College
  - Diploma, Associate Degree
- Community College
  - Associate Degree, Certificate Programs
- University
  - Bachelor Degree, Master Degree, Doctoral Degree, and Professional Degree



# Choosing the Right Place for You

- Selection criteria
- Programs of study
- Cost
- Public vs. private
- Academic rigor
- Location
- Size
- Campus life
- Athletics



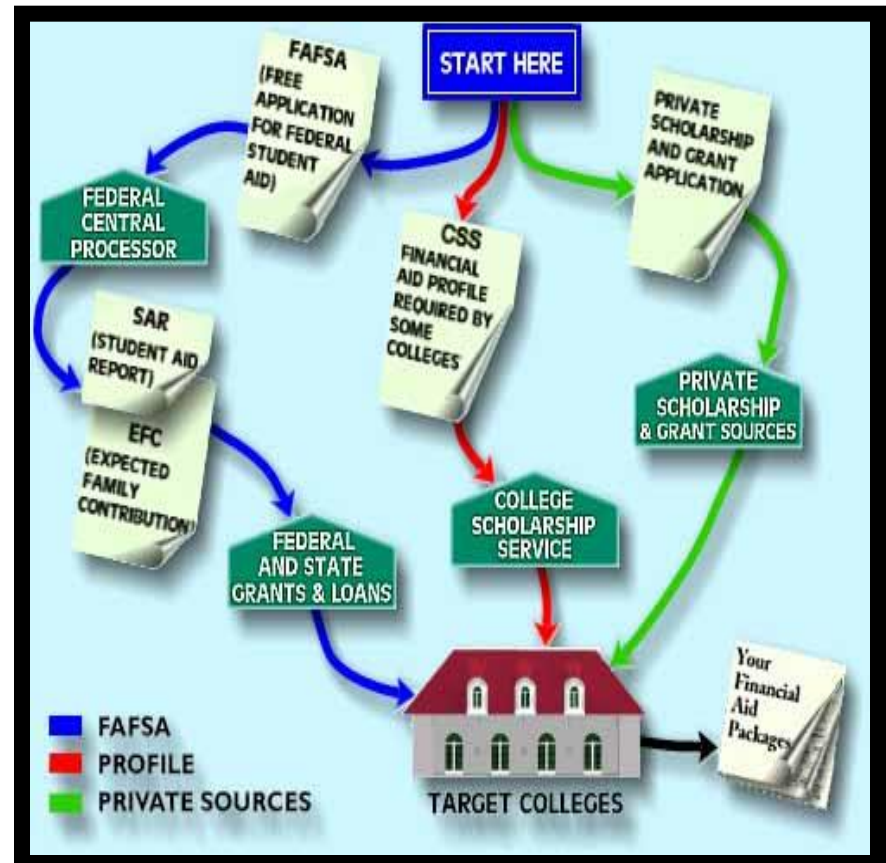
# Paying for College





# Sources of Financial Aid

- Federal
- State
- Institutional
- Community & Private





# Financial Aid: *Federal*



- Grants
  - Pell Grant
  - Academic Competitiveness Grant
  - SMART Grant
- Loans
  - Stafford Loan – subsidized & unsubsidized
  - Perkins Loan
  - PLUS
- Work-Study

# Financial Aid: *Institutional*

- Institutional Grants
- Scholarships
  - Based on need or merit
  - Special programs
- Loans



# Financial Aid: *Community & Private*

- Scholarships
  - Based on need or merit
  - Special talents
- Internships
- College Savings Plan
- Banks/Private Lenders



# Applying for Financial Aid: *FAFSA*

- FAFSA is required to receive federal aid and state aid
- Receive a FAFSA from:
  - Internet: [www.fafsa.ed.gov](http://www.fafsa.ed.gov)
  - Telephone: 1-800-433-3243
  - School Counselor
  - Public Library
- [www.fafsa4caster.ed.gov](http://www.fafsa4caster.ed.gov)
- CSS PROFILE



# FAFSA: *How to Apply*



1. Submit the FAFSA as soon as possible after January 1<sup>st</sup> (of senior year)
2. Receive the Student Aid Report (SAR)
  - Confirm the information
  - Expected Family Contribution (EFC)
3. Receive financial aid package from institutions where you have applied
4. Follow up with institution
5. Maintain copies of all documents

# Cost of Attendance



## State University

Cost of Attendance	\$15,000
- <i>EFC</i>	\$ 3,000
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<b>= Aid Eligibility</b>	<b>\$12,000</b>

## Private University

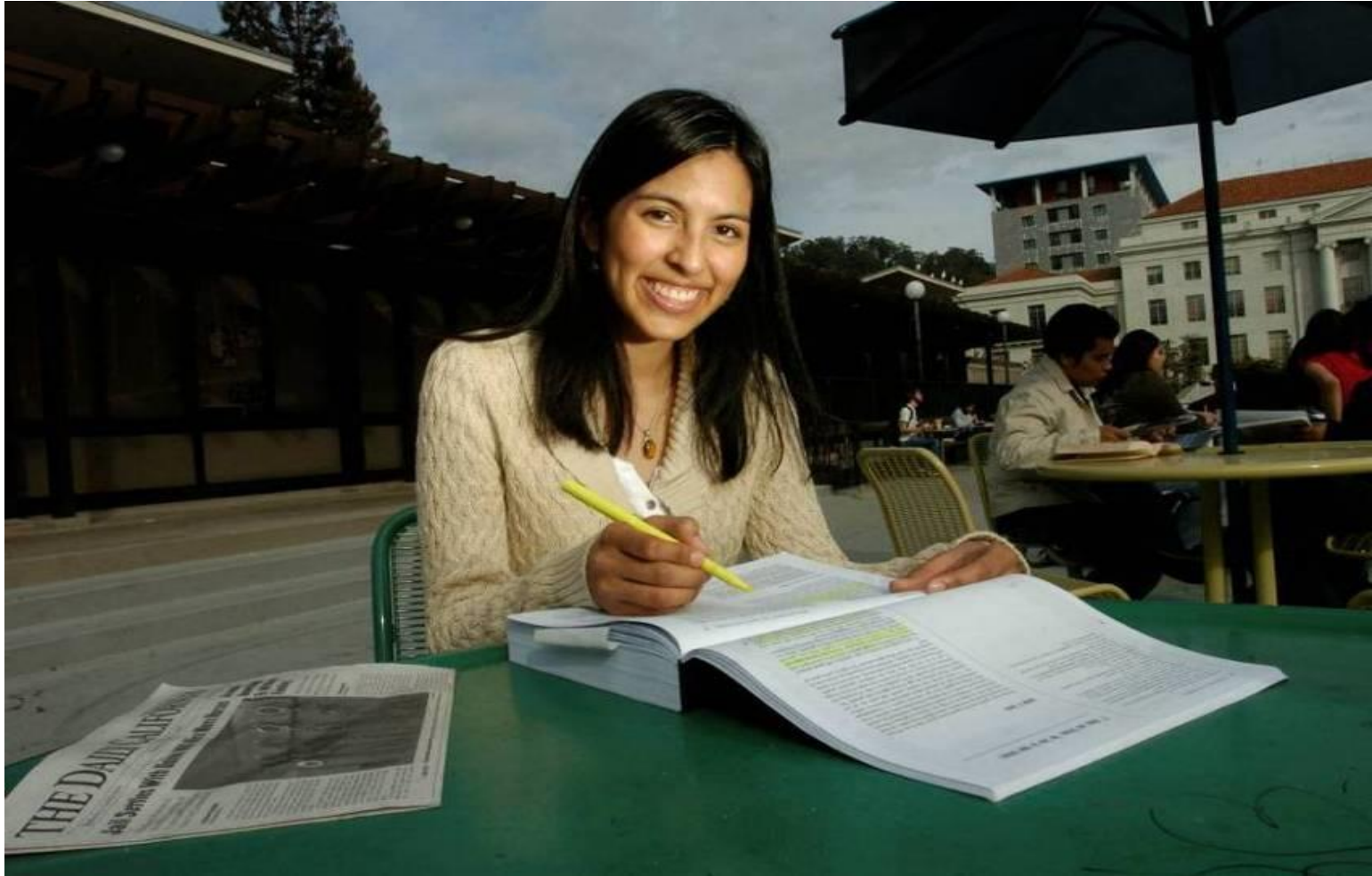
Cost of Attendance	\$30,000
- <i>EFC</i>	\$ 3,000
<hr/>	
<b>= Aid Eligibility</b>	<b>\$27,000</b>



# Sample Financial Aid Award Package

	<u>State</u>	<u>Private</u>
Pell Grant	\$1,000	\$1,000
State Scholarship	\$3,000	\$3,000
Institutional Grant	\$1,975	\$9,750
Loan-Stafford	\$2,625	\$2,625
Institutional Scholarships	\$1,000	\$8,000
<i>Work-Study</i>	<u>\$2,000</u>	<u>\$2,000</u>
<b><i>Total Aid</i></b>	<b>\$11,600</b>	<b>\$26,375</b>
<b><i>Total Cost</i></b>	<b>\$15,000</b>	<b>\$30,000</b>
<b><i>-Total Aid</i></b>	<b><u>\$11,600</u></b>	<b><u>\$26,375</u></b>
<b><i>Net Cost (EFC + Remainder)</i></b>	<b>\$ 3,400</b>	<b>\$ 3,625</b>

# Preparing Scholarship Applications



# What is a Scholarship?

## A Scholarship is...

- Money that does not have to be paid back.
- Based on need and/or merit.
- Based on certain criteria that students must meet.
- Aid that students may need to report to colleges.



# Researching Scholarships

- Begin EARLY!
- Do your research on the Internet, at school, and at the public library.
- Determine if you qualify.
- Create a list of scholarships organized by due dates.
- Apply to as many scholarships as possible.



# Applying for Scholarships

## Documents you might need:

- High school transcripts
- SAR from FAFSA
- Personal statements & essays
- Résumé
- Letters of recommendation
- Family income taxes

# Writing Essays

- Read the essay questions
- Write a draft
- Review/ revise
- Proofread
- Incorporate changes
- Finalize





# Letters of Recommendation

- Communication is key!
  - Distinguish yourself to teachers and counselors
- Make it easy for the recommenders
  - Share your résumé
  - Create a letter template
  - Provide sufficient time



# HSF's Top Ten Mistakes

1. Forgetting to delete the other scholarships' name after cut & paste
2. Submitting after deadline
3. Incomplete applications
4. Not following instructions
5. Wrong copies of forms
6. Not submitting the FAFSA on time
7. Mistakes in the essays
8. Not answering questions correctly
9. Late letters of recommendation
10. No proofreading

# HSF Scholarship Programs



- High School Scholarship
- Gates Millennium Scholars
- Community College Transfer Scholarship
- College Scholarship

Visit [www.hsf.net](http://www.hsf.net) for more information and the online application!

Thank You!



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