



Preparing for College



What YOU need to know...

Welcome!

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Together, we will...



Explore different types of colleges



Explore different types of degrees



Discuss the costs and financial aid available



Understand the application process & entry requirements



Meet Veronica, a high school graduate

- Graduated from our school in 2020
- Attended all 4 years of high school through our school
- Currently attends a local community college to study Early Childhood Education



Veronica
recent graduate





Benefits of College

- **Income** increase
- More **job availability**
- **Training in specialized fields** (teaching, plumbing, HVAC repair)
- **Networking** opportunities
- Economic **stability**
- Social benefits
- Job benefits
- **Higher likelihood of job advancement**





Types of Colleges

Ask Veronica



Tell me about the type of college you are attending.

“I took an **Early Childhood Education** class. It **wasn't** easy, but I liked working on the class and learning more, and now I'm working with young children and studying **Early Childhood Education** at a nearby community college.”



Veronica
recent graduate





Types of Colleges

- Community College
- Vocational, Technical, or Career College
- University
- Public vs. Private



Community College



- Offer programs that last **up to 2 years**
- Can earn various certificates or **Associate Degrees**
- Upon completion, students can transfer to a 4-year college or university to earn their Bachelor's Degree
- Offer certificates that are career specific
- **More affordable** due to lower tuition costs

EXAMPLES

Arizona	Colorado
Chandler Gilbert Community College	Arapahoe Community College
Phoenix College	Front Range Community College
Mesa College	Red Rocks Community College



Vocational, Technical, or Career Colleges



- Offer certificates or Associate's Degrees
- **Specialized training** in a particular industry or career such as:
 - Culinary Arts
 - Firefighting
 - Dental Hygiene
 - Technology

EXAMPLES

Arizona	Colorado
Pima Medical Institute	Lincoln College of Technology
Arizona Automotive Institute	Pickens Technical College
Carrington College	Colorado Technical University



Universities



- Larger than colleges
- Offer **more majors and degree options** than colleges
 - Bachelor's, Master's and Doctoral Degrees
- May contain several smaller colleges on the campus

EXAMPLES

Arizona	Colorado
The University of Arizona	Colorado State University
Northern Arizona University	University of Colorado Boulder
Grand Canyon University	University of Northern Colorado



Public vs. Private Colleges



- **Public schools**

- Funded by local and state governments
- Lower tuition rates
- Lower cost for in-state residents

- **Private schools**

- Funding from tuition, fees, and other private sources
- Can provide generous financial aid packages

	Arizona	Colorado
Public	Arizona State University	Colorado School of Mines
	Northern Arizona University	Colorado Mesa University
Private	Grand Canyon University	University of Denver
	Prescott College	Regis University





Types of Degrees

Ask Veronica



Tell me about the type of degree that you plan to earn.

*“I’m in a community college, so I’ll earn an **associate’s degree**. It should take me **two years** to complete it.”*



Veronica
recent graduate





Types of Degrees

**Associate's
Degree**

**Bachelor's
Degree**

**Master's
Degree**

**Doctoral
Degree**



Associate's Degree



- Need a high school diploma or equivalent, like a GED
- **1-2 Years OR 60 credit hours**
- Prepare students for the workforce
- Transferrable to most Bachelor's Degree programs
- Earn an Associate's of:
 - Art (AA)
 - Science (AS)
- Offered at Community Colleges, Career Colleges, and some 4-year colleges
- Can lead to entry-level positions



Bachelor's Degree

AKA
“Baccalaureate”



- Need a high school diploma or equivalent, like a GED
- May require formal test scores such as the ACT or SAT
- **4-5 Years OR 120 credit hours**
- Earn a Bachelor's of:
 - Applied Science (BAS)
 - Architecture (BArch.)
 - Arts (BA)
 - Business Administration (BBA)
 - Fine Arts (BFA)
 - Science (BS)
- Can lead to mid-level and managerial positions





Cost & Financial Aid

Ask Veronica



Tell me what you knew about paying for college.

“At first I thought that it would be out of range for me, but then I learned about scholarships and FAFSA. They’ve helped me a lot.”



Veronica
recent graduate



Costs of College: Academic Expenses



• Tuition

- The amount of money you have to pay in order to **attend the school**
- Costs vary by **school** and the **number of classes** you take per semester

• School and Activity Fees

- In addition to tuition, other **amenities** on campus can add up
- Parking passes, greek societies, sporting events, gym access, etc.

• Textbooks and School Supplies

- Certain classes require that you purchase **textbooks** and specific **supplies** for the course
- Can purchase brand **new or used** items



Costs of College: *Other Expenses*



- **Room and Board**

- The amount of money you spend for your choice of **housing**
- Choose between living **on campus** or **off campus**

- **Transportation**

- If living off campus you may need to **drive or pay for public transportation**
- **Traveling home** for the holidays by car or plane depending on how far away you are
- Gas, car insurance, bus tickets, etc.

- **Personal Expenses**

- **Day to day items** such as clothes, groceries, phone bill, medication, etc.



Scholarships



- Do **NOT** need to be repaid
- Can cover **partial or full** costs, depending on the scholarship
- **Merit Based:** Given for meeting or exceeding certain standards
 - Academic achievement- receiving good grades or Honors
 - Special talent- sports, fine arts, clubs, etc.
- **Financial Need:**
 - Based on student and/or family's ability to pay for school
 - Expected Family Contribution (EFC)
- **Other:** Geared towards specific groups of people
 - Gender based, or
 - Ethnic background, or
 - Employment/Career based, etc.



Scholarships



- **Where do you find scholarships?**

- Financial Aid Office at a specific college or university
- Online search engines
- Through **trusted** organizations (church, local businesses, etc.)

- **When should you apply?**

- Start **researching** while still in high school
- **Pay attention to deadlines**- each scholarship is different
 - Summer between Junior and Senior year
 - Senior Year

- **How to apply?**

- Every scholarship has its **own requirements**
- Read the application **carefully**
- Complete **entire** application
- **Pay attention to deadlines** (yes, this is mentioned twice)



Scholarships



- Come from **tax** dollars paid by US citizens
- **Do not** require a co-signer or good credit
- Nearly every person with a **high school diploma** is eligible
- Types of Scholarships
 - Direct Subsidized Loans- made to **undergraduate** students based on **financial need**
 - Direct Unsubsidized Loans- made to **undergraduate, graduate, and professional** students but **NOT** based off of financial need
 - Direct PLUS Loans- made to **parents** and **undergraduate** students to help pay for **educational expenses not covered** by other financial aid
 - Direct Consolidation Loans- allows you to **combine** all of your federal student loans into a **single loan**

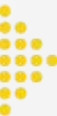


Federal Student Loans



- **How much money can you borrow?**

- Undergraduate students- **\$5,5000 - \$12,500** per year based on eligibility through **Direct Subsidized and Direct Unsubsidized** loans dependency status
- Graduate students- Up to **\$20,500** per year in **Direct Unsubsidized** loans
- Parents- **remainder** of their child's college costs **determined by the school**



Federal Student Loans



- **Why should you take out federal student loans?**

- Interest rates are fixed and usually lower
- **No credit check** or cosigner needed for **most loans**
- Do not need to start repaying until after you leave college
- Offer **flexible repayment** plans or **postponement** based on need
- **Loan forgiveness** determined by case by case scenarios



Federal Student Loans



- **What are important considerations for taking out student loans?**

- Be a **Responsible Borrower**
- You can always **borrow less** than what is offered and **request more** funds later
- Think about how the loans may affect your **future finances** and how much you can **afford to repay**
- Research and consider **future careers** and their **salaries**
- Keep copies of all **loan documents** and make sure you **understand them**
- Make payments **on time**
- Keep in **contact** with your loan officer



Private Student Loans



- Come from a **bank, credit union, or online lender**
- Cover any costs **related** to attending college
- **Less flexible** than Federal Loans
- Should **use Federal loans first**, then private loans if needed
- Need proof that you can **repay** the loan
- Require a **good credit score**
- **Cosigners** can help qualify
 - They are responsible for paying back the loan if you can not
- **Examples** of Private Loans
 - Student loans for bad credit, Student loans without a cosigner, Graduate student loans, State and nonprofit loans, Income share agreements, Credit union loans



How to Apply for Loans



● Federal Loans

- First complete and submit the **Free Application for Federal Student Aid (FAFSA)** form
- School will review the form and **send a financial aid offer**
- Choose whether you want to accept the **full offer** or a **partial amount**
- Complete **entrance counseling** to ensure you understand your responsibilities regarding loan repayment
- Sign the **Master Promissory Note** to agree to the terms and conditions

● Private Loans

- Can be **used for**: tuition, room and board, fees, books, supplies, transportation, technology
- Apply with a **credit check** or **cosigner**
- School will send funds **directly** to your college or university
- Can **cancel** future funds as needed
- Choose **interest rate** and **repayment option**
- Can be **denied**





	Arizona	Colorado
Tuition & Fees	\$11,410	\$9,269
Tuition, Room, & Board	\$24,681	\$22,288

Average Costs

- Average cost of college in US is \$35,551 per year, including books, supplies, and daily living expenses
- 4-year colleges and universities tuition and fees (public)
 - In state- \$9,377 per year, 36.5% of costs
 - Out of state- \$27,091 per year, 62.4% of costs
- 2-year colleges and universities Tuition (public)
 - In state- \$3,862 per year, 24.3% of costs
 - Out of state- \$8,256 per year, 40.6% of costs
- Living expenses are the second-largest costs of college after tuition and fees
 - Depending on location, on vs. off campus living costs can vary (room and board)
 - Books and supplies can cost anywhere from \$1,000- \$2,000





Applying to College

Ask Veronica



Tell me about the steps that you took to apply for college.

“There was so much that I didn’t know, but once I got started with an application I knew that I could at least submit an application to see what came of it.”



Veronica
recent graduate



Steps to Applying for College



1. College Tours

- Visit colleges you are interested in and decide which ones to apply to.
- This should be done prior to the start of your senior year.
- Depending on entry level requirements, students should apply to 3-5 colleges

2. Know your Application Deadlines

- Pay attention to specific deadlines for the schools you are applying to
- Most application deadlines fall in the Spring of your student's Senior Year

3. Sign up for Standardized Testing

- Should be taken in the Spring of Junior year to allow time for retakes
- Needs to be taken by the Fall of Senior year
- Can choose between the ACT or SAT or take both
- Check colleges to see if they require one test over the other



Steps to Applying for College



4. Start your Personal Statements

- Colleges generally ask for a personal statement or essay
- This is an opportunity to share who you are beyond test scores and grades
- Brainstorm ideas, write a draft, and get feedback from trusted teachers, friends, or adults before submitting your statement

5. Ask for Letters of Recommendation

- Make sure to ask for these a couple of months before your application deadline
- People writing these for you may need time to gather information and write the letter
- Ask trusted adults who can speak towards your character, such as teachers, counselors, or a manager. Focus on people who you have good rapport with and have positive things to share



Steps to Applying for College



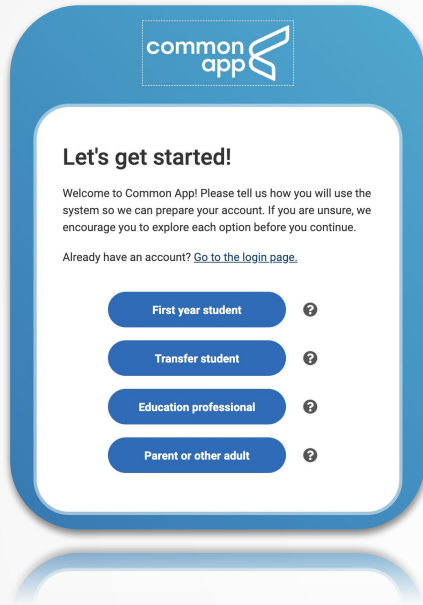
6. Submit your Transcripts

- This includes your high school transcript and other academic institutions that you attended through your high school experience (i.e. community college, technical schools)
- Make a formal request from your school to send official transcripts to the college or universities you applied to
- Schools tend to focus on your credit completion, GPA, Honors or AP classes

7. Fill out the Application

- Don't forget to pay attention to application deadlines
- Give yourself time to work on the application as each one may include additional components (i.e. extracurricular activities, awards, personal and financial information)
- Be aware that most applications require a fee to be submitted (\$50-\$90)





The Common Application



- Also known as the **Common App**
- An organization that provides a way to apply for many colleges with one application
- Offers information and support with...
 - Finding a college
 - Planning for college
 - Applying to college
 - Supporting your students
- Can apply to up to 15 colleges using the app
- Create an account and get started!



Ask Veronica: *Final Advice*

Tell me about your advice for high school students thinking about college.

“For a long time I didn’t think that college was for me, but here I am. I’d encourage any student who is thinking about college to take a small step forward, and then another, and then another.”



Veronica
recent graduate





Thank You!

