Welcome to Virtual College Week

High School Students: College 101

April 5, 2017
4:00-6:00 p.m.
A Special Thanks to Our Sponsors

ACT

KALTURA

Floridal Virtual Campus

FloridaShines
Liz Bussiculo
Recruitment and New Student Specialist
State College of Florida, Manatee-Sarasota
College 101
Preparing for College in High School

• Research, research, research!
  • Know the admissions requirements for the colleges you’d like to apply to
  • Majors, clubs, sports
  • Visit and visit again
• Apply to the colleges you’re interested in
• Complete the FAFSA
• Don’t get Senioritis!
  • Take challenging courses (Honors, AP, AICE, IB, Dual Enrollment)
  • Continue to be involved
• Have a Plan B!
Preparing for College in High School

• College is very different from high school!
  • More freedom and choices
• You are the driver of your education in college
• Time management
  • Create your own schedule
  • Not as much time spent in the classroom in college
• Seek out help and support if needed
• Take Dual Enrollment classes on a college campus if you can
Support to Help You Succeed

Colleges offer many support services to students to help them be successful:

• **Career Resource Center**
  • Help with choosing a career

• **Academic Resource Center**
  • Help with homework, studying, papers, etc.

• **Disability Resource Center**
  • Accommodations
Earn College Credit While Still In High School!

• AP, IB, AICE classes can help you earn college credits
  • Check to see what kind of credit you will receive for these classes
• Dual enrollment classes help you earn credit towards your high school diploma as well as college credit at the same time
  • Remember these are college courses which will show on your college transcript!
• Speak with your high school guidance counselor
Types of Colleges

- Florida College System
  - Certificates
  - Associates Degrees
  - Some Bachelors Degrees
- State University System of Florida
  - Bachelors Degrees
  - Advanced Degrees
- Technical Colleges
  - Vocational Certificate, Industry certification
  - Articulation agreements
2+2 Route to a Bachelors Degree

• Start your first 2 years at a public college in the Florida College System
  • Open-door admissions policy
  • Earn your Associate of the Arts degree
    • General Education Requirements
• Transfer to a Florida University or College to finish your last 2 years
  • State of Florida guarantees students who complete an AA degree at a Florida College admission to a State University
    • Start as a Junior
• Earn your Bachelors degree
  • Major requirements
Recap

- Do your research
- Find your perfect fit
- Don’t get senioritis
- Prepare yourself for a big change
Thank you!

Liz Bussiculo
Recruitment and New Student Specialist
State College of Florida, Manatee-Sarasota
Amery Anyiah

Admissions Officer
University of Florida
ADMISSIONS 101

HOLISTIC REVIEW
ACADEMIC REVIEW

‘HOW SHOULD I BE PREPARED FOR COLLEGE’?
Academic Preparation

• Continue taking classes designed to prepare you for college

  Honors
  AP
  IB
  AICE
  Dual Enrollment

• Take the ACT or SAT
Academic Review

Strength of Schedule

Take some time to consider what your strengths and weaknesses are when deciding your class schedule. We want to see that you have taken advantage of the more challenging courses offered at your school.
We do not have a preference for either test, but encourage students to take both tests if possible. Students can prepare for the ACT/SAT by taking the PSAT or PLAN.
Holistic Review

Resume

- Extracurricular Activities
- Community Service
- Honors and Awards
- Employment
Building Your Resume

Get Involved

Find Opportunities to be a Leader
Show Commitment and Initiative

Keep a Log or Journal

Clubs/Sports/Activities
Honors and Awards
Employment
Community Services
Talents/Other
Holistic Review

Resume

Tell us about you.
Thank you!

Amery Anyiah
Admissions Officer
University of Florida
Dr. Karemah Manselle

Associate Director of Financial Aid
University of Central Florida
Today’s Presentation

• The Financial Aid Process
• Types of Aid Available
• Potential Financial Aid Roadblocks
• Money Management Tips
Key Financial Aid Terms

- **FAFSA** - Free Application for Federal Student Aid [www.fafsa.gov](http://www.fafsa.gov)
- **Cost of Attendance (COA)** - The budget allotted to a student to based on enrollment, residency and housing status.
- **Expected Family Contribution (EFC)** - The monetary amount the federal processor determines you can contribute to your education.
- **Need** = **COA** – **EFC**
- **Priority Filing Date** - Date established by the school for maximum financial aid consideration.
- **Subsidized Loans** - Loans on which the federal government pays the interest.
- **Unsubsidized** - Loans for which the interest is the responsibility of the borrower.
- **Gift Aid** - Financial aid awarded that does not require repayment or work to earn.
- **Self-Help Aid** - Financial aid that either must be repaid or a student must work to earn.
- **Early FAFSA** - Starting October 2016, the FAFSA will become available three months earlier.
- **Prior Prior Year** - Financial Information for the FAFSA will use 2 years prior.
Completing the FAFSA

- Must be Completed Annually
- It can be completed electronically, downloaded or families may request a paper FAFSA by contacting 1-800-4-FED-AID
- [www.fafsa.gov](http://www.fafsa.gov)
- Student and Parent(s) need FSA ID
- Used to Determine Student Aid Eligibility
New!

2017-2018 FAFSA BECAME AVAILABLE ON OCTOBER 1 USING FINANCIAL INFORMATION FROM 2015
Preparing to Complete the FAFSA

• Gather the documents you need
• Print and complete the FAFSA on the Web Worksheet (optional)
• Apply for an FSA ID if you do not have one
• Parents of dependent students should apply for an FSA ID if they do not have one
• Plan how to sign your FAFSA (using an FSA ID or a signature page)
• Include all schools you are interested in on the FAFSA
• Note important deadline dates such as priority filing dates
Get help paying for college
Submit a Free Application for Federal Student Aid (FAFSA)

New to the FAFSA?
Start A New FAFSA

Returning User?
- Make a correction
- Add a school
- View your Student Aid Report (SAR), and more...

Login

Deadlines
Information about your deadlines.

School Code Search
Find your college's school code. Also find detailed information about your college.

FAFSA Filing Options
Learn about the other options for filing your FAFSA.

Announcements
- If you have questions about the FSA ID, you can find the answers to frequently asked questions here. If you need assistance logging in with your FSA ID, contact us at 1-800-557-7394.

- The Federal Student Aid PIN was replaced with the FSA ID

Thinking About College?
Use FAFSA4caster to see how federal student aid can help you pay for college!

Check out how Federal Student Aid can put you on a path to success. View Videos on YouTube or Download the Accessible Videos
Obtaining an FSA ID

• FSA ID is a username and password that you must use to log in to certain U.S. Department of Education (ED) websites.

• Your FSA ID identifies you as someone who has the right to access your own personal information on ED websites such as the Free Application for Federal Student Aid (FAFSA®) at fafsa.gov.

• If you are a parent of a dependent student, you will need your own FSA ID if you want to sign your child's FAFSA electronically. *Each FSA ID user must have a unique e-mail address.

• Your FSA ID is used to sign legally binding documents electronically.

• Don't give your FSA ID to anyone—not even to someone helping you fill out the FAFSA.
Create a New FSA ID

An FSA ID gives you access to Federal Student Aid's online systems and can serve as your legal signature.

Only create an FSA ID using your own personal information and for your own exclusive use. You are not authorized to create an FSA ID on behalf of someone else, including a family member. Misrepresentation of your identity to the federal government could result in criminal or civil penalties.

To create your own personal FSA ID, enter answers for the questions below and select CONTINUE.

Important: When you are done click the CANCEL button to clear your data, even if you did not finish creating your FSA ID. Just closing your browser window or going to another website may not be enough to prevent other people using this computer from seeing your information until the session expires.

Create An FSA ID  Edit My FSA ID

E-mail

Confirm E-mail

Username *

Password *

Numbers  Uppercase Letters  Lowercase Letters  Special Characters  6-30 Characters  Show Text

Confirm Password *

Are you 13 years of age or older? *

- I am 13 years of age or older.
- I am 12 years of age or younger.

CONTINUE »
College Costs

Expected Costs
• Tuition and Fees
• Books
• Room
• Board (Food)
• Transportation
• Personal Expenses

Hidden Costs
• Travel/Study Abroad
• Wardrobe
• Computer
• Supplies
• Additional Fees (Lab Fees, Health Fees, Excess Hours Surcharge)
Type of Aid Available

**Gift Aid**
Free money given to students to assist with educational expenses

**Examples**
- Grants
- Scholarships

**Self-Help Aid**
Funds students either earn through employment or funds that must be repaid

**Examples**
- Student Loans
- Work-Study
Scholarships

Scholarship Sources
- Institutional Scholarship are available
- Community based Scholarships
  - Donor Scholarships
  - Scholarship Searches

Bright Futures Amounts
- Florida Academic Scholars- $103 per credit hour
- Florida Merit Scholars- $77 per credit hour
Scholarship Search Tips/Resources

Tips:
• Apply Early
• Apply Often
• Get Involved
• Complete the FAFSA
• Create a scholarship template
• Create a scholarship resume

Resources:
• Chegg.com/Scholarships
• Scholarships.com
• Cappex.com/Scholarships
• Fastweb.com
• School’s Scholarship Listing
Grants

• **Pell Grant** - Need-based grant that is prorated based on the student’s EFC and Enrollment Status.

• **Federal Supplemental Education Opportunity Grant** - Need-based award is given to students with the most need.

• **Florida Student Assistance Grant** - State funded grant given to students with Need based on the EFC.
Student Loans

• Federal loans are available to help students and families fund educational expenses.
• Loans must be repaid.
• Some loans begin accruing interest once they are paid out.
• Secure as much free money as possible before considering student loans.
# Student Loan Limits

## Loan Borrowing Limits
Per Academic Year Fall & Spring

<table>
<thead>
<tr>
<th>Type</th>
<th>Maximum Subsidized</th>
<th>Additional Unsubsidized</th>
<th>Combined Subsidized &amp; Unsubsidized</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Dependent</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Freshman</td>
<td>$3,500</td>
<td>$2,000</td>
<td>$5,500</td>
</tr>
<tr>
<td>Sophomore</td>
<td>$4,500</td>
<td>$2,000</td>
<td>$6,500</td>
</tr>
<tr>
<td>Junior/Senior</td>
<td>$5,500</td>
<td>$2,000</td>
<td>$7,500</td>
</tr>
<tr>
<td><strong>Independent</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Freshman</td>
<td>$3,500</td>
<td>$6,000</td>
<td>$9,500</td>
</tr>
<tr>
<td>Sophomore</td>
<td>$4,500</td>
<td>$6,000</td>
<td>$10,500</td>
</tr>
<tr>
<td>Junior/Senior</td>
<td>$5,500</td>
<td>$7,000</td>
<td>$12,500</td>
</tr>
<tr>
<td>Graduate</td>
<td>$0*</td>
<td>$20,500</td>
<td>$20,500</td>
</tr>
</tbody>
</table>
Verification

• Some students are selected to Provide Verification Documentation to the Office of Financial Aid.

• Parent and Student Tax Information (IRS Data Retrieval) and Other Documentation may be Required.
Special Circumstances

There are times when the information requested on the FAFSA does not reflect a student’s situation. The school the student attends has the ability to utilize professional judgment to adjust the student’s file accordingly.

- Loss of Employment
- Death of Parent or Spouse
- Unusual Medical Expenses
- Student has been abandoned or abused
Tips for Maximizing Your Financial Aid Package

- Complete the FAFSA as early as possible each year;
- Create a budget each semester;
- Only borrow what you need;
- Apply for scholarships often... *Free money is good money!*
Don’t Lose Your Aid

• Satisfactory Academic Progress
• Know your program eligibility requirements
• Know scholarship/grant renewal criteria
• Federal Loans and Pell Grants are for a time frame
• Ask questions during the term for which you have questions... For example don’t ask about Fall aid in the Spring.
Budgeting Tips

• Create a Budget Each Semester or Every Month
• Determine Needs Vs. Wants
• Take Care of Your Needs First
• Establish a Checking Account
• Be Cautious of Credit Card Usage
• Before Borrowing, Make Sure You Understand Student Loans
• Be a Smart Shopper (Apartments, Books, Clothes, Food, etc.)
• Always Save for Rainy Day
Thank you!

Dr. Karemah Manselle
Associate Director of Financial Aid
University of Central Florida
Questions?
Join Us for a Hands-On Workshop Following Virtual College Week!

FAFSA: Your Gateway to Financial Aid

Wednesday, April 12, 2017
3:00-5:00 p.m. ET

If you need college money, and fast, the FAFSA provides resources for finding reliable student aid. Learn the secret to filling out the Free Application for Federal Student Aid (FAFSA), and get assistance while completing your form!

*Register for the Workshop @ VirtualCollegeWeek.org
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kuder
FLORIDA VIRTUAL CAMPUS
Virtual College Week
Florida Shines
Thank you for attending Virtual College Week

We hope you found this session informative and worthwhile. Should you have any questions or would like more information, please contact us at collegenight@flvc.org