High School Students: College 101

6:30-7:30 p.m.
Julie Richardson

Associate Director of Admissions,
Florida State University
Admissions Overview

College 101

FloridaShines.org/join-florida-virtual-college-night
College preparation should start at the beginning of high school. There are many things to consider when applying to college, and it is important students are preparing themselves academically while in high school.
Admissions Overview

College 101

College Preparation Timeline

9th Grade
• Start Strong Academically
• Look at Colleges
• Get Involved
• Maximize Your Summer

10th Grade
• Explore Majors and Admissions Requirements
• Take the PSAT
Admissions Overview

College 101

11th Grade
- SAT and ACT: Test and Test Again
- Narrow Your Choices
- Set Your Senior Schedule

Summer Break
- Summer Visitations
- Make a Calendar
- Create a College Application Email Address
Admissions Overview

College 101

12th Grade

- SAT/ACT: Test Again
- Apply for Admission
- Apply for Financial Aid (FAFSA)
- The Waiting Game
- Making a Final Decision
Admissions Overview

College 101

Types of College Admission

Rolling Admission
• Applications are reviewed in the order in which they become complete
• Students receive a decision as soon as one is available

Deadline-Notification Admission
• Applications are reviewed in cohorts
• All students who meet a specified deadline receive decisions on a pre-determined date
Research
Plan Ahead
Ask Questions
Thomas Vo

Director of Financial Aid,
State College of Florida,
Manatee-Sarasota
What You Need to Know About Financial Aid

THOMAS VO
DIRECTOR FINANCIAL AID, STATE COLLEGE OF FLORIDA MANATEE-SARASOTA
What is Cost of Attendance (COA)?

• Direct costs

• Indirect costs

• Direct and indirect costs combined into cost of attendance

• Varies widely from college to college
What is Expected Family Contribution (EFC)?

• Amount family can reasonably be expected to contribute
• Stays the same regardless of college
• Two components
  • Parent contribution
  • Student contribution
• Calculated using data from a federal application form and a federal formula
What is Financial Need?

Cost of Attendance

– Expected Family Contribution

____________________________________ = Financial Need
Types of Financial Aid

- Scholarships
- Grants
- Loans
- Employment

Gift Aid
Self-Help Aid
Gift Aid: Scholarships

• Money that does not have to be paid back

• Awarded on the basis of merit, skill, or unique characteristic
Gift Aid: Grants

• Money that does not have to be paid back

• Usually awarded on the basis of financial need
Self-Help Aid: Loans

- Money students and parents borrow to help pay college expenses
- Repayment usually begins after education is finished
- Only borrow what is really needed
- Look at loans as an investment in the future
Self-Help Aid: Loans

- U.S. Student loan debt=$1.26 trillion
- 44.2 million Americans with student loan debt
- Average monthly student loan payment= $351
- $30,000 borrowed loan, 120 payments= $333 monthly payment. Total repaid= $41,767
- Loans in default= $63.2 billion, 3.9 million borrowers
- 66 percent of graduates from public colleges had student loan debt=$25,550
- 75 percent of graduates from private nonprofit colleges had student loan debt=$32,300
Self-Help Aid:
Work-Study Employment

- Allows student to earn money to help pay educational costs
  - A paycheck; or
  - Nonmonetary compensation, such as room and board
- Student may opt whether or not to work or number of hours to work
Sources of Financial Aid

- Federal government
- States
- Colleges and universities
- Private sources
- Civic organizations and churches
- Employers
Federal Government

• Largest source of financial aid

• Aid awarded primarily on the basis of financial need

• Must apply each year using the FAFSA
<table>
<thead>
<tr>
<th>Federal Student Aid Programs</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Federal Pell Grant</td>
</tr>
<tr>
<td>• Federal Supplemental</td>
</tr>
<tr>
<td>Educational Opportunity</td>
</tr>
<tr>
<td>Grant (FSEOG)</td>
</tr>
<tr>
<td>• Federal Work-Study (FWS)</td>
</tr>
<tr>
<td>• Federal Perkins Loans</td>
</tr>
<tr>
<td>• Subsidized and</td>
</tr>
<tr>
<td>Unsubsidized Federal Direct</td>
</tr>
<tr>
<td>Student Loans (Direct</td>
</tr>
<tr>
<td>Loans)</td>
</tr>
<tr>
<td>• Federal PLUS Loans</td>
</tr>
</tbody>
</table>
States

• Residency requirements apply

• [www.floridastudentfinancialaid.org/ssfad/bf](http://www.floridastudentfinancialaid.org/ssfad/bf)

• Apply by August 31 after high school graduation
Colleges and Universities

- Award aid on the basis of both merit and need
- Aid may be gift aid or self-help aid
- Use information from the FAFSA and/or institutional applications
- Deadlines and application requirements vary by institution
  - Check with each college or university
Civic Organizations and Churches

• Research what is available in community

• To what organizations and churches do student and family belong?

• Application process usually occurs during spring of senior year

• Small scholarships add up!
Employers

• Companies may have scholarships available to the children of employees

• Companies may have educational benefits for their employees
Private Sources

• Foundations, businesses, charitable organizations

• Deadlines and application procedures vary widely

• Begin researching private aid sources early

• AVOID SCAMS- NEVER PAY FOR $$$

• www.fastweb.com
SAP- Satisfactory Academic Progress

• SAP is a federal student aid requirement for student eligibility
• A student who is not making SAP is no longer eligible for federal student aid
• SAP policy required elements include
  • Measurement of student’s progress at each evaluation
    ○ GPA that a student must achieve at each evaluation (qualitative standard)
    ○ Pace of progression to ensure completion within the maximum time frame (completion rate and maximum time)
      ○ Quantitative Standard
Courses Applicable towards degree

• Federal student aid will only pay for classes REQUIRED for your degree program

• Meet with Career Center/Academic Advisor to decide on major and register for courses

• ONLY take courses necessary for your major

• If unsure of major, declare “undeclared” as your major
## Budgeting

<table>
<thead>
<tr>
<th></th>
<th>SCF In-State</th>
<th>School 2 Award</th>
<th>School 3 Award</th>
<th>School 4 Award</th>
</tr>
</thead>
<tbody>
<tr>
<td>Enter total Credits for Year (12+ per semester=FULL TIME) or Enter flat tuition fee if applicable</td>
<td>$ -</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Mandatory Fees</td>
<td>+ (NONE) + + +</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Room</td>
<td>$ - + + +</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Board</td>
<td>$ - + + +</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Books &amp; Supplies (estimated annual for commuters and other schools)</td>
<td>+ + + +</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total College Charges for commuters and (estimated other schools)</td>
<td>$ - = $ - = $ - = $ - = $ -</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Gift Aid (scholarships &amp; grants)</td>
<td>- - - -</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>College Cost (minus any Gift Aid awarded to you)</td>
<td>$ - = $ - = $ - = $ - = $ -</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Student Loans you plan to borrow</td>
<td>- - - -</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Your Financial Responsibility</td>
<td>$ - = $ - = $ - = $ - = $ -</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4 Year Degree Out of Pocket Expense</td>
<td>$ - = $ - = $ - = $ - = $ -</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Student Loan Debt for 4 year Degree</td>
<td>$ - = $ - = $ - = $ - = $ -</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Total Gift Aid**

<table>
<thead>
<tr>
<th></th>
<th>SCF In-State</th>
<th>School 2 Award</th>
<th>School 3 Award</th>
<th>School 4 Award</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total College Charges for commuters and (estimated other schools)</td>
<td>$ - = $ - = $ - = $ - = $ -</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Gift Aid (scholarships &amp; grants)</td>
<td>- - - -</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>College Cost (minus any Gift Aid awarded to you)</td>
<td>$ - = $ - = $ - = $ - = $ -</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Student Loans you plan to borrow</td>
<td>- - - -</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Your Financial Responsibility</td>
<td>$ - = $ - = $ - = $ - = $ -</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4 Year Degree Out of Pocket Expense</td>
<td>$ - = $ - = $ - = $ - = $ -</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Student Loan Debt for 4 year Degree</td>
<td>$ - = $ - = $ - = $ - = $ -</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Avoid credit cards, unless necessary

Use financial aid monies for educational and cost of living expenses

ONLY Borrow what is needed

It's not uncommon for an individual book to cost more than $200, and some have price tags that go as high as $400, the report said.

Exact numbers are hard to come by, but the College Board recommends that students budget about $1,200 a year for textbooks and supplies.
CHANGES TO THE FAFSA® PROCESS FOR 2017–18

**SUBMIT A FAFSA EARLIER:** Students will be able to submit a 2017–18 FAFSA as early as Oct. 1, 2016, rather than beginning on Jan. 1, 2017. The earlier submission date will be a permanent change, enabling students to complete and submit their FAFSAs as early as October 1 every year. (There is NO CHANGE to the 2016–17 schedule. The 2016–17 FAFSA became available Jan. 1, 2016.)

**USE EARLIER INCOME AND TAX INFORMATION:** Beginning with the 2017–18 FAFSA, students will report income and tax information from an earlier tax year. For example, on the 2017–18 FAFSA, students (and parents, as appropriate) will report their 2015 income and tax information, rather than their 2016 income and tax information.

Here’s a summary of key dates for submitting the FAFSA depending on when you plan to go to school:

<table>
<thead>
<tr>
<th>IF YOU PLAN TO ATTEND COLLEGE FROM</th>
<th>YOU WILL SUBMIT THIS FAFSA</th>
<th>YOU CAN SUBMIT THE FAFSA FROM</th>
<th>USING INCOME AND TAX INFORMATION FROM</th>
</tr>
</thead>
</table>
FAFSA asks questions to determine dependency status for federal student aid (not IRS) purposes:

• If all “No” responses, student is dependent

• If “Yes” to any question, student is independent
Special Circumstances

• Cannot be documented using FAFSA

• Send written explanation and documentation to financial aid office at each college

• College will review and request additional information if necessary

• Decisions are final and cannot be appealed to U.S. Department of Education
Special Circumstances

• Change in income
• Change in employment status
• Unusual medical expenses not covered by insurance
• Change in parent marital status
• Unusual dependent care expenses
• Student cannot obtain parental information
Financial Aid is an important step in your college application process!

Get Started Early!
Kimberly Noy

Student Success Coach,
FIU Online
Online Learning

Assumptions, Realities, and Achieving Success

Created by the Student Success Team at FIU Online
How Interested Are You?

POLL
Universities in Florida are focused on expanding online learning and creating a virtual learning experience that students will thrive in. This means:

- **Greater selection of classes/programs**
- **Innovative engagement tools**
- **Personal support & added flexibility**
Online Learning at Florida International University

Undergraduate students taking at least one online course

- AY13-14: 27082
- AY14-15: 28625
- AY15-16: 30732

Fully Online Undergraduate Students

- AY13-14: 1325
- AY14-15: 2414
- AY15-16: 3594
What Have You Heard About Online Learning?

POLL
Realities

1. Online learning often requires more effort and attention than traditional face-to-face learning.
2. You will need to spend extra time preparing for your online classes to ensure you are able to stay on track.
3. There are innovative tools being utilized in online learning that make courses engaging and fun.
4. Your professors, peers, and administrative staff will support you throughout your journey in online learning.
5. You will have due dates for assignments, projects, and tests.
Master These Tips for Success

**TIPS TO SUCCEED**

CREATE YOUR TO-DO-LIST

- Know your assignments!
- Review your syllabus
- Review your syllabus

KEEP IN TOUCH WITH PROFESSORS

- Identify your professor’s communication preference.
- It’s important to keep open communication with your professor.

KNOW YOUR SCHEDULE

- Set realistic expectations around your daily plan
- Work responsibilities
- Family time
- Exercise/Eating/Sleeping
- Fun, free time

STAY POSITIVE

HAVE QUESTIONS?

- Contact your Success Coach!
- Contact your Success Coach!
- Contact your Success Coach!
- Contact your Success Coach!
Create a Support Network

INTRODUCING YOUR SUPPORT TEAM

SUCCESS COACH  ACADEMIC ADVISOR  FINANCIAL ASSISTANCE OFFICER

As a 2.0 fully online student, you have a SUPPORT TEAM that includes your SUCCESS COACH, your ACADEMIC ADVISOR, and your FINANCIAL ASSISTANCE OFFICER. We all work closely together to support you so that you can achieve your goals!

YOU’VE GOT MAIL

We encourage you to check your Panthermail frequently. Panthermail is powered by Google, & you can set it up to sync to your Smartphone or forward to your personal email account.

GROUP ME

Free Group Messaging: It's like a private chat room for your small group. Have as many as you want, and it’s always free. Now, you can coordinate with coworkers, organize a game night, and keep in touch with family all in the same place.

CREATE A BETTER GROUP PROJECT WITH THE FOLLOWING RESOURCE:

CLICK ON THE LOGO TO FIND OUT MORE!

KEEP IN TOUCH WITH YOUR PROFESSORS

Since you are a 2.0 fully online student, it’s critical that you have open communication with your instructor throughout the semester.

FREE GROUP MESSAGING

Questions or concerns pertaining to your course
Feedback on your student experience within the course
Sharing circumstances that may impact your coursework

VIRTUAL COLLEGE NIGHT

Presented by FloridaShines
Utilize Your FREE Resources

TIME MANAGEMENT

YOU HAVE FREE RESOURCES
Get in touch with your Success Coach to find out more about:
- TUTORING
- WRITING RESOURCES
- ONLINE LIBRARIAN
- CAREER SERVICES

PERSONAL DEVELOPMENT

VIRTUAL COLLEGE NIGHT
Presented by FloridaShines
Virtual Campus Involvement

**FIU Online**

GRADUATE WITH A GLOBAL LEARNING MEDALLION

Design your own program. Choose from more than 150 GL courses, globally-focused activities, study abroad programs, foreign languages and original research that will help you become a globally engaged citizen.

If you have questions about this program, please contact us at glmedal@fiu.edu.

**STAND OUT FROM THE CROWD**

Talk to your Success Coach about registering for the Academy of Leaders.

**JOIN THE HONORS COLLEGE**

Fully online students in any major can join and graduate through the FIU Honors College, a prestigious accomplishment that employers and grad schools respect. Honors students gain practical skills in critical and interdisciplinary problem-solving, communication, rational analysis and cultural fluency.

Start your application at http://hon.fiu.edu/onlineapp.

Virtual College Night

Presented by FloridaShines
Assumptions vs. Realities

Master Tips for Success

Create Your Support Network

Take Ownership

Use FREE Resources

Get Involved
“The greatest act can be one little victory.”

Thank you for your attention.

If you have any questions pertaining to online learning or FIU Online please feel free to contact me at

kimbenoy@fiu.edu.

Check out what online learning is like at FIU Online.
Don’t miss our LIVE Hands-on Workshops Tomorrow

November 17, 2016

3:00-3:30 pm: MyCareerShines: Plan Your Future Today
4:00-5:00 pm: FAFSA: Your Gateway to Financial Aid
5:30-6:00 pm: Back-to-School Basics for Adults
(all times are Eastern time zone)

*If you are interested please register at Floridashines.org
Thank you all for attending Virtual College Night

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