

2016-2017  CONNECTICUT

Opportunities

**PREPARING FOR COLLEGE
GUIDE AND WORKBOOK**



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Tips for completing the FAFSA

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Connecticut financial aid—
grants, scholarships and
more

How going
to college
can change
your life

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Whether you are considering a private career college, a community college, or a four-year college, ECMC prepared this workbook to guide you through the college selection, application, and financial aid process.

TIPS FOR USING THIS BOOK

- Work from front to back
- Have a pencil/pen handy
- Use the checklists located at the back of the book

UPDATES TO THIS BOOK

While every effort is made to keep this book up-to-date, program requirements are subject to change. For complete information regarding specific programs, contact the organization responsible for administering that individual program.

The U.S. Congress frequently considers legislation that could change some of the provisions of the federal student financial aid programs. If changes are made, a description of these changes will be posted on www.ecmc.org.

AVAILABILITY IN SPANISH

To order copies in Spanish and/or download a PDF, visit www.ecmc.org. Para ordenar copias Español y/o descargar un PDF, visite www.ecmc.org.

FOR ADMINISTRATORS AND COUNSELORS

This book is a resource for you to share with students. For free copies of this book, go to www.ecmc.org/opportunities to order.

BOOK SPONSORS

Educational Credit Management Corporation (ECMC) is a nonprofit company with a mission is to help students succeed. We work to lower student loan default rates; sponsor college access and success initiatives, and financial literacy programs; and provide resources to support student loan borrowers to successfully repay their loans.

For more information, visit us online at www.ecmc.org.

To reduce confusion, in this book we refer to all types of higher education institutions as “colleges.”

SECTION 1: GENERAL INFORMATION

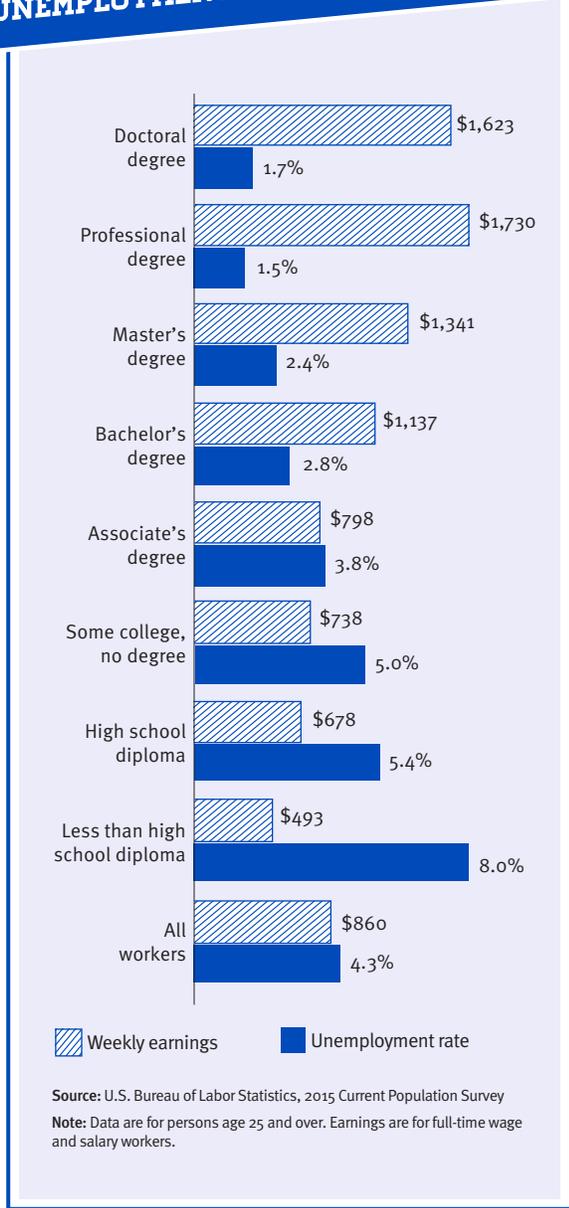
The information in this section is applicable to all students who are thinking about going to college, regardless of where you live or where you might be thinking about going to college.

HOW GOING TO COLLEGE CAN CHANGE YOUR LIFE

You may know or be able to think of individuals who are successful but have never gone to college. However, your odds of success are much higher if you attend college. There are many statistics available that prove this.

WEEKLY EARNINGS & UNEMPLOYMENT RATES

Based on education level in 2015



BE HAPPY

People who attend college:

- Report they have more job satisfaction than those who did not attend
- Typically live healthier lifestyles, and are more likely to have access to employer-provided benefits including; medical insurance, retirement plans, and paid time off
- Are more involved in their communities through higher levels of volunteering and voting

Finally, talk with people who have gone to college, most will tell you it was fun!

EDUCATION PAYS

Statistics show that unemployment rates drop in direct relationship to how much education you receive. In addition, the more education you get, the more money you are likely to make. A study by the Bureau of Labor Statistics 2015 (Current Population Survey) supports this, shown by the chart to the left.

MAKE MONEY

Going to college costs you money, but not going can cost you even more. Statistics show that the more education you get, the more money you are likely to make. A 2011 study by the U.S. Census Bureau reported that over an adult's working life, average total earnings were as follows:

- High school graduate = \$1.3 million
- Some college = \$1.6 million
- Associates degree = \$1.8 million
- Bachelor's degree = \$2.4 million
- Master's degree = \$2.8 million

Source: www.census.gov/prod/2012pubs/acsbr11-04.pdf

PATHS TO HIGHER EDUCATION

The term “higher education” refers to all the educational opportunities available to you after high school. By knowing all available opportunities, you will have a better idea of what type of college may be a good match for you. These options include:

FOUR-YEAR COLLEGES AND UNIVERSITIES

Four-year colleges and universities focus on offering educational programs that lead to bachelor’s, master’s, or professional degrees. Many students start college studies at a community college and later transfer to a four-year college or university. This allows students to complete courses at a less expensive community college and later use the credits to meet the graduation requirements at a four-year college.

COMMUNITY COLLEGES

Community colleges are designed to meet the vocational and educational needs of the community. Individual colleges vary widely and can offer programs ranging from classes in continuing education and certificate programs to vocational programs and associate degrees.

CAREER COLLEGES

Career colleges are designed to provide a student-centered learning environment, which combines academic subject matter with interactive, hands-on labs and learning of skills. Programs range from bachelor’s and associate degrees to diplomas, certificates, and certifications.

TRADE AND VOCATIONAL COLLEGES

Trade and vocational colleges focus on developing practical career skills. These colleges offer programs that concentrate on developing a specific skill, often leading to a certificate, and are designed to get students into the workforce quickly.

ONLINE COLLEGES

Many colleges offer some or all of their classes online, and can be either instructor-led or self-paced.

PREPARING FOR COLLEGE

Colleges care about the courses you take in high school. The more you challenge yourself when choosing high school courses, the more college options you may have.

HONORS CLASSES

- More challenging academically
- Typically faster paced; cover topics in greater depth
- Generally weighted higher for grade point average (GPA) but do not earn you college credit

ADVANCED PLACEMENT (AP) CLASSES

- More challenging academically; courses prepare you to take rigorous exams that can lead to college credit
- More than 30 AP classes are offered in subject areas

- Your high school may not offer classes in all AP subjects, but most AP classes are also available online (a fee may be involved)
- After coursework is completed, students take nationally administered AP exams in their chosen subject areas—if the resulting scores are acceptable to the college, it might award college credit, advanced placement, or both, for the course.

DUAL-ENROLLMENT PROGRAMS

- Students take college-level classes for college credit while continuing to participate in regular high school activities
- Classes are often offered at high schools or nearby community colleges
- Not every high school participates; contact your high school counselor for more information

INTERNATIONAL BACCALAUREATE ORGANIZATION’S DIPLOMA PROGRAMME

- Two-year curriculum offered by the International Baccalaureate Organization (IBO) that combines requirements of a mixture of different national education systems
- Offered in English, French, and Spanish, and allow students moving around the country or from one country to another to transfer among IB schools
- A list of participating schools from around the world is available at www.ibo.org

TECHNICAL PREPARATION (TECH PREP) PROGRAMS

- Multiyear program (two or more years in high school and two in an occupational/technical program at a community or technical college) designed to prepare students for technical occupations
- Expands education and employment opportunities by preparing you for careers in health care, business, industry, labor and government
- Strong emphasis on math, science, and English—a complete Tech Prep program includes the following:
 - A comprehensive career development plan
 - Courses designed for a specific career that integrate academic and occupational preparation
 - A learning environment that emphasizes math, communications, science, and technology
 - A smooth transition from high school to college or employment

Regardless of the college preparatory program you participate in—or even if you don’t participate in one—each college has specific admissions requirements you must meet.

CHOOSING THE RIGHT COLLEGE

Your college selection is an important decision, but where do you start? Use the tools and resources in this chapter to help you choose where to apply.

FINDING THE RIGHT COLLEGE

Every person is different. Your background, interests, and personality are just a few things that make you original and unique.

When considering your future career and choice of a college, it's easy to fall prey to the influence of others. Don't think of certain colleges as good or bad. Think of which ones are best for you. Use the worksheet on the following page to do some self-discovery.

Depending on many factors, you may find preparing for college a simple or very time-consuming process. Let your personal interests, goals, and situation influence your decisions throughout the process.

DEADLINES

Deadlines are just that, so plan carefully and pay attention to the various deadlines throughout the process. You'll find guidance throughout this book on the timing of events and when you need to complete tasks.



WORKSHEET: CHOOSING THE RIGHT COLLEGE

STEP 1

In the top row, make a preliminary list of colleges that interest you.



STEP 2

Think about important factors you want your college to have. Then, prioritize each factor in the level of importance column.



STEP 3

Cross off colleges that appear to not have what you're looking for. Rank the remaining colleges in order of preference.

Level of importance	Factors to consider	College (fill in names of colleges that interest you)			
	Program of study: Which programs does the college offer to help you achieve your career goals?				
	School size: Would you prefer a large or small school? What is the student population?				
	Class size: How large do you like your classes to be? What is the student-to-teacher ratio?				
	Support programs: Which programs does the college offer to help you stay in school and graduate?				
	City and neighborhood: Do you prefer a city or a small town? What is the population of the city or town?				
	Campus culture: When visiting each college, get a feel for its "personality." How or why does it match yours?				
	Distance from home: How close do you want to live to your family?				
	Extracurricular activities: Do you have activities in your life that you can't live without?				
	Religious affiliation: Do you want to attend a college affiliated with your religious beliefs?				
	Net Price: While one college may appear to be less expensive, what will your final cost be after receiving grants and scholarships? Use www.collegeabacus.org to identify your likely estimated cost.				
	Financial aid options: Does the college have special financial aid options? These could include things such as a tuition payment plan to spread out your payments or a guaranteed cost of attendance as long as you are enrolled.				
	Outside learning options: Does the college offer internships, externships, study abroad or service learning opportunities?				
	Housing options near campus: How close or far is housing? Will you need a car, or are where you live, shop and work within walking or biking distance?				

THE COLLEGE APPLICATION PROCESS

Depending on your interests and goals, the college application process could be as simple as filling out one page for a community college, or as complicated as writing dozens of essays, taking multiple standardized tests, and preparing portfolios. This chapter will help you organize the process and stay on track.

PRACTICE ENTRANCE EXAMS

There are two tests that help you “rehearse” for taking college entrance exams—the PSAT/NMSQT and PLAN. Taking one of these tests will help you identify strengths and weaknesses in skills necessary for successful college study. You can then focus your preparation on those areas where you could most benefit from additional study or practice. Your specific test results are not reported to colleges. However, you will receive information from colleges interested in students testing within your range.

THE PRELIMINARY SCHOLASTIC APTITUDE TEST AND THE NATIONAL MERIT SCHOLARSHIP QUALIFYING TESTS (PSAT/NMSQT)

The PSAT/NMSQT are standardized tests, usually taken during your junior year that help you practice for taking the SAT Reasoning Test. The newly redesigned tests are made up of:

- Evidence-based reading and writing
 - Reading test
 - Writing and language test
- Math

These tests measure the following skills:

- Critical reading
- Math problem solving
- Writing

The National Merit Scholarship Corporation uses these scores to determine eligibility for their scholarship programs. For more information on the PSAT/NMSQT, visit the College Board website at www.bigfuture.collegeboard.org.

THE PLAN TEST

PLAN is a comprehensive program for sophomores designed to provide a midpoint assessment of educational progress given your college and career goals. PLAN is a 145-question, multiple-choice test that measures academic achievement in English, math, reading, and science and the questions are directly related to what you learned in your high school classes.

PLAN also collects information about your interests, needs, and plans in order to help you select your remaining high school courses and plan for your life after high school. PLAN is linked to the ACT in terms of content and is scored along the same score scale. For more information on PLAN, visit www.act.org/content/act/en/products-and-services/act-plan.html.

ENTRANCE EXAMS

Many colleges require you to take a college entrance exam as part of the admissions process. There are two primary tests, the SAT Test and the ACT, and either test is generally accepted by colleges for admissions purposes.

ENTRANCE EXAM COMPARISON

	ACT (American College Test)	SAT (Scholastic Aptitude Test)
What is tested	ACT assesses knowledge of subjects taught in high school	SAT measures what you learn in high school and what you need to succeed in college
Acceptance	The ACT is accepted by all U.S. colleges and universities	The SAT is accepted by all U.S. colleges and universities
When to take the test	ACT examination is offered six times a year in the months of February, April, June, September, October and December	SAT examination is offered seven times a year in the months of January, March, May, June, October, November and December
Registration deadline	About five to six weeks before the test date	About four weeks before the test date
Test duration	2 hours, 55 minutes + 40 minutes for optional essay	3 hours + 50 minutes for optional essay
Major sections	English, mathematics, reading, science and an optional writing section	Math, reading, writing, language and an optional essay
Scoring	1-36	400-1600
Test owned by	ACT, Inc.	College Board
Started in	1959	1926
Website	www.actstudent.org	www.collegeboard.org

THE SAT SUBJECT TESTS

In addition to the SAT, some students choose to take SAT Subject Tests. The tests are one-hour subject tests with mostly multiple-choice questions. These tests can complement or enhance your college admission credentials and measure how much you know about a particular academic subject and how well you can apply that knowledge.

Many colleges require or recommend one or more of the SAT Subject Tests for admission or placement. These tests provide a dependable measure of your academic achievement and are a good predictor of future performance. There are more than 20 subject tests that fall into the following five general subject areas:

- English
- Math
- History
- Science
- Languages (includes English Language Proficiency Test)

For more information, visit
<https://sat.collegeboard.org/home>.

TESTING DATES, FEES, AND REGISTRATION

PSAT

2016 Test dates	Tests administered	Regular registration deadlines	Late registration deadlines	Notes	Fees	Registration
October 15, 2016 or October 19, 2016 Alternate: November 2, 2016	PSAT/NMSQT	Check with your school counselor	Check with your school counselor	<ul style="list-style-type: none"> Test is administered by high schools, not through test centers. Note: Each high school chooses only ONE October test date. 	<ul style="list-style-type: none"> \$15 Note: Schools may charge an additional fee to cover administrative costs. The College Board makes fee waivers available to schools for students in 11th grade from low-income families that cannot afford the test fee. See your school counselor for more information about fee waivers. 	<ul style="list-style-type: none"> Online registration is not available. You must sign up for the PSAT/NMSQT at your high school or at another high school in your community.

PLAN

2016 Test dates	Tests administered	Regular registration deadlines	Late registration deadlines	Notes	Fees	Registration
September – June each year at your school's discretion	PLAN (subject areas: English, math, reading, science)	Check with your school counselor or administrator	Check with your school counselor or administrator	<ul style="list-style-type: none"> Test administered in school-supervised setting. 	<ul style="list-style-type: none"> Generally no cost to the student. 	<ul style="list-style-type: none"> Register with your school counselor or administrator.

SAT

2016-2017 Test dates	Tests administered	Regular registration deadlines	Late registration deadlines	Notes	Fees	Registration
October 1, 2016	SAT and Subject Tests	September 1, 2016	September 20, 2016	<ul style="list-style-type: none"> Sunday administrations usually occur the day after each Saturday test date for students who cannot test on Saturday for religious reasons. The Language Tests with Listening are offered in November only. 	<ul style="list-style-type: none"> SAT: \$45 SAT with essay: \$57 SAT Subject Tests basic registration fee: \$26 Language Tests with Listening: \$26 + basic fee All other Subject Tests: \$20 + basic fee Late registration fee: \$28 Fee waivers are available for certain low-income students. See your counselor for details. 	<ul style="list-style-type: none"> www.collegeboard.org
November 5, 2016	SAT and Subject Tests	October 7, 2016	October 26, 2016			
December 3, 2016	SAT and Subject Tests	November 3, 2016	November 22, 2016			
January 21, 2017	SAT and Subject Tests	December 21, 2016	January 10, 2017			
March 11, 2017	SAT only	February 10, 2017	February 28, 2017			
May 6, 2017	SAT and Subject Tests	April 7, 2017	April 25, 2017			
June 3, 2017	SAT and Subject Tests	May 9, 2017	May 24, 2017			

ACT

2016-2017 Test dates	Tests administered	Regular registration deadlines	Late fee required	Notes	Fees	Registration
September 10, 2016	ACT	August 5, 2016	August 6 – 19, 2016	<ul style="list-style-type: none"> * The February 2017 test is not scheduled in New York. 	<ul style="list-style-type: none"> ACT (no Writing Test): \$39.50 ACT with Writing Test: \$56.50 Late registration fee: \$27.50 Fee waivers are available for students who meet one or more indicators of economic need. See your counselor for details. 	<ul style="list-style-type: none"> www.actstudent.org
October 22, 2016	ACT	September 16, 2016	September 17 – 30, 2016			
December 10, 2016	ACT	November 4, 2016	November 5 – 18, 2016			
February 11, 2017 *	ACT	January 13, 2017	January 14 – 20, 2017			
April 8, 2017	ACT	March 3, 2017	March 4 – 17, 2017			
June 10, 2017	ACT	May 5, 2017	May 6 – 19, 2017			

SUBMITTING YOUR COLLEGE APPLICATIONS

Every college has a different application process with different directions to follow. Read them carefully and use the worksheet on page 10 to organize the information for the colleges you are considering. Make one copy for each college to keep with your application materials.

Applying to college can seem to be a daunting task. However, you are not in this by yourself. If you need help, ask for it. There are many resources—parents, teachers, school counselors, volunteer organizations—you can call on to help guide you.

WAYS TO APPLY

- Paper
- Electronic

To determine the best way to apply, go to the admissions page on each college’s website and look for more information.

Also consider visiting The Common Application website. Over 600 colleges and universities participate in this one-stop for college admissions where you can apply, keep track of school-specific deadlines and more. Visit www.commonapp.org for more information.

APPLICATION COSTS

Application fees vary among colleges. If needed, many colleges will waive the application fee, especially for applicants who received fee waivers for taking college entrance exams. Check with the college admissions office to determine the circumstances under which the college will waive the application fee.

DEADLINES

Deadlines are important. Be sure to pay attention to and meet each college’s date for application. If applying with a paper application, be careful to note whether the deadline is based on the arrival or postmark date. If the deadline is the arrival date, make sure to include several days for postal delivery.

EARLY DECISION AND EARLY ACTION

Many colleges allow you to apply under an “early decision” or “early action” program. Typically, you have to apply earlier than most applicants, but you also find out earlier whether you have been accepted. These programs are not for everyone. Generally, only those who have a clear-cut, first-choice college should apply under these programs. If you believe early decision or early action is right for you, check with the college admissions office to determine how to apply.

TRANSCRIPTS

As part of the admissions process, you or your school counselor will need to request and submit an official copy of your high school transcript (and college transcript if you have already earned some college credits) for each college where you plan to apply.

Because many students apply to colleges while still attending high school, acceptances from colleges are often contingent upon your final high school grades. You will need to send a final transcript to the college you will attend.

RECOMMENDATIONS

If your colleges require recommendations, letters or specific forms, you will need to ask your teachers and/or other adults to be references. Some colleges even ask for peer recommendations. When identifying whom you should ask, consider your relationship with the person and how well you’ve done in your activities with him or her.

Follow the checklist on page 35 to stay on schedule.

Writing recommendations can be time-consuming for the people writing them. They might also be writing them for other students. Give your references plenty of time and make sure they are aware of recommendation deadlines. Two to four weeks should be sufficient, but inquire as to your reference’s schedule when asking.

A recommendation is a favor. No one is required to recommend you to a college. Here are some commonly accepted rules of etiquette to follow:

- When giving your references the forms, include a pre-addressed envelope to the appropriate address with the correct amount of postage on the envelope if they are meant to mail it directly to the college.
- Write thank you notes to your references.

ESSAYS

If your colleges require essays, they will usually give you specific questions or topics for your essays. If this is the case, don’t stray from the question. Focus on the issue being presented. Here are some tips to follow:

- Check for spelling and grammar mistakes. Most software programs offer this feature, but don’t rely entirely on the computer.
- Have someone proofread and provide constructive feedback on your essay.
- Don’t exceed the word limit, if any is given.
- Be yourself. Don’t second-guess what the college would like you to think or say in your essay.

Everyone goes about the writing process differently. Brainstorming and/or outlining are two methods that might help you.

Depending on your area of interest, your colleges might ask for a portfolio, audition materials, or other evidence of your talents. Contact the specific program for more information on what to include.



WORKSHEET: ORGANIZE YOUR APPLICATION INFORMATION

Make copies of this page, and complete the information for each college you are seriously considering.

APPLICATION DEADLINE:		
	■ Postmark date	■ Arrive-by date
	Requested	Received
Catalog	<input type="checkbox"/>	<input type="checkbox"/>
Application	<input type="checkbox"/>	<input type="checkbox"/>
High school transcript	<input type="checkbox"/>	<input type="checkbox"/>

COLLEGE INFORMATION	College name _____	Admissions office phone _____
	Mailing address for application _____	Fax _____
	City, state, zip _____	College CEEB code* _____
	Website _____	High school CEEB code* _____
		*CEEB codes can be found at www.collegeboard.org . Click on: Students > College Board Tests > Code Search

ESSAYS	Essays required? Yes <input type="checkbox"/> No <input type="checkbox"/>	INTERVIEW	Interview required? Yes <input type="checkbox"/> No <input type="checkbox"/>	OTHER REQUIREMENTS	Other requirements? Yes <input type="checkbox"/> No <input type="checkbox"/>
	First topic _____ <input type="checkbox"/> Complete		Thank you sent? Yes <input type="checkbox"/>		Name of interviewer _____ <input type="checkbox"/> Complete
	Second topic _____ <input type="checkbox"/>		Title _____ <input type="checkbox"/>		_____ <input type="checkbox"/>
	Third topic _____ <input type="checkbox"/>		Email _____ <input type="checkbox"/>		_____ <input type="checkbox"/>
	Phone _____ <input type="checkbox"/>		_____ <input type="checkbox"/>		

RECOMMENDATIONS	Recommendations required? Yes <input type="checkbox"/> No <input type="checkbox"/>		
	Reference 1 _____	Requested <input type="checkbox"/>	Received <input type="checkbox"/>
	Reference 2 _____	Requested <input type="checkbox"/>	Received <input type="checkbox"/>
	Reference 3 _____	Requested <input type="checkbox"/>	Received <input type="checkbox"/>

VISIT	Will you be visiting campus? Yes <input type="checkbox"/> No <input type="checkbox"/>	Date(s) of visit _____
	Name of person you are meeting or event _____	Date and time _____
	_____	Location _____
	_____	_____

CONTACTS	Name	Phone	Email	Notes
	_____	_____	_____	_____
	_____	_____	_____	_____
	_____	_____	_____	_____

NAVIGATING FINANCIAL AID

Not sure where to begin? This chapter will help you understand the Free Application for Federal Student Aid (FAFSA) completion process, what types of financial aid are available, and how to stay on course to receive your financial aid.

YOUR COLLEGE COSTS

COLLEGE COSTS

The cost to attend college, which is often referred to as the total student budget or “Cost of Attendance,” includes direct and indirect expenses. The direct expenses are those fixed costs that are billed by the college, such as:

- Tuition
- Fees
- Room and board

The indirect costs do not show up on the college bill but are taken into consideration when looking at the overall cost to attend college. They include:

- Books and supplies
- Transportation expenses
- Personal expenses, such as laundry, telephone (if you live off campus, room and board costs will become indirect costs)

Cost of Attendance (COA) is used in the calculation to determine your eligibility for financial aid. The most common components of COA are:

Most common components	Other allowable costs
<ul style="list-style-type: none"> • Tuition and fees • Room and board • Books and supplies • Personal expenses • Transportation 	<ul style="list-style-type: none"> • Dependent care • Loan fees • Costs related to a disability • Purchase of a personal computer • Reasonable cost for eligible study abroad program

Tuition and fees

The cost of tuition and fees charged by a college depends on many factors, but the most significant factor is what kind of college it is.

Public colleges: Tuition and fees here are generally the lowest because they receive funds from state taxes. Most four-year and two-year public colleges charge higher tuition for nonresidents than for legal residents of the state in which the college is located. This out-of-state tuition can often make the cost of attending a public college as high as the cost of attending many private colleges.

Private colleges: Tuition is usually higher than at public colleges. Private colleges do not receive public funding for their operations and need to charge more of the real costs to students. However, private colleges often have more financial aid resources that can help you make up the difference between costs and financial aid. The greater your overall expenses, the greater the possibility you will demonstrate need for financial aid.

Career colleges (such as trade and technical colleges): Tuition is usually set at levels that ensure they recover all of their operating costs and make a profit.

No matter what type of school you attend, fees may be charged for other services. Examples include the library, student activities, the health center and others.

Room and board

Room and board means basic living expenses for housing and food. Regardless of the kind of college you choose, you will have to consider these expenses.

Colleges with their own housing typically charge you on a nine-month basis for your room and most meals, excluding holiday and vacation periods. The room and board charge is built into your student budget. Colleges also expect that students living in privately owned, off-campus housing have a similar level of expense.

If you plan to live at home, you are likely to have lower expenses than on-campus students because you do not have to pay for housing. However, you or your parents will still need to factor in the cost of your food and other normal living expenses. These are usually built into commuter student budgets for financial aid purposes. Take these costs into consideration in your planning.

Books and supplies

As a college student you will spend money on textbooks, notebooks, paper, computer supplies, and the like. The amount you spend for books and supplies will vary only slightly by the type of college, but is related to the curriculum or courses you select. In some academic fields, such as nursing and other medical fields, you will spend more on books than in other fields, such as business or communications. Some fields will require specific uniforms and equipment that must be purchased, such as art supplies, a stethoscope, or lab supplies.

Personal expenses

Regardless of the type of college you choose to attend, you will have some personal expenses, such as clothing, laundry, toiletries, recreation, medical insurance and medical costs, and perhaps incidental room furnishings.

Transportation

All students spend some money for travel. If you live in a different city than where your college is located, you have to travel to get there at the start of the academic year and travel to return home at the end of the year. Most students also go home at least once during the year. For financial aid purposes, colleges often budget students for two round-trips home per year by the least expensive means of travel possible.

Commuter students will also have travel expenses, whether you use public transportation or a car to get to and from college several days a week. These costs are built into student expense budgets by colleges for financial aid purposes.

DETERMINING YOUR OWN COSTS

To determine your own cost estimates, remember to consider any additional costs that might result from medical bills or extraordinary personal expenses.

WAYS TO REDUCE COLLEGE COSTS

Earn college credits in high school. You can earn college credits by taking AP or IB exams or through dual enrollment. See page 3 for details.

Earn college credits for what you already know. College Level Examination Program (CLEP) tests can get you through college quicker or help you graduate on time. For details, visit www.collegeboard.org.

Two plus two. Start at a community college, and then transfer to a four-year college to complete your bachelor's degree.

Tuition reimbursement. If you or your parents are employed, check to see if the employer offers to reimburse you for the cost of attending college.

Take an extra class over the normal, full-time load. Usually taking an extra class does not add to the tuition cost for the term.

Shop around for textbooks. Buy used books and sell them back to the bookstore or to other students after the end of the term. Look online for textbook deals and consider less expensive electronic versions.

Graduate on time.

ESTIMATING YOUR COLLEGE COSTS

Before you file the **Free Application for Federal Student Aid (FAFSA)**, there are ways to get an estimate of how much it may cost you to attend college.

FAFSA4CASTER

www.fafsa4caster.ed.gov

This is a free online federal financial aid calculator. The benefits of using it include:

- Reduces the amount of time it takes when you do complete the FAFSA by pre-populating certain data fields brought over from the FAFSA4caster
- Provides students and families with an early estimate of the student's federal student aid eligibility
- Provides an estimated Expected Family Contribution (EFC)—the index colleges use to determine what types of financial aid a student may be eligible to receive
- Using this estimated EFC, FAFSA4caster determines what types of federal grants, loans, and work-study a student may qualify for along with estimated award amounts.
- Can be used during the student's junior year in high school—or earlier—to help in college planning
- Adult students can use to get an estimate of what aid they might receive

NET PRICE CALCULATORS

Each college that participates in the federal financial aid programs is required to have a “net price calculator” on its website. These calculators can give you a rough estimate of how much it may cost you to attend each specific college, taking into account aid you may receive from both the college and federal financial aid. To generate the net costs for different colleges on your list, use the free tool www.collegeabacus.org.

The questions vary from college to college. Because of this, the estimates provided by different net price calculators should not be used to absolutely rule in or rule out a particular college. Because the calculators may be different, the results may not provide an “apples-to-apples” comparison of your net college costs.

When using www.collegeabacus.org or the individual net price calculators on each college's website, keep in mind:

- These are only estimates. Your final cost to attend a specific college may vary significantly from the estimates.
- The only sure way to know what your final net cost will be is to file the FAFSA and complete the financial aid process at the colleges you are considering attending.
- The award letter you receive from each college will tell you your net cost to attend that college. If it varies significantly from the estimate you received when completing the net price calculator, contact the school's financial aid office to discuss the difference between the estimate and your award.

ABOUT THE FAFSA

COMPLETE THE FAFSA—IT'S IMPORTANT!

Students are required to complete the FAFSA to determine their eligibility for all federal student aid. Many people do not complete the FAFSA because they assume they will not be eligible for federal aid, or they feel the process is too confusing or complicated.

Here's what's wrong with that thinking:

- **Don't assume you won't qualify for financial aid.** Virtually every student is eligible for at least one type of federal student aid. It's very simple—if you do not apply for federal student aid by filing the FAFSA, you will not receive any federal student aid.
- Eligibility for many state aid programs is determined by your FAFSA data. If you don't complete the FAFSA, you simply won't be considered for state aid, in many cases.
- Many colleges use FAFSA data to determine eligibility for institutional aid (or aid the college offers.) Additional forms may be required as part of the application process; contact each college's financial aid office to find out.
- Many private scholarship programs use FAFSA data to determine who qualifies for their scholarships.

You will need to file the FAFSA each year you will be in college to be considered for aid. Regardless of whether you qualify for federal student aid, if you fail to file the FAFSA you will miss out on being considered for state and institutional aid. Assuming you are not eligible can be costly.

Filing the FAFSA is free.

Remember—the first word in FAFSA is “Free.” There are companies that will charge you a fee to help you complete the FAFSA, but there shouldn't be a need to pay for this service. If you do not meet the citizenship requirements for filing the FAFSA, check with the financial aid office at your college to determine if an alternate application can be used.

WHAT THE FAFSA DOES

Your eligibility for federal financial aid is calculated using the Federal Need Analysis Methodology, a formula mandated by Congress. The formula takes into account your (and your parents' if you are a dependent student) financial condition. When you complete the FAFSA, you are answering a series of questions to provide this information.

You may find it helpful to first complete the FAFSA on the Web Worksheet available at: <https://fafsa.ed.gov/fotw1617/pdf/fafsaws16c.pdf>.

This worksheet provides a preview of the questions that you may be asked while completing the FAFSA online. The questions on the FAFSA on the Web Worksheet are ordered as they appear on the online FAFSA, although some may be skipped online based on your answers to earlier questions.

To complete the FAFSA, you (and your parents if you are considered dependent) must provide certain information

regarding your financial assets, liabilities, and income for the year directly preceding the year you apply for aid. You might need to refer to the following documents:

- Income tax returns (student, parent, and spouse)—although in some circumstances, you may be able to transfer income tax data from the IRS directly into the FAFSA
- W-2 forms and other income records
- Current bank statements
- Records of benefits from federal and state agencies

It is essential that you provide correct information and follow all instructions for filing the FAFSA. Mistakes and incomplete information can lead to delays in receiving aid.

THE STUDENT AID REPORT (SAR)

After you file a FAFSA, you will receive a Student Aid Report (SAR) from Federal Student Aid (FSA) that contains information provided on your FAFSA along with your Expected Family Contribution (EFC). Your EFC is not the amount of money your family is expected to pay. Rather, you should think of the EFC as an index colleges use to calculate the amount of financial aid you may qualify to receive. While your family is expected to contribute toward your cost of education, the amount of this contribution will be determined by the financial aid office at your college.

When you complete the FAFSA, you indicate the code numbers for the colleges you are interested in attending. These colleges receive the information you provided on the FAFSA. Based on this information, each college will determine the amount and types of aid for which you are eligible.

You will receive an award letter from each college that accepts you for admission. The letter outlines the total financial aid package (grants, scholarships, work-study, and loans) for which you are eligible. Financial aid officers at the colleges can answer questions regarding the SAR and award letters. See pages 22-23 for more information about award letters.

FILE THE FAFSA ONLINE

- Go to www.fafsa.gov
- This is the fastest and most accurate way to file and get results—your application is automatically edited for errors as you complete it to ensure your information is as accurate as possible
- When your FAFSA information is transmitted over the Internet, it is completely secure
- Easy to navigate and extensive online help, including live chat, email and phone options, are available

In recent years, more than 98 percent of FAFSA filers have applied online. It's the fastest, the easiest, and simply the best way to file your FAFSA.

To sign your FAFSA online, you must apply for an FSA ID which includes a username and password. Your FSA ID is issued by Federal Student Aid at <https://fsaid.ed.gov/npas/index.htm>. You, and at least one parent if you are a dependent student, will need to have an FSA ID to electronically sign the FAFSA.

Other ways to file include:

- PDF FAFSA that you download, complete and mail—go to www.fafsa.ed.gov/options.htm and click on “FAFSA Filing Options”
- Paper FAFSA that you request, complete and mail—to get a paper FAFSA, call 1.800.4.FED.AID

Completion of the FAFSA is the single most important part of the financial aid process.

9 MYTHS ABOUT THE FSA ID

As of April 2016, 30 million FSA IDs have been created, and people have used their FSA ID more than 146 million times. With any new process, there are some myths floating around about creating and using an FSA ID.

Alexis Anderson at Ed.gov shares some of the most common misconceptions on her blog. We have excerpted it here for your convenience. You can read the original posting at <http://blog.ed.gov/2016/04/9-myths-about-the-fsa-id/>.

Myth #1: It'll take a long time to create my FSA ID.

On average, it takes about seven minutes to create an FSA ID. If you previously had a Federal Student Aid PIN, you can link it to your FSA ID; this will help eliminate a few steps in the process. Federal Student Aid (FSA) has a variety of resources, like this helpful video at www.youtube.com/watch?v=LlIoq7hkFns&feature=youtu.be that walks you through each step of creating an FSA ID.

Myth #2: Only students need to create an FSA ID.

If you are a dependent student, then your parent will need an FSA ID, too (if he or she will sign the FAFSA electronically). That's because you will need to provide your parent's information on your FAFSA and your parent, will need to sign the FAFSA, as well. But here is something very important—your parent must create his or her own, separate FSA ID. Your parent shouldn't use your FSA ID, and you shouldn't create an FSA ID for your parent.

If you're not sure if you're a dependent student, visit StudentAid.gov/dependency.

Myth #3: It's okay to let someone else create or use my FSA ID.

Not okay. Each individual person needs to create his or her own FSA ID. A Parent should NOT be creating an FSA ID for their child, and a student should NOT be creating an FSA ID for his or her parent. For example, if a parent tries to create both the parent's and child's FSA ID, it's easy to mix up information like Social Security numbers, dates of birth, and usernames and passwords. Because we verify your information with the Social Security Administration (SSA), it's crucial that this information be correct. Also, if someone else creates your FSA ID, how will you know the answers to your challenge questions if you need to retrieve a lost username or password?

Also, FSA IDs are used to sign legally binding documents, so giving someone access to your FSA ID is like allowing them to forge your signature. Be sure to create your own FSA ID, and save yourself the trouble.

Myth #4: I need an e-mail address to create an FSA ID.

You do NOT need an e-mail address to create an FSA ID. If you don't have an e-mail address, you can leave this field blank. Adding your e-mail address is strongly recommended, though, because once your e-mail address is verified, you can enter it instead of your username when you log in. You can also use your e-mail address to retrieve your forgotten username or password or to unlock your account. It's easy to update and verify your e-mail address by clicking “Edit My FSA ID” at <https://fsaid.ed.gov/>.

Myth #5: As a parent, I can use the same e-mail address for both my FSA ID and my child's.

An e-mail address cannot be used with more than one FSA ID. If you choose to provide an e-mail address when creating your FSA ID, the student will need to include his or her e-mail own address, and the parent will need to include his or her own e-mail address. If you don't have an e-mail address, you can leave the field blank.

Myth #6: I need an FSA ID to fill out the FAFSA.

The fastest way to sign and submit your FAFSA is to use an FSA ID. That said, if you or your parent don't have an FSA ID, you can still submit the FAFSA. If you fill out the FAFSA online, but don't have an FSA ID, you can choose the option to submit your FAFSA without signatures, and print and mail a signature page. If you can't fill out the FAFSA online, you have other options.

Students without access to a computer can receive assistance from a wide range of college access organizations, like the National College Access Network (NCAN); a student can also visit a local library, use a computer at school, as well as get help from school counselors.

Myth #7: The Social Security Administration has to verify my information before I can use my FSA ID.

If you're filling out a FAFSA for the first time, you can use your newly created FSA ID to sign and submit your FAFSA right away. But, if you need to submit a renewal FAFSA or make corrections after you've submitted your FAFSA—and you did NOT link your PIN when you created your FSA ID—you first have to wait for the SSA to verify your identity. The verification process takes one to three days.

Make sure to enter your information exactly as it appears on your Social Security card to avoid delays. Once your information is verified, you can use your FSA ID to submit your renewal FAFSA, make corrections, access your loan history, and a host of other things.

If you're a parent, you never have to wait for the SSA match to sign your child's FAFSA. However, if you sign the FAFSA when your SSA match status is listed as "pending" and it later returns "no match," we will remove your signature from your child's FAFSA. If that happens, you will either need to resolve the conflict with the SSA and sign electronically again, or print and mail a signature page.

Myth #8: Confirming my e-mail address can take up to 24 hours.

You should receive your e-mail confirmation within three minutes. Although, your e-mail account's spam filter could delay your confirmation. It's a good idea to add the FSA ID e-mail address—FSA-ID@ed.gov—to your address book to make sure you get your confirmation.

Myth #9: I forgot my password, and it's going to take 30 minutes to reset it.

You only have to wait 30 minutes if you reset your password using your challenge questions.

But, the easiest way to reset your password is to enter your verified e-mail address. Once you do, you can use your FSA ID immediately.

There are lots of resources online to help you create and use your FSA ID; visit StudentAid.gov/fsaid for more information! In no time, you'll have your very own FSA ID, too!

IRS DATA RETRIEVAL TOOL MAKES FILING EASIER!

To make filing a FAFSA easier, the U.S. Department of Education offers the IRS Data Retrieval Tool to automatically transfer tax information from the IRS directly into the FAFSA. This tool is available only for those who have already completed their prior-year taxes at the time of FAFSA filing. Go to www.fafsa.gov to learn more about using the tool.

DOMICILE

On the FAFSA, domicile is referred to as your "State of Legal Residence." A person's domicile is their present, fixed home to which they return following temporary absences and at which they intend to stay indefinitely. To be eligible for in-state tuition benefits and most state-supported financial aid, you must have established domicile for at least one year prior to the first day of class. Minors are presumed to have the domicile of their parent or legal guardian.

Domiciliary intent is determined using many factors. These could include paying state income tax as a resident, registering to vote in the state, owning property, permanent employment, sources of financial support, and economic ties with the state. The burden is on the applicant to provide sufficient information to establish domiciliary intent.

Contact the registrar's office at your college for more information.

SPECIAL CIRCUMSTANCES

Special considerations that might affect your eligibility for aid include your dependency status and state of domicile.

Independent vs. dependent status

In determining financial need, one of the most important factors is whether you are classified as a dependent or independent student. Dependent students must include parental information on the FAFSA. Independent students should include information only on themselves and their spouse (when applicable). You are automatically classified as independent if you can check ANY of the following boxes:

- I was born before January 1, 1993
- I am married
- I will be working on a master's or doctorate program (e.g., MA, MBA, MD, JD, PhD, EdD, graduate certificate)
- I am serving on active duty in the U.S. Armed Forces
- I am a veteran of the U.S. Armed Forces
- I have children and I provide more than half their support
- Since I turned age 13, both of my parents were deceased
- I was in foster care since turning age 13
- I have dependents (other than my children or my spouse) who live with me and I provide more than half of their support
- I was a dependent or ward of the court since turning age 13
- I am currently or I was an emancipated minor
- I am currently or I was in legal guardianship
- I am homeless or I am at risk of being homeless

If none of these criteria apply to you, you are a dependent student.

In addition, the financial aid office at your college can determine that you should be considered independent if special circumstances exist, but this occurs only in rare circumstances.

On average, it takes just 23 minutes to complete the FAFSA online.

CHECKLIST: FAFSA

PREPARING FOR THE FAFSA

Check as you prepare to file the FAFSA:

- If filing the FAFSA online, you, and at least one parent if you are a dependent student, must sign the application. Both of you will need an FSA ID. You may each apply for an FSA ID at <https://fsaid.ed.gov/npas/index.htm>.
- If using the PDF FAFSA, go to www.fafsa.gov. If using the paper FAFSA, request one by calling 1.800.4.FED.AID.
- Find the federal school codes for your colleges at www.fafsa.gov.

FILING THE FAFSA

Check as you complete the FAFSA:

- You and the appropriate family members have signed the forms.
- You have listed all the schools to which you are applying for admission.
- You have printed a copy or made a copy of your completed FAFSA for your records.
- If you do not have enough room for all your schools, list your first ten choices on the FAFSA. Once you have received your valid SAR, you can then edit the schools list so that your FAFSA data is transmitted to the remaining schools.

Note: Do not send information about special circumstances to the schools listed on the FAFSA until you contact the financial aid offices about your application information. The financial aid offices will tell you what is needed.

TIPS FOR COMPLETING THE FAFSA

Meet all financial aid deadlines.

- Check each college's deadline and/or "priority filing date" and file your FAFSA in time to meet those deadlines.
- Contact the financial aid offices as to other required applications or forms you need to submit.

Sign the FAFSA appropriately.

- You and your appropriate family member will need to acquire an FSA ID from <https://fsaid.ed.gov/npas/index.htm> to electronically sign your online FAFSA. Failure to do so may cause you to lose out on financial assistance you may be otherwise qualified to receive.

List all the colleges to which you are applying for admission.

- Your FAFSA information will only be sent to the colleges you specify (you may list up to 10.)
- Each college has a six-digit federal school code.
- Visit www.fafsa.gov to search for federal school codes.

Contact your college to report special circumstances.

- Since the FAFSA does not include space for you to explain special financial circumstances unique to you and your family, an explanation of the situation should be communicated directly to the college(s) you're applying to.
- Special circumstances might include unusual medical bills, an impending divorce, expected unemployment, or other situations.
- Do not mail this correspondence with your FAFSA because this could slow down the processing of your financial aid application.

Do not delay completing the FAFSA because you are waiting to hear if you have been accepted to a college.

- You should file your FAFSA as soon as possible after October 1 of the year you'll attend regardless of whether or not you have been accepted to a college.
- Waiting until you have been accepted could result in missing important financial aid deadlines, making you ineligible for financial aid you might otherwise have been able to receive.

FAQs ABOUT COMPLETING THE FAFSA

Why does Federal Student Aid (FSA) ask for prior-prior year income information from the year before you go to college?

Studies have consistently shown that verifiable income tax information from the prior-prior year (2014 for the 2016-2017 award year) is more accurate than projected information when estimating how much the family will be able to contribute during the coming school year.

What's the easiest/fastest way to complete the FAFSA?

To make filing a FAFSA easier, the U.S. Department of Education offers the IRS Data Retrieval Tool to automatically transfer tax information from the IRS directly into the FAFSA. This tool is available only for those who have already completed their prior-year taxes at the time of FAFSA filing. Go to www.fafsa.gov to learn more about using the tool.

What if you are a dependent student, but your parents are divorced or separated? Whose financial information should be used on the FAFSA?

You should report information about the parent you lived with the majority of the time during the year before the date you file your FAFSA. If you didn't live with either parent, or if you lived with each parent an equal amount of time, report information about the parent who provided the greatest amount of financial support during the year before the date you file your FAFSA. If you didn't receive any parental financial support during that time, you must report information about the parent who most recently provided the greater amount of parental support.

Do you report stepparent information?

Information about both of your legal parents (biological or adoptive), as long as they are living together, is required on the FAFSA, regardless of their marital status or gender.

You are considered a dependent student but have no contact with your parents. What should you do?

Submit your FAFSA without any parent data. The college financial aid administrator can use professional judgment to determine that a student should be treated as an independent student. You will need to provide the financial aid office documentation of your circumstances. The financial aid administrator will not automatically change your dependency status just because you request it. The decision is based on the financial aid administrator’s judgment based on the facts of your specific situation, and is final.

If your biological parents are deceased, whose income should you report on the FAFSA?

If both biological parents are deceased, you will be considered an independent student, and only your financial information is required.

What should you do if your family has special circumstances that are not mentioned in the application?

Talk to the college’s financial aid administrator. If your family’s circumstances have changed due to loss of employment, loss of benefits, death, or divorce, the financial aid administrator might decide to adjust data elements used to calculate the Expected Family Contribution (EFC). The adjustment might increase your eligibility for financial aid.

QUESTIONS ABOUT THE FAFSA?

Call the Federal Student Aid (FSA) Information Center at 1.800.4.FED.AID (1.800.433.3243).

Go to www.fafsa.gov.

While filling out the FAFSA online, the following resources are available:

- “Need Help” and “Help and Hints” sections provide more information
- “Contact Us” section for live chat, email and phone options

Contact your colleges’ financial aid offices.

Find out if there is a FAFSA completion event in your area—check with the financial aid office at a local college to learn more.

FEDERAL FINANCIAL AID

Federal financial aid takes three basic forms—grants, work-study and loans. Find more specifics at www.studentaid.ed.gov. Keep in mind that other aid may be available from the state, the college, or other organizations.

GRANTS (DO NOT HAVE TO BE REPAYED)

Program	Eligibility requirements	Annual award	Application deadline	Forms required	More information
Federal Pell Grant	<ul style="list-style-type: none"> • Undergraduates • U.S. citizen or eligible noncitizen • Demonstrate financial need • Enrolled at least half-time 	Maximum award for 2016-17 is \$5,815	Contact your financial aid office	FAFSA www.fafsa.gov	Award amount depends on program funding, COA, EFC, full- or part-time enrollment and Lifetime Eligibility Used (LEU). Lifetime eligibility is limited to the equivalent of six years of full-time funding or 600 percent.
Federal Supplemental Educational Opportunity Grant (FSEOG)	<ul style="list-style-type: none"> • Undergraduates • U.S. citizen or eligible noncitizen • Demonstrate exceptional financial need • Enrolled at least half-time at a qualifying college • Recipient of a Federal Pell Grant 	Between \$100 and \$4,000	Contact your financial aid office	FAFSA www.fafsa.gov	Award amount depends on amount of funds the college has to award and full- or part-time enrollment.
Federal Teach Grant	<ul style="list-style-type: none"> • Undergraduates/graduate/post-baccalaureate students at qualifying colleges pursuing a career in teaching 	Maximum award for 2016-17 is \$3,724	Contact your financial aid office	FAFSA www.fafsa.gov	Must agree to teach in a high-need field serving low-income students for four years. If service obligation is not fulfilled, TEACH grant converts to a Direct Unsubsidized Loan, which must be repaid with interest.
Iraq and Afghanistan Service Grant	<ul style="list-style-type: none"> • Undergraduates whose parent or guardian was a member of the U.S. armed forces and died as a result of performing military service in Iraq or Afghanistan after the events of 9/11 • U.S. citizen or eligible noncitizen • Ineligible for a Federal Pell Grant due only to having less financial need than is required to receive Pell funds • Less than 24 years old or enrolled at least part-time at an institution of higher education at the time of the parent’s or guardian’s death 	Maximum award for 2016-17 is \$5,413.77	Contact your financial aid office	FAFSA www.fafsa.gov	Payment adjusted for less than full-time study. Total amount may not exceed the equivalent of six years of Iraq and Afghanistan Service Grant funding.

WORK-STUDY (MONEY EARNED WHILE ATTENDING SCHOOL; DOES NOT HAVE TO BE REPAID)

Program	Eligibility requirements	Annual award	How to apply	Forms required	More information
Federal Work-Study	<ul style="list-style-type: none"> Undergraduate or graduate students U.S. citizen or eligible noncitizen Demonstrate sufficient financial need Enrolled at least half-time at a qualifying college 	<ul style="list-style-type: none"> Depends on financial need and amount college has to award Contact the financial aid office 	Complete the FAFSA and contact the financial aid office	FAFSA www.fafsa.gov	Depends on the amount of funds your college has to award. Funds are limited—early filers receive priority. You work for an employer at an hourly rate earning at least the minimum wage. Your college may also offer its own work-study program.

LOAN PROGRAMS (BORROWED MONEY THAT MUST BE PAID BACK WITH INTEREST)

Program	Eligibility requirements	Annual award	Application deadline	Forms required	Repayment information	More information
Federal Perkins Loan	<ul style="list-style-type: none"> U.S. citizen or eligible noncitizen Undergraduate or graduate students enrolled at least half-time at a qualifying college Demonstrate exceptional financial need 	<ul style="list-style-type: none"> Undergraduate students: Up to \$5,500 annually Graduate/professional students: Up to \$8,000 annually 	<ul style="list-style-type: none"> Complete the FAFSA A Master Promissory Note (MPN) is required Contact the college you will be attending for information about signing the MPN 	FAFSA and MPN	<ul style="list-style-type: none"> Repayment begins nine months after you graduate, withdraw from school, or drop below half-time enrollment Maximum repayment term is 10 years The interest rate is a fixed rate of 5.0 percent 	
Federal Direct PLUS Loan	<ul style="list-style-type: none"> Natural or adoptive parent of a dependent undergraduate student who is enrolled at least half-time at a qualifying college Graduate or professional students enrolled at least half-time Not have an adverse credit history 	Up to the cost of attendance, minus any financial aid you are eligible to receive	<ul style="list-style-type: none"> Complete the FAFSA A Master Promissory Note (MPN) is required Contact the college you will be attending for information about signing the MPN 	FAFSA and MPN	<ul style="list-style-type: none"> Repayment begins after the final PLUS loan disbursement; however the borrower may qualify for a deferment of the first payment until six months after the student is no longer enrolled at least half-time Maximum repayment term depends upon total principal balance but might extend from 10-25 years For PLUS loans first disbursed 7/1/16-6/30/17, interest rate is a fixed 6.31 percent 	<p>Applicants must pass a credit check to be eligible for a PLUS loan. If they don't pass, they might still be able to receive a loan if they can demonstrate that extenuating circumstances exist or if they secure a creditworthy endorser. A PLUS loan is an unsubsidized loan and the borrower is responsible for paying all interest that accrues on the loan.</p> <p>There is a loan fee of 4.272 percent or 4.276 percent depending on the date of the first disbursement of the loan.</p>
Federal Direct Subsidized Loan	<ul style="list-style-type: none"> U.S. citizen or eligible noncitizen Undergraduate students enrolled at least half-time at a qualifying college Demonstrate sufficient financial need 	See <i>Federal Direct Loan Limit Amounts</i> chart on the following page for amounts	<ul style="list-style-type: none"> Complete the FAFSA A Master Promissory Note (MPN) is required Contact the college you will be attending for information about signing the MPN 	FAFSA and MPN	<ul style="list-style-type: none"> Repayment begins six months after you graduate, withdraw from school or drop below half-time enrollment Maximum repayment term depends upon total principal balance but might extend from 10-25 years For Subsidized loans first disbursed 7/1/16-6/30/17, interest rate is a fixed 3.76 percent 	<p>These loans are awarded based on financial need. The borrower is not charged interest during periods of enrollment and during authorized deferments. The federal government pays (subsidizes) the interest during these periods. Your college will calculate your need for the Direct Subsidized Loan.</p> <p>For first-time borrowers on or after 7/1/13, the max period of time you can receive Direct Subsidized Loans is 150 percent of the published length of your program of study. Find length of study in your school's catalog.</p> <p>There is a loan fee of 1.068 percent - 1.069 percent depending on the date of the first disbursement of the loan.</p>

LOAN PROGRAMS (BORROWED MONEY THAT MUST BE PAID BACK WITH INTEREST) (CONTINUED)

Program	Eligibility requirements	Annual award	Application deadline	Forms required	Repayment information	More information
Federal Direct Unsubsidized Loan	<ul style="list-style-type: none"> U.S. citizen or eligible noncitizen Undergraduate or graduate students enrolled at least half-time at a qualifying college Demonstrate sufficient financial need 	See <i>Federal Direct Loan Limit Amounts</i> chart below for amounts	<ul style="list-style-type: none"> Complete the FAFSA A Master Promissory Note (MPN) is required Contact the college you will be attending for information about signing the MPN 	FAFSA and MPN	<ul style="list-style-type: none"> Repayment begins six months after you graduate, withdraw from school or drop below half-time enrollment Maximum repayment term depends upon total principal balance but might extend from 10-25 years For Unsubsidized loans first disbursed 7/1/16-6/30/17, interest rate is a fixed 5.31 percent 	<p>These loans are not awarded on the basis of financial need for students not qualifying for a Subsidized Loan or who need more funding. You are responsible for the interest charged from the time the loan is disbursed until it is paid in full. You can pay the interest as it accrues or allow the interest to be “capitalized,” which means the interest will be added to the principal amount of the loan. Capitalized interest increases the amount you repay. Your college will determine your eligibility for an Unsubsidized Loan, including the loan amount for which you are eligible.</p> <p>There is a loan fee of 1.068 percent - 1.069 percent depending on the date of the first disbursement of the loan</p>

FEDERAL DIRECT LOAN LIMIT AMOUNTS

Year	Dependent undergraduates	Independent undergraduates (and dependent students whose parents are unable to obtain PLUS loans)	Graduate and professional students
First year	\$5,500	\$9,500	\$20,500 (unsubsidized only)
	No more than \$3,500 may be in subsidized loans		
Second year	\$6,500	\$10,500	
	No more than \$4,500 may be in subsidized loans		
Third year and beyond (each year)	\$7,500	\$12,500	
	No more than \$5,500 may be in subsidized loans		
State-required teacher certification	\$5,500	\$12,500—no more than \$5,500 may be in subsidized loans	
Total amount you can borrow	\$31,000	\$57,500	\$138,500 ¹ —no more than \$65,500 may be in subsidized loans (includes any Stafford Loans you received for undergraduate study)
	No more than \$23,000 may be in subsidized loans		

¹ Graduate and professional students enrolled in certain approved health professions programs may borrow up to \$224,000.

SCHOLARSHIPS

Scholarships are a form of gift aid – money that does not have to be repaid. Conduct your own scholarship search – make every effort to find this free money. There are many scholarships awarded each year, some are based on academics or athletics but thousands are based on a variety of other criteria, including:

- The high school you attended
- The community in which you grew up
- Community service you performed
- The program of study you intend to pursue
- How much financial need you demonstrate
- Hobbies, skills, or special interests

Simply put, there are thousands of scholarships awarded every year that have nothing to do with your academic or athletic performance. However, the scholarship sponsor is probably not going to come looking for you. You have to make an effort to find this free money.

SCHOLARSHIP SPONSORS

Be sure to investigate the scholarship opportunities offered by the colleges that interest you. The college’s financial aid office or website should have a list of scholarships that are available at the college.

Look to other sources, including religious and civic groups, community organizations, employers, and other corporations, foundations, and even some individuals.

SCHOLARSHIP SEARCHES

To maximize your chances of receiving scholarship funds, you should develop a plan to search and apply for scholarships. A good place to start your scholarship search is the Internet.

There are several scholarship search sites on the web. You will have to provide some personal information in order for the scholarship search engine to be effective, but be careful! Not all scholarship search sites are legitimate. Four of the major legitimate scholarship search sites are:

- Fastweb: www.fastweb.com
- College Board: www.bigfuture.collegeboard.org
- Scholarships.com: www.scholarships.com
- U.S. Department of Labor: www.careerinfonet.org/scholarshipsearch

APPLYING FOR SCHOLARSHIPS

Successful scholarship applicants generally don't apply for just one scholarship. They apply for several and so should

OTHER POINTS TO CONSIDER IN A SCHOLARSHIP PROGRAM

Fraudulent scholarship operations often use official-sounding names containing words, such as federal, national, administration, division, federation, and foundation. Do not be fooled by a name that seems reputable or official, an official-looking seal, or a Washington, D.C. address.

If you win a scholarship, you will generally receive official notification by mail or email, not by telephone. If the sponsor calls to inform you, they will generally send written documentation of the scholarship. If a request for money is made by phone, the operation is probably fraudulent.

Beware of telephone numbers with a 900 area code. These will charge you a fee of several dollars a minute for a call that could be a long recording and provides only a list of addresses or names.

A dishonest operation might put pressure on an applicant by saying that awards are on a first-come, first-served basis. Some scholarship programs give preference to the earliest qualified applications. However, if you are told (especially on the telephone) that you must respond quickly but, you will not hear about the results for several months, there might be a problem.

Be wary of endorsements. Fraudulent operations claim endorsements by groups with names similar to well-known private or government organizations. The Better Business Bureau and government agencies do not endorse businesses.

you. Many scholarships require you to complete a formal scholarship application. They may also request additional information such as:

- An essay or personal statement
- Letters of recommendation
- Examples of work in a specific study area
- SAT/ACT scores
- Transcripts
- Telephone or in-person interview

Follow all direction, meet all deadlines, submit complete error-free applications, and provide all additional information requested. Finally, write thank yous to all who helped in your search, including the sponsor.

RECEIVING A SCHOLARSHIP

If you receive a scholarship, the scholarship sponsor may send the scholarship funds to you. However, most scholarships are paid directly to the college on your behalf.

Keep in mind that outside scholarships must be accounted for in the financial aid package the college offers you. It is possible that receipt of a scholarship could cause the college to reduce the other aid you are scheduled to receive. Be sure to report all outside scholarships to the college.

Finally, most scholarships that pay for tuition and fees are not taxable. However, it is possible that some or all of the scholarship funds could count as income and could be taxable. Make sure you seek advice to determine if any scholarship funds should be claimed on your tax forms.

SCHOLARSHIP SCAMS

Securing money to pay for a college education can cause a great deal of stress in a family. Some unscrupulous companies prey upon the stress the financial aid search can cause. The Federal Trade Commission (FTC) warns students and their parents to watch for these six warning signs of a scholarship scam.

WARNING SIGNS

1. **“The scholarship is guaranteed or your money back.”**
No service can guarantee that it will get you a grant or scholarship. Review a service's refund policies in writing before you pay a fee. Typically, fraudulent scholarship search services require that applicants show rejection letters from each of the sponsors on the lists they provide to request a refund of any fees paid. If a sponsor no longer exists, if it really does not provide scholarships, or if it has a rolling application deadline, letters of rejection are almost impossible to obtain.
2. **“The scholarship service will do all the work.”**
Unfortunately, nobody else can fill out the personal information forms, write the essays, and supply the references that many scholarships require.

3. **“The scholarship will cost some money.”** Some legitimate scholarship sponsors charge fees to defray their processing expenses. But before you send money to apply for a scholarship, investigate the sponsor. “Free” money shouldn’t cost you a thing.
4. **“You can’t get this information anywhere else.”** Scholarship directories are available in any large bookstore, public library, or high school counseling office. Additional information on private scholarship programs, including scams, can be found at www.finaid.org.
5. **“You are a ‘finalist’ in a contest you never entered, or you have been selected by a ‘national foundation’ to receive a scholarship.”** Most legitimate scholarship programs never seek particular applicants and will most likely only contact you in response to an inquiry. If you think there is a real possibility that you might have been selected to receive a scholarship, investigate before you send money to be sure the sponsor or program is legitimate.
6. **“The scholarship service needs your credit card or checking account number in advance.”** Never provide your credit card or checking account number on the telephone to the representative of an organization that you do not know. A legitimate need-based scholarship will not ask for your checking account number. Get information in writing first. An unscrupulous operation does not need your signature on a check. It schemes to set up situations that allow it to drain a victim’s account with unauthorized withdrawals.

- What aid resources make up your financial aid package
- What part of the aid is a loan and must be repaid and what part is grant aid
- The interest rate on your student loan, the total amount that must be repaid, the procedures for paying back the loan, how long you have to repay, and when repayment begins
- Procedures for appealing a financial aid decision if you think you have been treated unfairly or if your aid package is inadequate
- How the college determines whether or not you are making Satisfactory Academic Progress and what happens if you are not

YOUR RESPONSIBILITIES

You have a responsibility to:

- Review and consider all information about a college’s program before you enroll
- Complete your application for student financial aid accurately and submit it to the right place on time (errors can delay your getting aid and intentional misreporting of information is a violation of law subject to penalties under the U.S. Criminal Code)
- Return all additional documentation, verification, corrections, and/or new information requested either by the financial aid administrator or the agency to which you submitted your application
- Read and understand all forms that you are asked to sign, keep copies of them, and accept responsibility for all agreements you sign
- Notify the lender/servicer of your loans about any changes in your name, address, or school status
- Satisfactorily perform the work associated with aid in the form of student employment
- Know and comply with the deadlines for applying and reapplying for aid
- Know and comply with your college’s refund policies and procedures

AVOIDING FINANCIAL AID SCAMS

The Federal Trade Commission and College Parents of America have partnered to provide tips on recognizing deceptive scholarship and financial aid practices. Visit www.consumer.ftc.gov/articles/0082-scholarship-and-financial-aid-scams.

YOUR RIGHTS AND RESPONSIBILITIES

YOUR RIGHTS

You have a right to receive the following information from your college:

- What financial aid is available, including information about federal, state, and college programs
- Deadlines for applying for each kind of aid
- The cost of attendance and the refund policies if you withdraw
- Criteria used to select aid recipients
- How your financial need is determined, including how student expenses are calculated in your budget
- What resources are considered in determining your need, such as parent contribution, other financial aid and benefits, assets, and so on
- How much of your financial need has been met

IF YOU HAVE TO BORROW MONEY TO ATTEND COLLEGE:

Borrow only what you need. Just because you are eligible to borrow a certain amount, don’t automatically do so. If you can manage with less, borrow less.

Think about how much you’ll make versus how much you borrow. Loans add up over your college career. Think about whether your job after graduation will pay enough to make the payments on the amount you borrow. Visit the Occupation Finder at bls.gov/ooh to estimate your starting salary.

If you have other income and borrow unsubsidized loans, try to make interest payments while you are still in college. Or simply borrow less. This will significantly decrease the amount of money you will have to repay after you graduate.

THE FINAL DECISION

Your financial aid award letters have arrived. Now is the time to carefully consider your options and select the types of aid and school that are the best fit for you. This section will help you choose the right school, guide you through the final steps in receiving your financial aid, and help you financially prepare yourself for college.

UNDERSTANDING YOUR AWARD LETTER

Once you have been accepted for enrollment at any college and have applied for financial aid by completing the Free Application for Federal Student Aid (FAFSA) and any other financial aid forms required by the college, you and your family will receive a financial aid award letter. This letter will detail the amount of financial support the college is able to provide for the upcoming year. You might receive the award letter along with your notice of acceptance. Some colleges make the award letters available online. Check with your colleges to see how they distribute the award letters.

READ THE FINE PRINT

- Read your award letter carefully to ensure you understand all terms and conditions so you can decide if you want to accept any, or all, of the aid offered. Look for instructions for your next steps. You might need to complete additional paperwork (e.g., loan applications).
- Determine if grants or scholarships are available for more than one year. If so, what are the applicable conditions?
- When comparing financial aid awards, consider your final out-of-pocket cost. An award containing loans may have a higher ultimate out-of-pocket cost than an equivalent award that contains mostly grants.

KEEP YOUR COLLEGE AWARE OF CHANGING SITUATIONS

Has your family situation changed since you filed the FAFSA? Has a parent become unemployed or ill? Have you been awarded additional private scholarships? You must report any changes to the college. Even name and address changes must be reported. Any of these changes can affect your award.

WHAT IF IT'S NOT ENOUGH?

If after reading the award letter you believe that the award and your family savings are not enough to cover all of your expenses, don't panic! There are other options for getting the money you need to attend the college of your choice.

- Research other sources for private scholarships. It might not be too late to apply.
- Consider any potential benefits from your parents' places of employment. Look beyond just tuition and scholarships, such as programs to lower the cost of computers, insurance, or travel.
- See if your college offers a payment plan that allows tuition expenses to be spread out over the year.
- Make sure your college is aware of any special situations or circumstances that might affect the college's award decision. Is another sibling in college? Has a baby been born or adopted? Is a parent facing possible layoff? Do any of your family members have a chronic medical condition resulting in unusually high medical expenses? Make sure your financial aid office is aware of any unique situations.

MEET DEADLINES

The clock is ticking! Once you've chosen your college, you might need to inform the college, in writing, about how much of the award you plan to accept. If you don't respond by the date indicated, your award could be in jeopardy.

WHAT YOU MIGHT SEE ON AN AWARD LETTER

The award letter provides a summary of the estimated cost of attendance along with financial aid the college is offering you. Here's an example of an award letter:

SAMPLE UNIVERSITY AWARD LETTER

Costs in the 2016-17 year	
Estimated cost of attendance for full-time enrollment	\$25,000 / year
Tuition and fees	\$14,000
Housing and meals (On-campus resident)	\$8,000
Books and supplies	\$1,000
Transportation	\$600
Other educational costs	\$1,400

Grants and scholarships to pay for college	
Total Grants and Scholarships ("Gift" aid; no repayment needed)	\$13,396 / year
Grants from your school	\$8,000
Federal Pell Grant	\$3,466
Grants from your state	\$900
Other scholarships you can use	\$1,030

What you will pay for the 2016-17 year	
Net costs (Cost of attendance minus total grants and scholarships)	\$11,604 / year

OPTIONS TO PAY NET COSTS

Work options	
Work-study (Federal, state, or institutional)	\$1,000 / year

Loan options*	
Federal Perkins Loans	\$700 / year
Federal Direct Subsidized Loan	\$3,500 / year
Federal Direct Unsubsidized Loan	\$2,000 / year

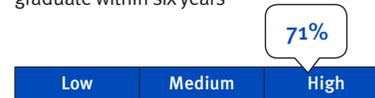
*Recommended amounts shown here. You may be eligible for a different amount. Contact your financial aid office.

Other options	
Family contribution (As calculated by the institution using information reported on the FAFSA or to your institution.)	\$2,323 / year

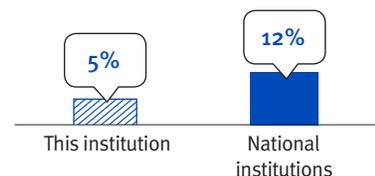
- Payment plan offered by the institution
- Parent PLUS Loan
- Military and/or National Service benefits
- Non-Federal private education loan

GRADUATION RATE

Percentage of full-time students who graduate within six years

**LOAN DEFAULT RATE**

Percentage of borrowers entering repayment and defaulting on their loan

**MEDIAN BORROWING**

Students at Sample University typically borrow \$20,000 in Federal loans over 4 years. The Federal loan payment over 10 years for this amount is approximately \$196.84 per month. Your borrowing amount may be different.

REPAYING YOUR LOANS

To learn about loan repayment choices and work out your Federal Loan monthly payment, go to: <http://studentaid.ed.gov/repay-loans/understand/plans>

FOR MORE INFORMATION AND NEXT STEPS:

Sample University (SU)
Financial Aid Office
123 Main Street
Anytown, ST 12345
Telephone: (123) 456-7890
Email: financialaid@SampleUniv.edu



WORKSHEET: MAKE YOUR DECISION

A quick way to compare offers and determine your net costs is to subtract all your grant, scholarship and other free aid from your cost of attendance. Keep in mind that colleges have different ways of awarding financial aid as well as different costs of attendance.¹ If you have more than two schools to compare, make copies of this page before starting.

		College (fill-in)					
		Sample college					
Evaluate	Pros	Top-rated program, low cost of living					
	Cons	May need a car, limited housing options					
Cost of attendance	Tuition and fees	\$654					
	Room and board ²	\$10,872					
	Books and supplies	\$1,638					
	Computer allowance	-					
	Other fees	\$3,096					
	Other costs	\$1,170					
	Total college costs (A)	\$17,430					
Grant/Scholarship aid	Federal Pell Grant	\$2,770					
	Federal Supplemental Educational Opportunity Grant (FSEOG)	\$765					
	TEACH Grant	\$2,000					
	State Grant	\$4,000					
	Other grants	-					
	Scholarships	-					
	Institution-based aid	-					
	Total grant/scholarship aid (B)	\$9,535					
Your net costs (A - B)	\$7,895						
Loans		Offered	Accept/Declined \$	Offered	Accept/Declined \$	Offered	Accept/Declined \$
	Federal Perkins Loan	\$4,000	Accept	\$4,000			
	Federal Subsidized Loan	\$3,500	Accept	\$3,500			
	Federal Unsubsidized Loan	\$2,000	Accept	\$395			
	Federal PLUS Loan	\$2,500	Declined	-			
	Private loan	-		-			
	Total loan aid (C)	\$7,895					
Summary	Total financial aid (B + C = D)	\$17,430					
	Your out-of-pocket costs (A - D)	\$0					
	Work-study or student employment (E)	-					

¹ Not all colleges participate in all of the financial aid programs listed above.

² If room and board aren't part of your housing contract, check with the college's housing office or check the local paper or online for rental costs.

SECTION 2: CONNECTICUT INFORMATION

The information in this section contains information specific to going to college in Connecticut.

HIGH SCHOOL REQUIREMENTS

CREDITS NEEDED FOR GRADUATION

The state of Connecticut sets minimum requirements students must meet in order to graduate from high school. The following chart shows the current minimum statewide requirements:

Subject	Credits required
English	4
Mathematics	3
Science	2
Social studies	3
Arts or vocational education	1
Physical education	1
Student-selected electives	6
Total credits	20

However, local school districts are allowed to set higher standards for graduation. **It is very important for you to know and understand what the graduation requirements are at your high school.** Your school counselor can help you with this and make sure you are on track to graduate.

You can help yourself by doing more than the absolute minimum needed to graduate. Colleges care about the courses you take in high school. The more you challenge yourself when choosing high school courses, the more college options you will have.

CONNECTICUT'S COMMUNITY COLLEGES

PROGRAMS OF STUDY AND TRANSFER OPPORTUNITIES

Wherever you live in Connecticut, there is a community college near you. Connecticut's students are served by 12 community colleges, some with multiple locations.

PROGRAMS OF STUDY

Community colleges offer a wide variety of programs of study, although not all programs are offered at every community college. These programs fall into two major categories:

- Transfer programs provide a foundation for continued study at a four-year college
- Occupational programs provide skills that are needed in today's workforce, and include programs in health, information technology, and manufacturing

These programs can lead to associate degrees, certificates, or improved personal skills. To research courses and programs offered at Connecticut's community colleges, visit www.ct.edu and click on "Academics" and "Course Search."

TRANSFERRING TO A FOUR-YEAR COLLEGE

Regardless of which community college you may attend, the community college has agreements in place that make it possible to transfer to a four-year college and earn a bachelor's degree. You should talk with an academic or transfer counselor if you are interested in pursuing this path. Each individual community college has agreements in place with the state's four state universities and Charter Oak College. However, there are two systemwide agreements in place allowing community college students to transfer to either the University of Connecticut or one of the four Connecticut State University (CSU) colleges—Eastern, Western, Central, and Southern Connecticut State Universities.

GUARANTEED ADMISSIONS PROGRAM (GAP)

The University of Connecticut and the Connecticut Community Colleges have an agreement that guarantees admission to certain community college graduates once the associate degree has been earned. To be guaranteed admission to the University of Connecticut, students must:

- Be enrolled in the Liberal Arts Transfer Program at any of Connecticut's 12 community colleges; earn an associate degree within five years
- Apply to GAP before earning 16 transferable credits
- Plan to earn a bachelor's degree in liberal arts and sciences, agriculture and natural resources, or business
- Take appropriate courses and meet the minimum grade point average requirements

More information on GAP can be found at <http://admissions.uconn.edu/content/transfer/gap> and on each community college's website.

DUAL ADMISSION

Students who are planning to enroll at a CSU college after completing an associate degree are guaranteed admission at any of the CSU colleges based on an agreement between the CSU and the Connecticut Community Colleges.

To be guaranteed admission, Connecticut Community College students must:

- Plan to earn an associate degree in five years or less
- Plan to pursue a bachelor's degree at one of the four Connecticut State University institutions within two years of earning an associate degree
- Apply for this program before earning 15 or fewer transferable credits

More information on dual enrollment can be found at www.ct.edu/admission/dual and on each community college's website.

COLLEGE PROFILER

There are many important factors in choosing a college. How you fit in academically and the Cost of Attendance (COA) are important considerations. The charts in this section provide some of the information you need to compare most Connecticut colleges on these factors.

PUBLIC COLLEGES	TEST SCORES—STUDENTS ENROLLED IN 2015-2016 ACADEMIC YEAR ¹		ESTIMATED 2016-2017 COST OF ATTENDANCE BEFORE FINANCIAL AID
	Test scores are provided to show you how your scores compare to those of students who enrolled in selected Connecticut colleges. Some students had lower scores, while other students had higher scores.		Cost figures are estimated and your actual costs could vary.
	SAT 25 th percentile	SAT 75 th percentile	
Central Connecticut State University	910	1100	\$21,203 ²
Eastern Connecticut State University	930	1100	\$23,059 ²
Southern Connecticut State University	820	1020	\$22,079 ²
University of Connecticut (main campus)	1130	1330	\$27,630 ²
Western Connecticut State University	Not available	Not available	\$22,106 ²

¹ Test scores are taken from College Scorecard at <http://collegescorecard.ed.gov>. SAT scores are a combination of the critical reading and math scores, and are for students first enrolled in the 2015-2016 academic year.

² Costs shown are from colleges websites and are for full-time students and include tuition, mandatory fees, and average on-campus room and board. The costs shown above do not include all components of your Cost of Attendance (COA). Costs among colleges are not directly comparable due to different methods used to report costs. Costs are estimated and may not include all costs.

PRIVATE COLLEGES	TEST SCORES—STUDENTS ENROLLED IN 2015-2016 ACADEMIC YEAR ¹		ESTIMATED 2016-2017 COST OF ATTENDANCE BEFORE FINANCIAL AID
	Test scores are provided to show you how your scores compare to those of students who enrolled in selected Connecticut colleges. Some students had lower scores, while other students had higher scores.		Cost figures are estimated and your actual costs could vary.
	SAT 25 th percentile	SAT 75 th percentile	
Albertus Magnus College	700	960	\$44,892 ²
Connecticut College	Not applicable	Not applicable	\$65,000 ²
Fairfield University	Not available	Not available	\$60,140 ²
Holy Apostles College & Seminary	Not applicable	Not applicable	\$25,545 ³
Lyme Academy College of Fine Arts	Not applicable	Not applicable	\$40,937 ²
Mitchell College	Not applicable	Not applicable	\$44,280 ²
Paier College of Art	Not available	Not available	\$15,415 ³
Post University	760	960	\$41,150 ²
Quinnipiac University	1000	1190	\$59,110 ²
Sacred Heart University	Not applicable	Not applicable	\$52,730 ²
Trinity College	1150	1350	\$66,440 ²
University of Bridgeport	830	1010	\$47,706 ²
University of Hartford	950	1150	\$49,776 ²
University of New Haven	930	1130	\$52,190 ²
University of Saint Joseph	860	1040	\$48,035 ²
Wesleyan University	1300	1480	\$64,592 ²
Yale University	1410	1590	\$64,650 ²

¹ Test scores are taken from College Scorecard at <http://collegescorecard.ed.gov>. SAT scores are a combination of the critical reading and math scores, and are for students first enrolled in the 2015-2016 academic year.

² Costs shown are from colleges websites and are for full-time students and include tuition, mandatory fees, and average on-campus room and board. The costs shown above do not include all components of your Cost of Attendance (COA). Costs among colleges are not directly comparable due to different methods used to report costs. Costs are estimated and may not include all costs.

³ Costs shown are from college website, no room and board figures included.

CONNECTICUT FINANCIAL AID

The Connecticut financial aid opportunities included in this section supplements the federal financial aid programs on pages 17-19.

GRANTS AND SCHOLARSHIPS¹

Program	Eligibility	Award amount	Awards based on	Application information
Connecticut Minority Teacher Incentive Grant	Minority junior or senior enrolled in a Connecticut college or university teacher preparation program	Grants up to \$5,000 a year for two years; loan reimbursement of \$2,500 a year for up to four years of teaching in a Connecticut public school	Nomination by education dean	<ul style="list-style-type: none"> Nominations due by October 15 Contact education deans at Connecticut colleges listed on application available at www.ctohe.org/sfa or call the EEIC hotline at 800.842.0229
Governor's Scholarship Need/Merit Award	Connecticut residents who are high school seniors or graduates, with a high school junior year class rank of 20 percent or better and/or SAT scores of at least 1800 or ACT score of at least 27; must also attend a Connecticut public or private, not-for-profit, college or university and have a federal Expected Family Contribution (EFC) within the allowable range	Up to \$5,250 a year for full-time attendance in a four-year program of study, or up to \$4,650 a year for full-time attendance in a two-year program of study	Allowable federal EFC and academic merit	<ul style="list-style-type: none"> Complete a Governor's Scholarship application through the high school guidance office by February 15 Submit a FAFSA at www.fafsa.gov by February 15
Governor's Scholarship Need-Based Award	Connecticut residents who attend a Connecticut public or private, not-for-profit, college or university; must also have a federal Expected Family Contribution (EFC) within the allowable range	Up to \$4,500 for full-time study in a two- or four-year program of study	Allowable federal EFC	<ul style="list-style-type: none"> Submit a FAFSA at www.fafsa.gov Contact your college's financial aid office about any institutional filing deadline

LOAN PROGRAMS

Program	Eligibility	Award amount	Awards based on	Application information
CHESLA Loan Program	Students enrolled at least half-time in a degree or certificate program in an accredited Connecticut nonprofit college; or a Connecticut resident enrolled at least half-time in an accredited nonprofit college anywhere in the U.S.	<ul style="list-style-type: none"> \$2,000 minimum annual loan amount Maximum annual loan amount is Cost of Attendance (COA) minus other financial aid received \$125,000 maximum cumulative loan amount 	Ability to repay loan and credit history	<ul style="list-style-type: none"> Apply online at www.chesla.org Students should apply after receiving an award letter from their college and determining their eligibility for federal loans

¹ Information provided by the Connecticut Office of Higher Education (www.ctohe.org).

CONNECTICUT 529 COLLEGE SAVINGS PROGRAM

The Connecticut Higher Education Trust Program (CHET) offers families a flexible, tax-advantaged way to save for future college expenses. CHET was authorized by the Connecticut General Assembly in 1997, and is administered by the state of Connecticut, acting by and through the Connecticut 529 College Savings Board.

BENEFITS OF A 529 COLLEGE SAVINGS PLAN

Tax-advantaged savings

CHET's 529 College Savings Plan may provide you with the following tax benefits:

- Contributions to a CHET account are typically deductible from Connecticut adjusted gross income. The deduction cannot exceed \$5,000 for a single return or \$10,000 for a joint return each tax year.
- You do not have to pay federal or Connecticut income taxes on qualified withdrawals from CHET accounts. Since contributions to CHET accounts are made with after-tax dollars, the amounts originally invested are income tax-free when withdrawn to pay qualified educational expenses.
- Earnings on your contributions grow free of federal and Connecticut income taxes. Earnings are tax-deferred and are not taxed until withdrawn.

Families should consult a qualified tax advisor for specific tax advice.

Flexibility

You can use your savings to pay for qualified higher education expenses not just at Connecticut colleges, but at most colleges in the U.S. and some foreign colleges. This includes vocational colleges, two- and four-year colleges, and graduate and professional schools.

When you open a CHET account, you name a beneficiary—the person whose college expenses can be paid from these savings. If the beneficiary decides not to attend college, you can change the beneficiary to another family member of the current beneficiary at any time without penalty.

Investment options

CHET provides a variety of investment options, with varying investment strategies and degrees of risk, to fit your savings goals. You may invest in either a single investment option or a combination of options.

TIAA-CREF Tuition Financing, Inc. (TFI) serves as plan manager for CHET. TFI is an affiliate of TIAA-CREF, a financial services organization with nearly 100 years of investment experience.

Easy to start saving

You can open an account and start saving for college with an initial \$25 or greater contribution. You can continue to contribute on a regular basis by enrolling in the Automatic Contribution Plan or payroll deduction if offered by your employer.

For more information on CHET's 529 College Savings Program:

- Visit www.aboutchet.org
- Call 888.799.CHET (2438)

RESOURCES

CONNECTICUT COLLEGE DIRECTORY

The following pages include contact information for most Connecticut colleges. If you want general information about a particular college, you can go to their website to discover what the college offers in majors, financial aid, and campus life/activities, or where to write to request more information.

Contact the admissions office for information on campus tours, or to request an admissions application or information packet. The financial aid office can give you information on the college's financial aid procedures and available college scholarships as well as let you know the status of your financial aid applications.

Deadlines are important!

Many of the colleges on the following pages have deadlines for submitting admissions applications. Check with the college to make sure you know what information you need to submit by the deadline to maximize your chances for admission.

Many colleges have a financial aid priority filing date. Submit your FAFSA and other required information by this date to maximize your opportunity to receive financial aid.

SCHOOL	LOCATION	PHONE	WEBSITE	FEDERAL SCHOOL CODE
PUBLIC COLLEGES				
Central Connecticut State University	New Britain	860.832.2278	www.ccsu.edu	001378
Charter Oak State College	New Britain	860.515.3800	www.charteroak.edu	032343
Eastern Connecticut State University	Willimantic	860.465.5000	www.eastemct.edu	001425
Southern Connecticut State University	New Haven	203.392.5200	www.southernct.edu	001406
University of Connecticut	Storrs	860.486.2000	www.uconn.edu	001417
Western Connecticut State University	Danbury	203.837.8200	www.wcsu.edu	001380
COMMUNITY COLLEGES				
Asnuntuck Community College	Enfield	860.253.3010	www.asnuntuck.edu	011150
Capital Community College	Hartford	860.906.5140	www.ccc.commnet.edu	007635
Gateway Community College	New Haven	203.285.2010	www.gatewayct.edu	008303
Housatonic Community College	Bridgeport	203.332.5100	www.hcc.commnet.edu	004513
Manchester Community College	Manchester	860.512.3210	www.manchestercc.edu	001392
Middlesex Community College	Middletown	860.343.5719	www.mxcc.edu	008038
Naugatuck Valley Community College	Waterbury	203.575.8040	www.nv.edu	006982
Northwestern Connecticut Community College	Winsted	860.738.6330	www.nwcc.commnet.edu	001398
Norwalk Community College	Norwalk	203.857.7060	www.ncc.commnet.edu	001399
Quinebaug Valley Community College	Danielson	860.932.4000	www.qvcc.edu	010530
Three Rivers Community College	Norwich	860.215.9000	www.trcc.commnet.edu	009765
Tunxis Community College	Farmington	860.773.1300	www.tunxis.edu	009764
PRIVATE COLLEGES				
Albertus Magnus College	New Haven	800.578.9160	www.albertus.edu	001374
Connecticut College	New London	860.447.1911	www.conncoll.edu	001379
Fairfield University	Fairfield	203.254.4100	www.fairfield.edu	001385
Goodwin College	East Hartford	860.528.4111	www.goodwin.edu	022449
Hartford Seminary	Hartford	860.509.9512	www.hartsem.edu	001387
Holy Apostles College & Seminary	Cromwell	860.632.3010	www.holyapostles.edu	001389
Lyme Academy College of Fine Arts	Old Lyme	860.434.5232	www.lymeacademy.edu	030794

SCHOOL	LOCATION	PHONE	WEBSITE	FEDERAL SCHOOL CODE
PRIVATE COLLEGES (CONTINUED)				
Mitchell College	New London	860.701.5000	www.mitchell.edu	001393
Paier College of Art	Hamden	203.287.3031	www.paiercollegeofart.edu	007459
Post University	Waterbury	800.345.2562	www.post.edu	001401
Quinnipiac University	Hamden	203.582.8200	www.quinnipiac.edu	001402
Sacred Heart University	Fairfield	203.371.7880	www.sacredheart.edu	001403
St. Vincent's College	Bridgeport	800.873.1013	www.stvincentscollege.edu	006191
Trinity College	Hartford	860.297.2180	www.trincoll.edu	001414
University of Bridgeport	Bridgeport	800.392.3582	www.bridgeport.edu	001416
University of Hartford	West Hartford	860.768.4100	www.hartford.edu	001422
University of New Haven	West Haven	203.932.7440	www.newhaven.edu	001397
University of Saint Joseph	West Hartford	860.232.4571	www.usj.edu	001409
Wesleyan University	Middletown	860.685.2000	www.wesleyan.edu	001424
Yale University	New Haven	203.432.4771	www.yale.edu	001426
PRIVATE CAREER COLLEGES				
Academy Di Capelli-School of Cosmetology	Wallingford	203.294.9496	www.academydicapelli.com	04104300
Ace Cosmetology and Barber Training Center	Wolcott	203.879.9989	www.acecosmetology-barbertraining.com	042192
American Institute-West Hartford	West Hartford	860.947.2299	americaninstitute.edu	02106600
Belle Academy of Cosmetology	Waterbury	203.528.0200	www.belleacademy.com	042242
Branford Hall Career Institute-Branford Campus	Branford	203.488.2525	www.branfordhall.edu	02074000
Branford Hall Career Institute-Southington Campus	Southington	860.276.0600	www.branfordhall.edu	02074002
Branford Hall Career Institute-Windsor Campus	Windsor	860.683.4900	www.branfordhall.edu	02074001
Connecticut Center for Massage Therapy-Groton	Groton	877.295.2268	www.ccmt.edu	02316603
Connecticut Center for Massage Therapy-Newington	Newington	877.282.2268	www.ccmt.edu	02316600
Connecticut Center for Massage Therapy-Westport	Westport	877.292.2268	www.ccmt.edu	02316601
Connecticut Institute of Hair Design	Wolcott	203.879.4247	www.cthairandbarberschool.com	02148700
European Academy of Cosmetology and Hairdressing	Guilford	203.458.3334	www.teachbeauty.com	04148400
Industrial Management Training Institute	Waterbury	203.753.7910	imti.edu	03094800
International Institute of Cosmetology	Wethersfield	860.571.0330	www.studyhair.com	04152400
Lincoln Technical Institute-East Windsor	East Windsor	800.243.4242	www.lincolntech.com	00730306
Lincoln Technical Institute-Hartford	Hartford	800.762.4337	www.lincolnedu.com	03316300
Lincoln Technical Institute-New Britain	New Britain	860.225.8641	www.lincolnedu.com	00730300
Lincoln College of New England-Hartford	Hartford	800.628.4751	www.lincolnedu.edu	00940702
Lincoln Technical Institute-Shelton	Shelton	203.929.0592	www.lincolnedu.com	00730303
Lincoln College of New England-Southington	Southington	860.628.4751	www.lincolnedu.edu	00940700
New England Tractor Trailer Training School of Connecticut	Brideport	203.368.9069	www.nettts.com	02202500
New England Tractor Trailer Training School of Connecticut	Somers	800.243.3544	www.nettts.com	02202500
Northaven Academy	North Haven	203.985.0222	north-haven.paulmitchell.edu	02112700
Oxford Academy of Hair Design	Seymour	203.888.0097	www.oxfordhairacademy.com	04145400
Paul Mitchell The School-Danbury	Danbury	203.744.0900	danbury.paulmitchell.edu	00887300
Paul Mitchell The School-Danbury	North Haven	203.985.0222	north-haven.paulmitchell.edu	00887300
Porter and Chester Institute of Branford	Branford	203.315.1060	www.porterchester.com	00730500
Porter and Chester Institute of Enfield	Enfield	860.741.2561	www.porterchester.com	01077903
Porter and Chester Institute of Rocky Hill	Rocky Hill	860.529.2519	www.porterchester.com	01077910
Porter and Chester Institute of Stratford	Stratford	203.375.4463	www.porterchester.com	01077900

SCHOOL	LOCATION	PHONE	WEBSITE	FEDERAL SCHOOL CODE
Porter and Chester Institute of Watertown	Watertown	860.274.9294	www.porterchester.com	01077902
Ridley-Lowell Business and Technical Institute	Danbury	203.797.0551	www.ridley.edu	02112302
Ridley-Lowell Business & Technical Institute	New London	860.443.7441	www.ridley.edu	02112300
Stone Academy-East Hartford	East Hartford	860.569.0618	www.stoneacademy.com	01242504
Stone Academy-Hamden	West Haven	203.288.7474	www.stoneacademy.com	01242500
Stone Academy-Waterbury	Waterbury	203.756.5500	www.stoneacademy.com	01242503
The Leon Institute of Hair Design	Bridgeport	203.335.0364	leonshairschool.com	01291300
Tonsorial Academy of Cosmetology and Barber Styling	West Haven	203.795.4384	www.tonsorialacademy.com	04162900
Windham Memorial Hospital-Radiologic Technology Program	Willimantic	860.456.9116	www.wcmh.org	02265900
Yale-New Haven Hospital Dietetic Internship Program	New Haven	203.688.2410	www.ynhh.org	02296100
NURSING SCHOOL				
Bridgeport Hospital School of Nursing	Bridgeport	203.384.3205	www.bridgeporthospital.org	006181

IN-PERSON HELP

COLLEGE GOAL SUNDAY CONNECTICUT

Need help filling out your Free Application for Federal Student Aid (FAFSA)? At College Goal Sunday Connecticut, students and families can receive one-on-one assistance with filling out the FAFSA online. Financial aid professionals will provide general information about federal and state financial aid programs, as well as personal assistance with the FAFSA.

For further information and to locate a site near you, visit www.collegegoalsundayct.org.

ECMC COLLEGE NIGHTS

Don't miss College Nights in Connecticut taking place at various locations throughout the state Tuesday, October 11, 2016 to Thursday, November 17, 2016, featuring:

- FREE pizza and soda
- Information about planning and paying for college
- \$500 scholarships awarded at each location

Whether you are already planning to attend college or simply evaluating your options, you won't want to miss this highly informative event!

New for 2017

ECMC College Nights will also be held in spring 2017.

For locations and more information on fall and spring events, visit www.collegenights.org.



Find us on Facebook—www.facebook.com/ecmcfab



Follow us on Twitter—www.twitter.com/ecmcfab

THE COLLEGE PLACE—CONNECTICUT

Sponsored by ECMC, The College Place operates a free college access center in Bridgeport on the Housatonic Community College campus. The College Place provides Connecticut students and their families with comprehensive higher education and financial aid information through services and programs such as workshops, community events, Internet access, a resource library and one-on-one counseling. For those unable to visit the center in person, The College Place offers assistance at 1.866.326.2827 and at www.ecmc.org/tcp.

ONLINE HELP

Connecticut Office of Higher Education:
www.ctohe.org

Connecticut State Colleges and Universities:
www.ct.edu

Connecticut Conference of Independent Colleges:
www.theccic.org

Resources to help with planning and paying for college, managing default, and understanding bankruptcy:
www.ecmc.org

The College Place:
www.ecmc.org/tcp



JUNIOR YEAR CHECKLIST

FALL – WINTER

- Investigate careers of interest.**
Consider subjects you do well in and enjoy. Talk to your parents, school counselor, and other adults about the careers that interest you. The U.S. Department of Labor's Occupational Outlook Handbook (www.bls.gov/ooh) can also help you identify careers of interest. It's OK if you are undecided about a career. College is a great place to explore career options.
- Approach professionals and tradespeople with questions.**
Find some family friends, friends of friends, friends of teachers, and leaders in the community who work in the careers that interest you. Ask them about their work. You will learn a lot about the careers that would best suit you.
- Make a list of important factors.**
Using the worksheet on page 5, think about what factors are the most important to you when considering your future college.
- Research colleges.**
Based on what you've learned about careers and your own interests, look for colleges with programs that can help you achieve your goals. Search for your program interests using online resources. Take note of which colleges offer the kinds of programs you want. Also, your high school counselor's office, teachers, library, and the public library will have materials to help you.
- Make a list of prospective colleges.**
Use the worksheet on page 5 to help identify prospective colleges.
- Request materials.**
Go online or call the colleges to request catalogs and financial aid materials.
- Attend college and/or career fairs.**
Seek out the colleges that interest you and ask about the programs you've identified to determine if the college will help you achieve your goals.

SPRING

- Plan to attend financial aid and college nights in your community.**
These are meetings held in many communities to help you understand the admissions and financial aid process and may provide assistance with filing the FAFSA. Find out when these events are held by checking with your counselor or a local college.

- Financial fit.**
If cost will be a factor in selecting your future college, get estimates of the net prices for the schools on your list using the schools' net price calculators. Also, go to www.collegeabacus.org to compare the net prices of up to three schools at a time.
- Narrow your list.**
Based on what you've learned, narrow your list of schools using the worksheet on page 5. If possible, rank your colleges in order of preference.
- Complete the FAFSA4caster. (See page 12 for details.)**
- Ensure that you will graduate.**
Look at your high school's graduation requirements and compare your credits. Make sure you will graduate on time.
- Take the PSAT/NMSQT or PLAN Test.**
Take these tests to practice taking college admissions tests. The PSAT/NMSQT also establishes your eligibility for the National Merit Scholarship Program, the National Hispanic Recognition Program, and additional scholarship programs.
- Make a list of entrance requirements.**
Look up the minimum acceptance requirements for entering freshmen at your top colleges, such as grade point average, high school subject credits, and standardized test scores.
- Meet with your school counselor.**
After your PSAT/NMSQT or PLAN scores come in, schedule a meeting. Bring your list of entrance requirements. Determine with the counselor if your list of colleges is reasonable or needs to be adjusted, and if your current and future high school classes are appropriate.
- Visit colleges.**
Planning to travel during spring break or summer vacation? Many families visit college campuses on their vacation trips. Call the admissions office in advance to learn what times they conduct regular tours. Then, use these visits to compare campuses and help narrow your selection.
- As you learn more, narrow your list.**
Continue to attend college fairs and, if possible, schedule individual sessions with representatives from your top colleges to learn more about their programs.
- Take the SAT, SAT subject tests, and/or ACT.**
If these tests are required for your list of colleges, register and take them.

- Start preparing portfolios, audition materials, writing samples, or other evidence of talent and look for volunteer service opportunities.**

If these are required for admission to your programs or scholarships, begin working on these now.

- Request information.**

Contact the colleges that interest you and request admissions procedures and financial aid information.

- Research scholarship and grant opportunities.**

This information is available at your high school counseling office, local public library, and civic and professional organizations. Also, look online for scholarships that might apply to your career goals, skills, or demographics.

- Talk with your parents about your college plans and finances.**

Become more specific about how you can finance your plans.

- Ask about scholarships when attending college fairs.**

Talk to college admissions representatives about scholarship programs for which you may qualify.

- Look for summer jobs to help with college costs.**

SUMMER

- Talk to coaches.**

If you are interested in an athletic scholarship, contact the appropriate coaches at your colleges and send a resume of your accomplishments. Let your high school coach know about your interests.

- Request private scholarship applications.**

Request application information from any private scholarship sources you have identified.

- Investigate financial aid.**

Start investigating federal, state, college, and local financial aid opportunities, including scholarship and grant opportunities.

- Begin to prepare for the FAFSA.**

Download the FAFSA on the WebSM Worksheet to preview the questions you may be asked on the online FAFSA. If you do not plan to file the FAFSA online, download the PDF FAFSA at www.fafsa.ed.gov/options.htm or call 1.800.4.FED.AID to obtain a paper FAFSA. You cannot submit your FAFSA until October 1 of your senior year.

SENIOR YEAR CHECKLIST

FALL

- Review your plans with your school counselor.**
Discuss your grades and test results from junior year.
- Register for an FSA ID.**
Go to www.fsaaid.ed.gov. Your FSA ID serves as your e-signature for the online FAFSA. If you are a dependent student, your parent should also register for an FSA ID at this time.
- Start drafts of your college essays.**
Identify a teacher or counselor who can provide you with feedback on your essays.
- Register to retake the SAT and/or ACT, if necessary.**
You can take these tests as many times as you want through the April national testing date in the year you will graduate from high school. You should take these exams at least six weeks before your earliest college admissions or financial aid deadline.
- Visit colleges that most interest you.**
Many colleges offer open houses and campus tours, and provide the opportunity to sit in on classes. At some colleges, you can arrange, in advance, a personal interview with an admissions counselor. If possible, stay overnight and talk to current students. If you cannot visit the campus, the college's website may contain an online tour or a link to request an informational DVD.
- Request high school transcripts.**
You will need an official high school transcript for each application you plan to submit.
- Identify references.**
Ask if they will provide letters of recommendation for you.
- Finalize portfolios, audition materials, or writing samples.**
Complete these if they are required for admissions or scholarships.
- Follow up with your references.**
Make sure they remembered to send in the forms if they are sent separately from your application.
- Complete revisions of all applications and essays.**
Review them with a parent, teacher, or school counselor.
- Submit all admissions and college academic scholarship applications before holiday break.**
Keep copies for your file. If you submit your applications online, verify that they were received.

- Apply for private scholarship and grant programs.**
- File your FAFSA online at www.fafsa.gov, or complete and mail your PDF FAFSA or paper FAFSA.**
Do this as soon as possible after October 1. Submit the FAFSA in time to meet each college's financial aid deadline. (These can vary and can be different than admissions deadlines.) Contact the financial aid offices at your colleges for more information.
- Look for your Student Aid Report (SAR) in the mail or via email, if address provided.**
You should receive it within three to ten days after filing the online FAFSA, or two to three weeks after filing the paper FAFSA. Each college you included on your FAFSA will receive a copy of your SAR.
- Review the SAR.**
Make any necessary changes and return the corrected form to Federal Student Aid as indicated on the SAR. If you filed electronically, make corrections online. Contact your college for more directions if necessary.

WINTER

- Send your midyear grades to the colleges of your choice.**
- Continue researching and applying for scholarships that might be available to you.**
- Attend free financial aid workshops held at local high schools and colleges.**
Many provide free hands-on FAFSA assistance.
- Confirm receipt of your information.**
Check with your colleges to be sure they have received the information from your FAFSA and any revised SAT and/or ACT test scores.
- Tie up loose ends.**
If required, send any additional information to the colleges to complete the admissions and/or financial aid process.

SPRING

- Tie up loose ends.**
If required, send any additional information to the colleges such as grades and new test scores. Be sure to adhere to each college's application deadlines.
- Congratulations! Your acceptance letters will start arriving.**
These will start coming in the mail from your colleges.
- Take Advanced Placement (AP) and International Baccalaureate (IB) exams.**
Take AP exams if your college of choice requires them or will accept the results for college credit.
- Review your award letters.**
You should receive financial aid award letters from the colleges that have accepted you for admission. Review them with your parents or a trusted advisor. Be sure you understand the terms and conditions for each type of aid.
- Weigh your options and make your decision.**
Using the worksheet on page 24, compare and weigh your options.
- Notify the colleges of your final decision.**
Each college that accepted you for enrollment needs to know whether you plan to accept or decline its offer. Follow the colleges' instructions to let them know your final decision.
- Send a deposit to your college of choice.**
Many colleges require that you send a deposit to reserve your place and formalize your college acceptance. You may submit a deposit to only one college. The exception to this is if you are put on a wait list by a college and are later admitted to that college.
- Send in your financial aid forms.**
Sign your financial aid award letter and any other items requiring your signature and return them. If you have questions, schedule an appointment with a financial aid officer. If you have decided to accept a loan, understand all your rights and responsibilities before you and/or your parents sign.
- Update the college on your financial aid situation.**
Notify the financial aid office of any outside scholarships, grants, or other kinds of student aid from private sources that you have received since you submitted your aid application.
- Send letters of decline to financial aid offices.**
If you have received financial aid award letters from colleges whose offers you have decided to decline, notify the financial aid office in writing because other students will need the aid you declined.
- Arrange for housing and meals at the college you will attend.**
If necessary, arrange for housing and a meal plan for the fall.

AFTER GRADUATION

- Send your final transcript.**
Your college will need confirmation of your graduation.
- Work and save.**
Make a plan for saving a portion of your summer earnings.
- Make a budget.**
Find a Budget Worksheet online at www.ecmc.org/FinancialLiteracy.
- Attend orientation at your new college.** Make plans to attend required summer orientation sessions at the college.
- Males—register with the U.S. Selective Service.**
If you are a male age 18-25, register with the U.S. Selective Service so you will be eligible for federal student aid. You can register at: www.sss.gov, your high school, or your post office.
- Plan to attend financial aid and college nights in your community.**
There are meetings in many communities to help you understand the financial aid process and provide assistance with filing the FAFSA. Find out when these events are held by checking with your counselor or a local college.

GLOSSARY

Familiarize yourself with the college and financial aid terms in this section to better equip yourself for the admissions and financial aid processes.

Academic year—A period of time schools use to measure a quantity of study. An academic year typically consists of two semesters, three quarters, or a defined number of hours of study.

Advanced Placement (AP)—A college-equivalent course taken in high school that allows the student, upon passing a test, to earn college credit.

Assets—Items of value such as stocks, bonds, savings, and real estate. You are required to report the value of some types of assets when completing the FAFSA.

Associate degree—A degree granted by a college after the satisfactory completion of a two-year, full-time program of study or its part-time equivalent.

Bachelor's or baccalaureate degree—A degree granted by a college after the satisfactory completion of a four- or five-year, full-time program of study, or its part-time equivalent.

Books/supplies—One of the typical components of Cost of Attendance (COA). Each college includes an average estimated cost you may incur for purchasing textbooks and other academic supplies.

Budget—The total “sticker price” of attending college; also known as Cost of Attendance (COA).

Capitalization—For unsubsidized loans, the amount of interest that accrues while you are in school, a grace period, or in deferment or forbearance that is added to the principal balance of your loan.

Consolidation loan—A loan that combines several student loans into one new loan from a single lender.

Cost of Attendance (COA)—The calculated cost of attending the college, for a period of enrollment (such as an academic year), which includes transportation, room and board, tuition and fees, and the estimated cost of books, supplies, and other expenses. COA is used to determine eligibility for financial aid.

CSS/Financial Aid PROFILE®—A form some colleges may require you to complete in addition to the FAFSA to qualify for financial aid.

Default—Occurs when the borrower fails to make scheduled loan payments for a period of 270 days or longer.

Deferment—A period during which a borrower is entitled to have payments of principal and interest on a federal education loan postponed if he or she meets the eligibility criteria for the deferment. For subsidized federal loans, interest that accrues during periods of deferment is paid by the federal government.

Dependent student—For federal student aid purposes, any student who is not an independent student is considered to be dependent. See the definition of “independent student” for a list of qualifying conditions.

Early action—A college admissions process that is similar to early decision, but is not a binding commitment to attend the college.

Early decision—Students who apply under early decision commit to enroll at the college if admitted and offered a satisfactory financial aid package. Application deadlines usually are in November or December with a mid- to late-December notification date.

Expected Family Contribution (EFC)—The index number used by the college's financial aid office to determine how much financial aid you would receive to attend their school. The information reported on the FAFSA is used to calculate your EFC.

Federal Need Analysis Methodology—A formula used to calculate your family's expected financial contribution for college. This formula, established by Congress, is used nationwide for all students. The most important factors in the formula are: parent income, assets, and net worth; student income and assets; and family size.

Federal School Code—An identifier that the U.S. Department of Education assigns to each college or career school that participates in the federal student aid programs. In order to send your FAFSA information to a school, you must list the school's Federal School Code on your application. A list of Federal School Codes is available at fafsa.gov.

Financial aid package—The total amount of financial aid a student is eligible to receive. It might include grants, work-study, and loans and is assembled by the college's financial aid office.

Financial need—The amount by which your family contribution falls short of covering the cost of attendance.

Forbearance—The temporary postponement or reduction of loan payments that is typically granted at the discretion of the lender/servicer. The borrower is responsible for paying all interest that accrues during periods of forbearance.

Free Application for Federal Student Aid (FAFSA)—A free application that must be completed by all students and parents who apply for federal student aid.

FSA ID—A username and password used to login to certain Federal Student Aid websites, such as the Free Application for Federal Student Aid (FAFSA) and the National Student Loan Data System, among others.

Full-time student—An undergraduate student who is enrolled for at least 12 credit hours per semester or equivalent. For a graduate student, the enrollment requirements can vary among colleges. Does not include audited courses.

Graduate student—A student who is enrolled in a master's or doctoral program at a college.

Grant—A type of financial aid usually based on financial need, which the student does not have to repay.

Independent student—A student is considered independent for federal student aid if the student meets one of the following criteria:

- Is age 24 or older by December 31 of the award year
- Is working toward a master's or doctoral degree
- Is married
- Has legal dependents other than a spouse
- Is an orphan or ward of the court or in foster care at any time after age 13
- Is on active duty or is a veteran of the U.S. Armed forces
- Is an emancipated minor or in legal guardianship
- Is an unaccompanied homeless youth
- Is an unaccompanied self-supporting youth at risk of homelessness

Interest—The cost of borrowing money. Interest charges are repaid in addition to the principal of the loan.

Loan—A type of financial aid that must be repaid, with interest.

Master Promissory Note (MPN)—To borrow under the federal loan programs, a student or parent must sign this common form. The MPN allows borrowers to receive loans for a single academic year, or for multiple academic years (up to 10 years) without having to sign a new note.

Merit-based aid—Financial aid awarded on the basis of grades, test scores, athletic ability or other talent rather than financial need.

Need-based aid—Financial aid awarded based on the family's ability to pay for college. The FAFSA is typically used to determine a family's eligibility for need-based aid.

Net price calculator (NPC)—Each college that participates in the federal financial aid programs is required to have a "net price calculator" on its website. A net price calculator can give you an estimate of how much it may cost you to attend each specific college, taking into account grant and scholarship aid you may receive from both the college and federal financial aid.

Part-time student—An undergraduate student who is enrolled for fewer than 12 credit hours per semester or equivalent. A graduate student who is enrolled for fewer hours than the college's standard to be considered a full-time student. Does not include audited courses.

Personal expenses—One of the typical components of Cost of Attendance (COA). Each college includes an average estimated cost you may incur for purchasing personal items such as laundry detergent, toothpaste, etc.

Principal—The loan amount borrowed on which interest is calculated.

Priority filing date—The date established by the college by which students are encouraged to submit their FAFSA and have the results forwarded to the college to increase their chances of being awarded certain campus-based financial aid. Financial aid funds are limited for students who fail to meet their college's priority filing date.

Private grant aid—Non-college grant aid, such as scholarships from community groups and organizations, which does not require repayment.

Private loans—Education loan programs provided by private lenders to supplement the student and parent education loan programs available from the federal government.

Promissory note—The legal document signed by the borrower prior to receiving a loan. States a promise to repay the loan, and lists the conditions of the loan and terms for repayment. The Master Promissory Note (MPN) is one type of promissory note.

Room/board—One of the typical components of Cost of Attendance (COA). Each college includes the actual cost it charges if you live on campus, or an estimated cost you may incur for living off campus.

Satisfactory Academic Progress (SAP)—The academic standard you must meet in college to continue to receive federal financial aid. Each college establishes its own SAP policy to comply with federal requirements.

State grant aid—State financial aid, such as grants and scholarships, which does not have to be repaid.

Student Aid Report (SAR)—The SAR summarizes the information you included on the Free Application for Federal Student Aid (FAFSA). The SAR provides the Expected Family Contribution (EFC), which is used to determine whether a student is eligible for a Federal Pell Grant and other federal aid.

Transportation—One of the typical components of Cost of Attendance (COA). Each college includes an average estimated cost you may incur for transportation to and from school. This can vary depending upon whether your permanent residence is in another city/state or if you are a commuting student.

Tuition/fees—One of the typical components of Cost of Attendance (COA). This is the actual cost the college charges students for providing instructional and other services. Tuition may be charged per term, per course, or per credit hour.

Undergraduate student—A student who is enrolled in an undergraduate course of study that usually does not exceed four years and that typically leads to a degree or certificate.

Unmet need—The amount of need remaining after Expected Family Contribution (EFC), grant aid, and self-help are subtracted from Cost of Attendance (COA).

Verification—The process colleges use to ensure the accuracy of the information reported on the FAFSA. You may be required to provide the college with a copy of your tax return or other additional documentation.



Learn.
Choose.
Plan.