

**GET A JUMP START ON HIGHER EDUCATION PLANNING!**



**Jr. Jump Start**  
*Help your student prepare  
to reach their goals!*



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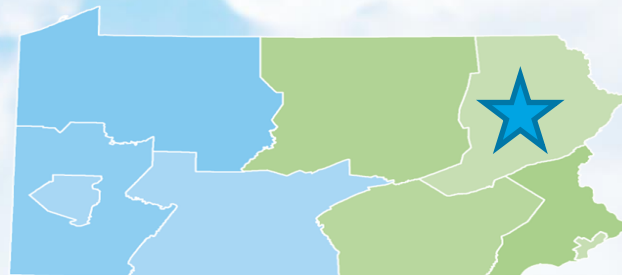


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# Your presenter



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Northeast Region

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(PHEAA)**

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# Why think ahead ?

- ✓ *Time goes by quickly*
- ✓ *Better prepared*
- ✓ *Organized*
- ✓ *Make informed decisions*
- ✓ *Respond, instead of React*
- ✓ *Broaden opportunities*
  - ✓ *80% of jobs today require training*



***Failing to Plan, is Planning to Fail***

# THE PATH TO PAYING FOR COLLEGE

## FILE THE FAFSA® AND COMPLETE THE PA STATE GRANT FORM.

File the Free Application for Federal Student Aid (FAFSA) at FAFSA.gov. The information in this application is used to determine most of your aid package and should be completed as soon as possible after it becomes available **October 1** of your senior year in high school.



## Where to start?

- Researching
- Understanding what's expected
- Narrowing choices
- Being ready for Senior year decisions

START

1

### EDUCATION PLANNER

Visit [Educationplanner.com](http://Educationplanner.com) to fully research school and options first.



### RESEARCH, VISIT AND APPLY TO SCHOOLS.

Visit [collegecost.ed.gov](http://collegecost.ed.gov) and [MySmartBorrowing.org](http://MySmartBorrowing.org) to see how much a degree will cost at your selected schools and calculate your expected student debt.

## Start Thinking About Life After High School

Explore careers that interest you.

Search for your perfect school.

Learn about student aid.

Find grants or scholarships.

Plan a campus visit.



## What's the Easiest Way for You to Learn New Information?

You're just a few questions away from finding out.

START NOW ▶

### for **Students**



Making decisions about colleges and careers can seem overwhelming, especially when you are young. If you are feeling unprepared, know that you are not alone. We're here to help.

### for **Parents**



We make it easy for you to understand college costs, the admissions process, and student aid as your child transitions from high school, to college, to the "real" world.

### for **Counselors**



EducationPlanner is a great tool to get your middle school and high school students ready for life beyond high school. Encourage them to discover their interests and explore their options.

## Where do I start?

Assess your interests,  
skills and ambitions

Understand the education  
and workforce demands

What might you earn?

How much will you spend  
on education and/or  
training?

Determine your best  
options

Build a plan to arrive at  
your destination

## Find Careers

### Career Planning Checklists

#### Find Careers

- Career Clusters Activity
- Which Careers Match Your Skills?
- Career Search
- Career Videos
- Hot Jobs for the Future
- It's Not All About Money
- Schools for Your Career

#### Get Experience

#### Explore Salary and Pay

#### Preparing for School

#### Paying for School

#### Self-Assessments

#### Ask a Counselor

Explore the limitless options.

Select a career that is compatible with your outlook and your vision of the future.

#### ▶ Career Clusters Activity

View career categories, prioritized just for you, based on your interests and abilities.

#### ▶ Which Careers Match Your Skills?

Think about the things you are good at doing, then find careers that match those skills.

#### ▶ Career Search

Look up careers that interest you and read what each one is all about.

#### ▶ Career Videos

Take a peek at what you may be doing when you're on the job.

#### ▶ Hot Jobs for the Future

Discover occupations that are likely to have more job openings in the future.

#### ▶ It's Not All About Money

Choose a job that you genuinely like to do.

#### ▶ Schools for Your Career

Find the best schools for the major or career that interests you.

# Explore interests

# Research Careers to understand what it's about

Career Planning

Career Planning Checklists

Find Careers

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Explore Salary and Pay

Preparing for School

Paying for School

Self-Assessments

Ask a Counselor

## Which Careers Match Your Skills?

[Download Worksheet \(PDF\)](#)

One way to begin your search for a career is to think about the things you are good at doing and then find careers that match your skills.

In the list below, select all of the things you are good at and enjoy doing. Then click the "Show Me the Results" button to see some careers that may interest you.

I am good at:

- |   |   |
|---|---|
| <input type="checkbox"/> Working with my hands                      | <input type="checkbox"/> Working with numbers                       |
| <input checked="" type="checkbox"/> Building and fixing things      | <input type="checkbox"/> Studying                                   |
| <input type="checkbox"/> Solving problems and puzzles               | <input type="checkbox"/> Working with people                        |
| <input type="checkbox"/> Singing, acting, dancing, or playing music | <input type="checkbox"/> Being creative                             |
| <input type="checkbox"/> Speaking or performing in front of others  | <input checked="" type="checkbox"/> Helping people                  |
| <input type="checkbox"/> Helping people feel better                 | <input type="checkbox"/> Teaching                                   |
| <input type="checkbox"/> Leading projects and people                | <input type="checkbox"/> Selling things                             |
| <input type="checkbox"/> Being in charge of people                  | <input checked="" type="checkbox"/> Working with machines and tools |
| <input type="checkbox"/> Being organized                            | <input type="checkbox"/> Following directions                       |
| <input type="checkbox"/> Learning about history and geography       | <input type="checkbox"/> Caring for others                          |
| <input type="checkbox"/> Taking industrial technology classes       |   |

Start Over



Career Planning

## Which Careers Match Your Skills? The Results

Career Planning Checklists

Find Careers

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Get Experience

Explore Salary and Pay

Preparing for School

Paying for School

Self-Assessments

Ask a Counselor

Because you are good at these activities:

- Working with your hands
- Working with machines and tools
- AND/OR
- Building and fixing things

• Helping people solve problems

- Helping people feel better
- AND/OR

• Teaching people how to do things

• Working with numbers

- Being organized
- AND/OR

You may enjoy these careers:

Carpenter  
Chef  
Electrician  
Engineer  
Firefighter  
Mechanic  
Pilot  
Plumber  
Truck driver

Chiropractor  
Coach  
Counselor  
Hygienist  
Librarian  
Nurse  
Nutritionist  
Paramedic  
Teacher  
Therapist  
Trainer

Administrative assistant  
Bank teller  
Bookkeeper  
Court reporter  
Data entry specialist  
Desk clerk  
File clerk  
Payroll clerk



## Career Planning

Career Planning Checklists

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Look up careers that interest you and read what each one is all about.

### ► Career Videos

Take a peek at what you may be doing when you're on the job.

### ► Hot Jobs for the Future

Discover

### ► It's Not

Choose a

### ► Schools

Find the b

**BEGIN WITH THE END IN MIND**

Links to My Next Move /ONet - National Database of Careers to see average wages for your career choice

Also:  
MySmartBorrowing.com

## Career Planning

Career Planning Checklists

### ► Find Careers

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- It's Not All About Money
- Schools for Your Career

## Career Search

Explore careers that interest you at My Next Move. Find out what skills you need to succeed, as well as the career outlook.

► [Go to My Next Move](#)

My Next Move lets you explore careers in up to three different ways. If you have a specific keyword in the search box. Or select from the dropdown menu to view careers within the ca

**? Want to Know More?**

Check out these other good career searches on the Web:



## What do you want to do for a living?



"I want to be a ..."

"I'll know it when I see it."

"I'm not really sure."



**Search careers with key words.**

Describe your dream career in a few words:

Examples: doctor, build houses

Search



**Browse careers by industry.**

There are over 900 career options for you to look at. Find yours in one of these industries:

Administration & Support Services

Browse



**Tell us what you like to do.**

Answer questions about the type of work you might enjoy. We'll suggest careers that match your interests and training.

Start

KNOWLEDGE

SKILLS

ABILITIES

EDUCATION

JOB OUTLOOK

EXPLORE MORE

SALARY:



Check out my state

PERSONALITY

TECHNOLOGY

Research the Career

Know what's expected and what you'll EARN

## Schools From A to Z

Want to learn more about the university you've had your eye on since you were a kid? Well, you're at the right place.

The College Board's College QuickFinder provides details about 2- and 4-year colleges in the United States that offer an associate or bachelor's degree.

[Search for Colleges Now!](#)

### How Does It Work?

Browse the alphabetical listings to find the school you're interested in. And select one of these features:

- **Profile**—Get a snapshot of the school: the student body, the size and location, the cost, and more.
- **Am I on Track?**—Find out if you meet the school's admissions requirements.
- **How do I Stack Up?**—Compare yourself with students who have been accepted and are currently attending.
- **Find Similar**—Find schools similar to the one you're investigating (based on user search data).

The College QuickFinder has many more features than these, so take some time to explore. Let us know if you decide if the school is a good fit for you.

- Preparing for School
- Preparing for School Checklists
- Standardized Tests
- Find Schools
  - What to Look for in a School
  - College Match Maker
  - Schools From A to Z
  - Comparing Schools
  - Visiting Campus
  - Campus Life
- Apply
  - College Prep for Different Types of Students
- Paying for School
- Self-Assessments
- Ask a Counselor
- My Smart Borrowing

# Searching for School Info

Find Colleges, Advice and More

Search

Sign up | Sign in

- Get Started
- Find Colleges**
- Explore Careers
- Pay for College
- Get In

Save Selections

## College Search

- SELECT FILTERS
- Test Scores & Selectivity
- Type of School
- Location
- Campus & Housing
- Majors & Learning Environment

You have 3,854 college options. Choose a category on the left to find the right ones for you. We'll help along the way.

Not sure where to start? Go to College Search step-by-step, an interactive guide.

## King's College

Wilkes-Barre, PA

[Add to My College List](#)

[See if you're on track](#)

[Compare colleges](#)

[Print complete college profile](#)

### At a Glance

- Deadlines
- Majors & Learning Environment
- Campus Life
- Applying
- Paying



### Are you on track?

See if you're set to meet this college's requirements — and how you can get there.

[Go to Academic Tracker](#)

### Does this college have what you want and need?

1. Go to [College Search](#)
2. Identify what's important
3. Check back to see how this college compares

For International Students

A small, 4-year, private college of business and liberal arts college. This coed college is located in a small city in an urban setting and is primarily a residential campus. It offers certificate, associate, bachelor's and master's degrees.

[www.kings.edu](http://www.kings.edu)

### Quick Facts

MORE TO EXPLORE  
Students who viewed this college also viewed these:  
[See similar colleges](#)

## Compare Information to find what fits YOU

# Types of Education:

Your career choice determines the type of education required

## Length of Programs

- **Certificate** ..... Months to 2 years
- **Apprenticeship** ..... 2 to 3 years
- **Associates Degree** ..... 2 years
- **Bachelors Degree** ..... 4 years
- **Masters Degree** ..... 6 years
- **Professional Degree** ..... 7 to 9 years
- **Doctoral Degree** ..... 8 to 10 years +

Degree programs are divided into undergraduate, graduate, and professional levels



# Look at Several and the Acceptance Policies



## Wish List school – highly competitive

- Typically small selective colleges with specific evaluations
- Grades, tests, activities, personal statements, experiences
- Interviews and individual talents
- Deadlines for applications and timed responses

## Reality School – good possibility / competitive

- Typically large, public state university systems
- Holistic evaluation: Considers everything about the student as a whole and uses a calculated process
- May have deadlines and timed responses

## Safety Net School – likely and probable acceptance

- Community College, Proprietary Schools
- Open Access Evaluation / Rolling Admission
- Straight forward, basic requirements
- Broader deadlines, evaluate as apps are received

**Visit and APPLY TO MORE THAN ONE to Compare!**

Source: The College Board.org





# Academic Differences to Consider

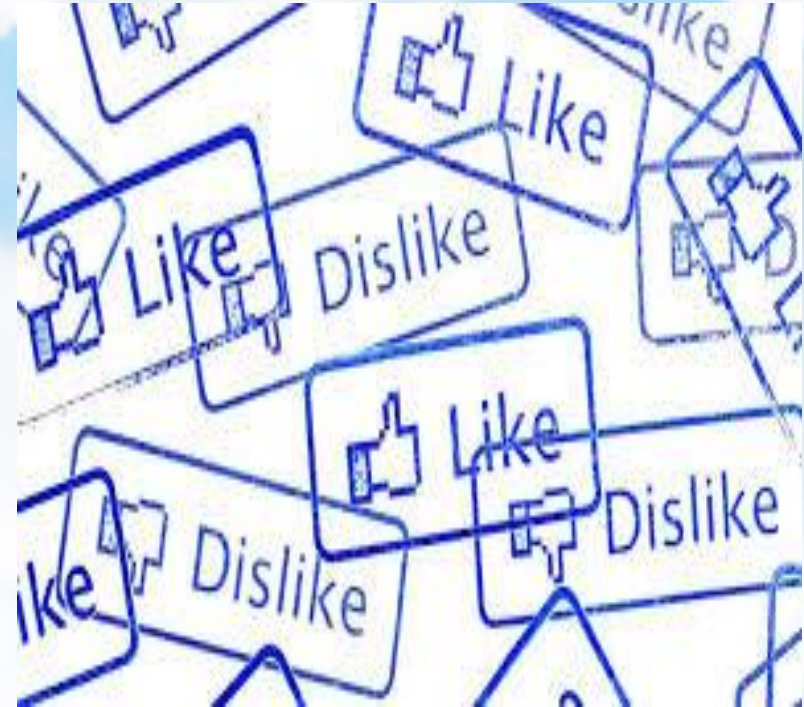
- Minimum Grade Point Averages (GPA)
- Pre-requisite HS courses for your major
- SAT, ACT Test scores - optional or required
- Placement Exams
- Length of programs and course structure
  - » Several months to several years
  - » **Course descriptions, requirements – check degree structure**
    - Identify strong and weak areas, know before choosing
- Transfer options to continue education
- Application extras - minimal or additional requirements
  - » Essays – question or personal statement; Interview or no requirements
  - » Transcripts and/or mid year grades
  - » Recommendations
  - » Job Shadowing – test it



# Personal Differences to Consider

## Match your success style

- Location – VISIT campuses!!
  - » City, Urban, Rural
- Class size - small to large
- Faculty to Student ratio
- Services
  - » Counseling, Tutoring
  - » Study Groups
  - » **Career Services**
- Campus Activities
  - » Clubs, Student Center, Recreation
- Food
- Living options
  - » Dorm, Commute, Cars



# Admissions Review: Application Types

- **Institutional Applications or other Forms**
  - » Specific to that school
  - » Online or paper - normally online preferred
  - » Fees, but may be waived if filed online, attending an Open House, or eligible for a waiver – ask!
- **Common Application- [www.commonapp.org](http://www.commonapp.org)**
  - » Hundreds of schools accept the same common application
  - » Eliminates repeating info
  - » Check if your school requires any additional information
  - » Fees, but may be eligible for a waiver



# Eligibility vs Selection

**Schools usually have their own criteria and are looking at what the Student can contribute to their campus**

- » **Rigor of courses in HS to prepare for career choice**
  - Even if grades are slightly lower than would be achieved with lower level courses
- » **Test Scores in some cases**
- » **AP courses affiliated with a campus**
- » **Activities, Talents, Leadership, Responsibility**
- » **Community Service**
- » **Social Media – keep it clean and respectable!**
- » **Other things about you - tell your story**
  - Essay, Resume, Profile





# Essays

## A measure of writing ability and a window into a student's background

- Don't fear Essays
  - » The chance to shine
- Research or ask what kind of questions the College might have
- Write or practice early, go back and rewrite
  - » Have someone you trust review
- Provide what is asked for - not more, not less
- Tweak essays to meet duplicate requests rather than start over
  - » Be sure to answer the question or address the topic
  - » Ask family and friends to recall how you met the questions - sometimes you forget!
- Show, don't tell, be concise, consider it a face to face talk
  - » Get the point, then personalize through examples



# Early Decision vs Early Action



- **Early Decision**
  - » If accepted, school expects you to commit and withdraw other applications
  - » Ask about financial aid - determine if you can afford it
- **Early Action**
  - » If accepted, not binding - can commit but still consider other options
- **Financial Aid exceptions**
  - » Decisions can be changed if deemed unaffordable. review carefully with timing of choices
  - » Use Net Price Calculators
  - » Attend Financial Aid Night



# Research Price



## Review Financial Aid Webpages

- » What are the costs to attend?
- » What internal scholarships are available?
- » Does the School participate in Financial Aid Programs?
- » Does the school have a Tuition Payment Plan?
- » What can you and your family afford to contribute?
- » **Does the cost match my potential salary?**
- » **THERE IS AN OPTION FOR EVERYONE !**
- » USE Net Price Calculator – on the Fin Aid page
- » The Higher Education and Opportunity Act (HEOA) of October 2011 requires schools to offer a net price calculator on their Web sites to determine estimated costs

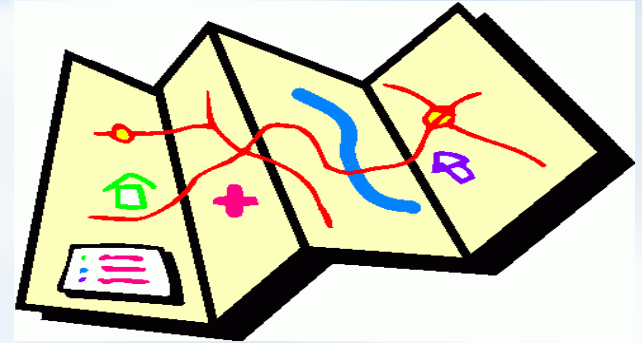


# INDIRECT Costs - *the extras not included in Financial Aid*

## Dorm accessories, personal expenses...



## Don't forget travel..



Sleep



Eat



Wash



Study



Organize



Relax



Collegiate Stuff

# KNOW YOUR DEADLINES!!

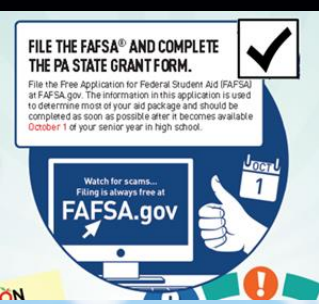
Don't have a calendar: [www.timeanddate.com](http://www.timeanddate.com) -- print one!

- Admission Applications
- Requesting HS Transcripts
- Requesting recommendation letters at HS
- Commitment decisions
- Deposits to hold your spot
- Housing choices - dorms or other types
- Financial Aid Forms
  - » FAFSA, State Grant, CSS Profile, Internal FA forms
- Scholarships
- Award acceptance
- Bills for balances



# Start the process with FAFSA

## Free Application for Federal Student Aid



The Department of Education Form that uses personal family information to calculate a Financial Strength Number (EFC) that determines the amount of Gift Aid a student is eligible to receive

- » Driving factors: Income, Household Size and Ages of parents
- Used by Schools, the State and some Scholarship Organizations
- Must be completed each year student attends school, by the deadlines

# FAFSA.gov ( .gov!!)

Federal Student Aid  
An OFFICE of the U.S. DEPARTMENT of EDUCATION

PROUD SPONSOR of  
the AMERICAN MIND®

FAFSA®  
Free Application for Federal Student Aid



Home



About Us



FSA ID



StudentAid.gov



Help

SEARCH

English | Español

## Get help paying for college

Submit a Free Application for Federal Student Aid (FAFSA)



New to the FAFSA?

Start A New  
FAFSA

Returning User?

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

Login

FILE THE FAFSA® AND COMPLETE  
THE PA STATE GRANT FORM.



File the Free Application for Federal Student Aid (FAFSA) at FAFSA.gov. The information in this application is used to determine most of your aid package and should be completed as soon as possible after it becomes available October 1 of your senior year in high school.

Watch for scams...  
Filing is always free at  
FAFSA.gov



**Apply after October 1**  
**of the year prior to**  
**when you will attend**  
**(senior year in HS)**

It's the student's  
application

- Parent sections

AY 2018-19 will use  
2016 tax information

- Prior, Prior year

# Electronic Signature:

## Create a User ID and Password

NEW - Replaced the "PIN" as of May 2015

Student and One Parent will sign the FAFSA electronically. **each needs a SEPARATE email address and ID/Password**

**GET YOUR ID/PASSWORD EARLY**

**A FAFSA IS NOT COMPLETE UNTIL SIGNED!**

You'll use it again for:

- Renewal FAFSA
- FAFSA status and corrections
- Signing a Direct Loan Master Promissory Note (MPN)
- Complete required Entrance and Exit Loan Counseling
- Review Loan History at NSLDS.ed.Gov

The image displays two screenshots from the Federal Student Aid website. The top screenshot shows the main navigation menu with the 'About Us' link circled in red. Below it, a banner reads 'Get help paying for college'. The middle screenshot shows the 'The FSA ID' page, where the text 'If you're ready, you can [create an FSA ID now!](#)' is circled in red. The bottom screenshot shows the 'Create a New FSA ID' page, with the title circled in red. The page includes instructions on how to create a personal FSA ID and a form with fields for Email, Confirm Email, Username, Password, and Confirm Password. There are also checkboxes for age verification and a 'Log in to STUDENTAID.GOV' button.



# Online State Grant Application

Link off the FAFSA Application CONFIRMATION Page or at PHEAA.org

Additional questions needed to determine PA State Grant eligibility. Completed once, the first year of school

Based on FAFSA and Cost of School

PA Aid for attending most out of state schools is -0- Compare costs when enrolling out of State

- Help screens are available for all questions

**PHEAA**

I want to...  
Select and go to...

Search PHEAA:  
Enter Search Term

Home College Planning **Funding Opportunities** Partner Access Tools & Resources

State Grant Program **Pennsylvania State Grant Program**

- Prepare
- Apply/Renew
- After You Apply/Renew
- Summer State Grant
- State Grant FAQ
- Documents & Forms

Other Educational Aid **Apply/Renew Now**

Work-Study Employment

PA-TIP

Aid for Military & PA National Guard

Loan Forgiveness

**A grant is a type of financial aid award that you don't need to repay, as long as you meet all of the eligibility requirements.**

Sign In/Create Account to:

- Apply for a State Grant
- View State Grant status
- Update address or school info

**Sign In** or Create Account

Contact Us  
1-800-692-7392

State Grant FAQ

- How do you determine my State Grant award?
- How do I make corrections on my State Grant Form?
- How will I receive my State Grant funds?

Local Intranet



# Types of Financial Aid

*There is help to pay for education*

Funds provided to help families pay for Postsecondary educational expenses include:

## ***GIFT AID:***

**Grants** - Free Money based on Need and Merit

**Scholarships** - Free Money based on matching the criteria or qualifications

## ***SELF HELP AID:***

**Federal Student Loans** - borrowed money for every student

**Federal Parent Loans** - Parent(s) apply to borrow funds

**Work Study** - earned money during the school term

**Private Education Loans** - borrowed money w/cosigner

***Tuition Reimbursement: Employers and Military***



# Eligibility and Amounts of Aid

## *Dependent on School Cost and FAFSA*

### CURRENT Federal Programs, based on NEED:

**Pell Grant** ----- up to **\$5815** (AY 17/18)

**FSEOG Grant** ----- up to **\$4000**.

**PA State Grants** -- up to **\$4378** In State (AY 17/18)

up to \$557 –DE, MA, OH, VT, WV, and DC **Others: \$0**

### CURRENT Federal Programs NOT based on Need:

**Work Study** - work a job on campus (can be up to **\$2,000**)

**Federal Direct Student Loans** - **\$5,500** 1<sup>st</sup> year, increases as student progresses

Independent students: \$9,500. 1<sup>st</sup> year

**PLUS Loans** - Parent Loans up to the **Cost of Attendance**

If denied: student receives additional \$4000 loan



# Other Federal & State Grants

## Based on specific situations and criteria

### Federal (ref: [StudentAid.gov](http://StudentAid.gov))

Teach Grant

Iraq & Afghanistan Service Grant

Dependents Education Assistance (DEA) Grant - Veteran Affairs

Vocational Rehabilitation Program (students with disabilities)

Americorps - [www.americorps.gov](http://www.americorps.gov)

### State (ref: [PHEAA.org](http://PHEAA.org))

Post Secondary Education Gratuuity Program (PEGP)

Partnerships for Access to Higher Education Program (PATH)

Pennsylvania Chafee Education and Training Grant (Foster students)

Blind or Deaf Beneficiary Grant Program

Pennsylvania Targeted Industry Program (PA-TIP)

Pennsylvania State Work Study Program (SWSP)

PA National Guard Education Assistance Program (EAP)



# Scholarship search:

## Don't miss out on FREE Money

- Start early – and KEEP LOOKING
- Note requirements and Deadlines
  - Only provide what is asked for
  - Recycle Essays - but answer the questions
- Outside scholarships - look everywhere
  - Google Interests, products, companies
- Don't PAY for information
  - If you're asked to pay, it's not free money - (scam..)
- School Scholarships
  - Check Fin Aid and Admission websites
- Community Scholarships
  - Check at HS Guidance office - there's many!
- Create a profile for more matching opportunities
  - What's not on the HS transcript
- Small Scholarships ADD UP
- Don't disqualify yourself until IT disqualified YOU
- Don't forget to continue studies!

[www.fastweb.com](http://www.fastweb.com)  
[www.educationplanner.org](http://www.educationplanner.org)  
[www.fastaid.com](http://www.fastaid.com)  
[www.finaid.org](http://www.finaid.org)  
[www.unigo.com](http://www.unigo.com)  
[www.scholarships.com](http://www.scholarships.com)  
[www.scholarship-page.com](http://www.scholarship-page.com)  
[www.zinch.com](http://www.zinch.com)  
[www.dosomething.org](http://www.dosomething.org)  
[www.collegeprowler.com](http://www.collegeprowler.com)  
[www.studentscholarships.org](http://www.studentscholarships.org)  
[www.collegeboard.com](http://www.collegeboard.com)  
[www.collegeanswer.com](http://www.collegeanswer.com)  
[www.collegenet.com](http://www.collegenet.com)  
MORE....



# THE PATH TO PAYING FOR COLLEGE

START



1

## RESEARCH, VISIT AND APPLY TO SCHOOLS.

Visit [collegecost.ed.gov](http://collegecost.ed.gov) and [MySmartBorrowing.org](http://MySmartBorrowing.org) to see how much a degree will cost at your selected schools and calculate your expected student debt.

**EDUCATION PLANNER**  
Visit [Educationplanner.org](http://Educationplanner.org) to fully research school and career options first.

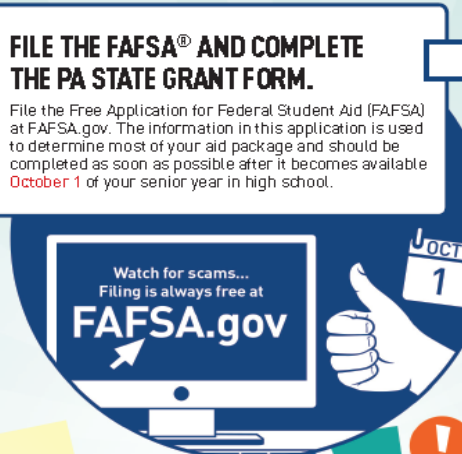
2



## SEARCH AND APPLY FOR PRIVATE GRANTS AND SCHOLARSHIPS.

Create an account at [Fastweb.com](http://Fastweb.com) and check with school counselor and local organizations.

3



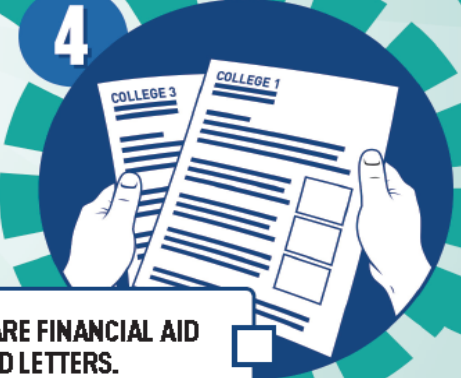
## FILE THE FAFSA® AND COMPLETE THE PA STATE GRANT FORM.

File the Free Application for Federal Student Aid (FAFSA) at [FAFSA.gov](http://FAFSA.gov). The information in this application is used to determine most of your aid package and should be completed as soon as possible after it becomes available **October 1** of your senior year in high school.

Watch for scams...  
Filing is always free at  
**FAFSA.gov**

Don't forget to file your PA State Grant Form. It is a separate form, but can be linked to from the FAFSA confirmation page.

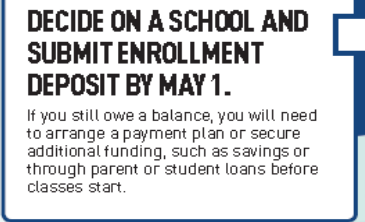
4



## COMPARE FINANCIAL AID AWARD LETTERS.

It is very important you understand how much of your aid package is free money, how much needs to be repaid, and how much you will still owe each school.

5



## DECIDE ON A SCHOOL AND SUBMIT ENROLLMENT DEPOSIT BY MAY 1.

If you still owe a balance, you will need to arrange a payment plan or secure additional funding, such as savings or through parent or student loans before classes start.

# Review and consider all of your options.

## Sometimes the best fit is not your first choice



Buy an  
education, Not a  
school

Pick a school  
that is  
affordable and  
meets your  
needs

# “Reverse-Engineer” Your Happiness!

- ✓ *What kind of lifestyle do I want?*
- ✓ *Where do I want to live?*
- ✓ *What kind of working conditions do I want?*
- ✓ *What careers will get me where I want to go?*
- ✓ *What colleges will get me into the career I want?*
- ✓ *What should I be doing right now to prepare?*



Begin with the end in mind!



# MySmartBorrowing.org

Become a smart borrower so you are **PREPARED** for the future.

GET STARTED >



What state would you like to work in?  
Pennsylvania, Philadelphia Region

What career are you interested in?  
Start typing career to view suggestions

Let us help you find your career.  
Choose your CATEGORY of interest

CATEGORY
Farming, Fishing, and Forestry
Food Preparation and Serving Related
Healthcare Practitioners and Technical
<b>Healthcare Support</b>
Installation, Maintenance, and Repair
Legal
Life, Physical, and Social Science
Management
Office and Administrative Support
Personal Care and Service

*View your potential salary based on your career choice!*



*How much schools might actually cost!*

\$	771.00
\$	121.00
\$	0
payment is about 10.23% of your expenses.)	\$ 303.00
	\$2,961.00
	\$122.00

CONGRATULATIONS! YOU ARE UNDER BUDGET!

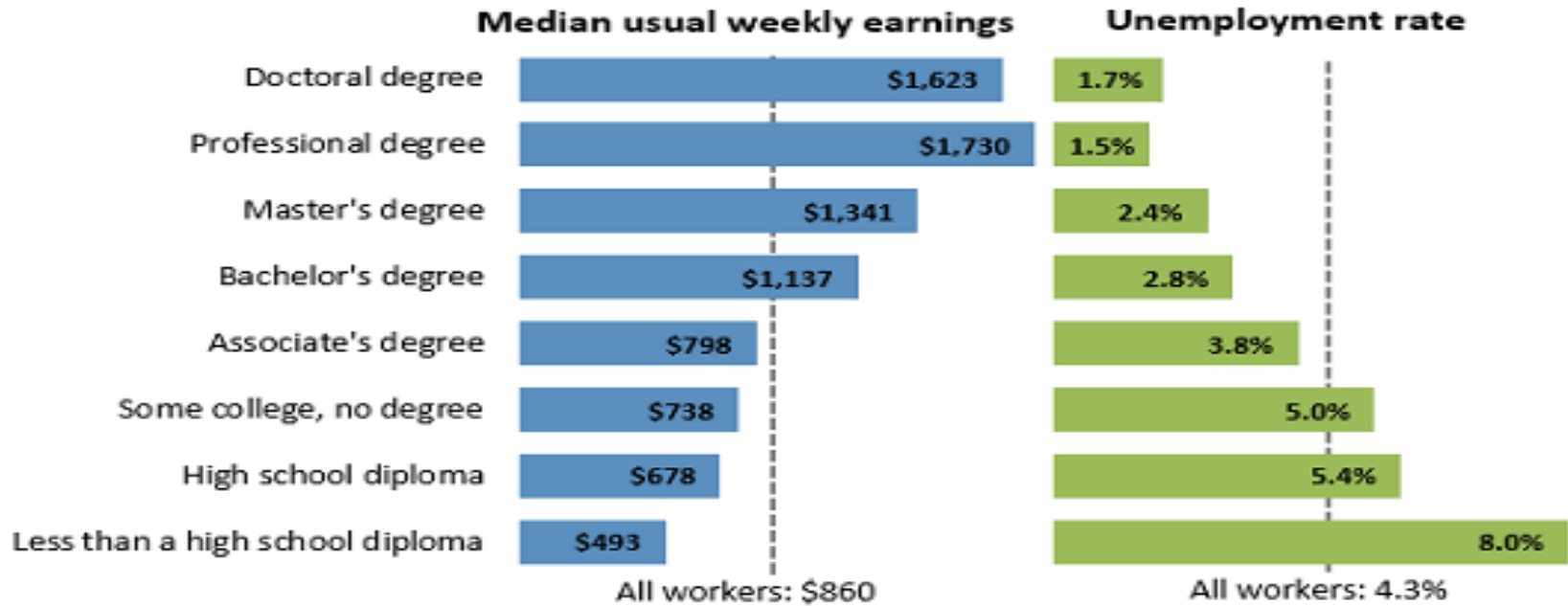
*Calculate your possible future budget!*

This interactive tool gives you information you can use to make smart decisions about career choices and **PAYING** for college.

# MySmartBorrowing.org

# It Pays to have an education

## Earnings and unemployment rates by educational attainment, 2015



Note: Data are for persons age 25 and over. Earnings are for full-time wage and salary workers.

Source: U.S. Bureau of Labor Statistics, Current Population Survey

# Thanks and Best Wishes

*Questions?*

