# College Smarts Planning Seminar

Hosted by: **The College Resource Center** 10370 Richmond Ave Suite 1290 Houston, Texas 77042 <u>www.thecollegeresourcecenter.com</u> (713) 783–7575 Snewton11@aol.com

## COVID-19 COLLEGE ADMISSION CHANGES

- Colleges are mindful of the challenges with standardized testing and as a result admissions committees have either made test scores optional or not required at all.
- Admissions review will be based on academic performance based on your transcript, academic enrichment, essay(s), extracurricular activities, leadership, work experience, volunteer work, and home responsibilities.
- Demonstrated interest will now involve virtual engagement with the colleges in addition to interviews and contact via email and phone calls to admissions representatives.
  - Show passion in a subject, cause, or idea in correlation with your major.

# Academic Planning

why is Academic Planning Important?:

• Top 10 Percent Rule for Admissions (Texas House Bill 588)

Students who are in the top 10 percent of their graduating class are eligible for automatic admission to any public university in Texas. (Exception is the University of Texas at Austin – Top 6% for entry in 2021 – percentage is reassessed annually)

• Planning for extracurricular activities.

Most colleges use this area of the evaluation process to: 1) understand the interest of the student and 2) assess whether the student has leadership skills. Students may be given extra "evaluation" points by the college based on their dedication, skill set learned, and the assertiveness to get involved.

- Reinforced academic interests Academic Endorsement.
- Academic Rigor Honors level classes

# **Career Planning**

#### • Things To Look For In a Potential Career:

- Job Descriptions and Responsibilities What workers do on the job?
- Working Conditions Typical hours worked and workplace environment.
- **Employment Opportunities** Key industries employing workers in this career.
- **Education and Training** The minimum educational and training requirements.
- Advancement Opportunities How do workers advance to the top of this career?
- Job Outlook Number of job openings an occupation provides, degree of competition for jobs, and the susceptibility to layoffs, high turnover, and downsizing.
- **Earnings** Typical earnings of workers in the occupation and types of benefits received whether workers are compensated by salary, commission, tips, or bonuses.
- **Experience and Qualifications** Whether occupation require additional experience, licensing, certification, or other credentials.
- **Related Occupations** Occupations involving similar aptitudes, interests, education, and/or training in case you change your mind.

# **Career Planning**

**High School Preparation For Specific Areas of Interest** 

\*These additional courses and experiences are recommended if students express a keen interest in pursuing one of the following majors in college:

- **AGRICULTURE** Three years of lab sciences (Biology, Chemistry, Physics), work and activity experience in agriculture and natural resources.
- **ARCHITECTURE** Five years of math (Algebra I and II, Geometry, Pre-Calculus, and Calculus). Courses in basic design and drawing, art, art history, visual arts, graphics, and photography. Computer-aided design (CAD).
- **BUSINESS** In some cases, math through Calculus is recommended. Economics, computer ADMINISTRATION experience, and a foreign language.
- **COMMUNICATION and JOURNALISM** Emphasis on English Composition, Literature, Speech, and Computer Application. Experience on school or local paper, yearbook, or writing for publication; radio and/or TV work (expect to double your major for diversity).
- **COMPUTER SCIENCE** Advanced math, including Calculus, and Computer Programming/Language classes. Economics and web design.
- EDUCATION Emphasis on writing and speaking skills, strong math skills. Experience as a teacher's assistant, tutoring, leadership in organizations, courses in intended teaching areas.

# **Career Planning**

- **ENGINEERING** Emphasis on math through Calculus. Advanced science including work in Physics and Chemistry. Writing and speaking skills. One year computer science, engineering design, and or robotics.
- **FINE and APPLIED** Emphasis on portfolio preparation, computer art/computer graphics. Courses in area of interest ARTS and experience in musicals, orchestra, band, plays, choral groups, dance, bands, etc.
- FOREIGN LANGUAGES Additional years of chosen language(s). Intercultural experience through reading, visits, and student exchange programs.
- **HEALTH SCIENCE** Strong advanced math and lab sciences. Computer experience and foreign language. Gain experience in fields of interest through volunteering, interning, etc.
- **HUMANITIES** Additional courses in English Composition, Literature, and Speech. Intercultural experiences and advanced social studies.
- LAW Advanced social studies, advanced English, Foreign Language, and Philosophy.
- **MATHEMATICS** Advanced math including Calculus, advanced science, computer experience.
- **PHYSICAL SCIENCES** Advanced social studies, advanced science including Biology, Chemistry and Physics, Foreign Language, and computer studies. Advanced mathematics including Calculus.
- **SOCIAL STUDIES** English (particularly reading and writing skills, computer literacy, foreign language, and advanced social studies).

# Cost of Living

#### What will it cost for you to support yourself after college?

MISC. EXPENSES (toiletries, etc TOTAL EXPENSES	\$4,272 per month
SAVINGS	\$100 - \\$150
CLOTHING	\$200
ENTERTAINMENT/VACATION	\$250
CREDIT CARDS	\$250
CABLE/INTERNET	\$75
FOOD/GROCERY	\$250
HEALTH INSURANCE	\$150
CAR MAINTENANCE	\$70
GASOLINE	\$80
CAR INSURANCE	\$150
CAR LOAN	\$300
STUDENT LOANS	\$150
HOME/CELL PHONE	\$100
UTILITIES	\$160
RENT (APARTMENT)	\$900 - 1,000 (outs
INCOME TAXES	\$937

900 - 1,000 (outside of Houston - \$1,250 in SBISD)



Total Annual Gross Income Needed - \$4,272 X 12 months = \$51,264

# **College Selection**

#### Make your college choices purposefully! Find the right fit!

Things to Consider When Choosing Colleges:

- **Reputation of major –** What school best fits your career goals?
- Know admissions difficulty Are you likely to be accepted? Select a combination of reach, target, and likely schools.
- **Size** Are you comfortable with the size of the school?
- Faculty What are the reputations of the faculty members? Are faculty members accessible?
- **Special Programs / Research Opportunities –** Does the school have internships or other options to introduce you to potential careers? Can you participate in research during undergraduate years?
- **Career Advising –** How well does the school advise students about their majors and careers? Does it track the careers of former students and make the information available? Do you help their graduates find positions?
- **Graduation Rate** What portion of students who begin the program complete it? How long does it take most students to obtain a degree? Where do they go to graduate school?
- Job Placement Rate How long does it take a student to find a job after graduation and how many find jobs? What types of companies recruit on campus?
- **Financial Aid** What types of financial support are available? Applying to a variety of schools will provide more options.

College Selection cont. Other Important Factors:

- Distance from home
- Social Activities
- Climate
- Campus Setting
- Location (urban/rural)
- Housing
- Accreditation
- Student to faculty ratio

# **College** Admissions

\*The key to obtaining admission to any college is learning how to present yourself and make yourself stand out among the thousands of highly qualified applicants.

#### Factors That Influence Admission Decision:

- GPA / Grade Trend (grade scale.... 4.0, 5.0, 6.0)
- Class Rank (SBISD is rank optional)
- Personal Essays Make sure to answer the prompt!
- Demonstrated Interest has gone virtual
- Alumni / Campus / Virtual Interviews
- Personal Qualities compassion and humility (can be shown through extracurricular activities, volunteering, working with others)
- Geographic Area (some colleges like to pull students from different regions of the country)
- Difficulty of Courses (Honors / AP /IB )
- SAT and ACT guidelines for Test Optional review differ per college; it may only be needed for special programs, scholarships, or honors programs. Check with your individual colleges.
- Counselor / Teacher Recommendations especially need for how school handled Covid-19; teacher recommendations are especially important for impacted programs
- Auditions / Portfolios ( for visual / performing art applicants)
- High School's Profile and Rigor
- Special Categories (including academic interests/endorsements, talents, athletics)

# College Admissions cont.

#### How to Get Stated....

- Evaluate your academic, extracurricular and personal activities to determine what your chances are of being accepted.
- Make sure you have met the minimum requirement for admission and if not, take the necessary action or communicate that to the admissions representative.
- Applying early to submit a month before the postmark deadline for early consideration, usually November 1st. However, this is superseded by any institutional scholarship deadline, usually October 15th or Early FAFSA which opens October 1st.
- Know which application is best for you: ApplyTexas, Common Application, the Coalition Application, the Universal Application, and/or OuestBridge Application (need-based supplemental application).
- Start working on your college essays early. You will probably have to write several drafts in order to produce a strong essay.
- Participate in virtual information sessions and tours (majority of the colleges are tracking your online interest). Schedule the virtual interview (or local interviews) ahead of time (you may have to submit your application first).

#### THE TOTAL COST OF COLLEGE

TUITION FEES ROOM & BOARD BOOKS & SUPPLIES TRANSPORTATION EXPENSES PERSONAL EXPENSES COMPUTER EXPENSE

#### **Factors That Affect Your Financial Aid Eligibility:**

- Academic Credentials
- Special Talents
- Financial Situation
- Housing Situation

#### How To Get Started...

- Do not wait for your admission decision to start applying for financial aid or merit scholarships.
- Research colleges that will offer the best aid package.
- Complete the necessary financial aid forms before the DEADLINES.
- Send in any supplemental information the school requests.
  - Evaluate all financial aid offers and make final decisions by May 1<sup>st</sup>.

#### PUBLIC vs. PRIVATE COLLEGES

University of Texas at Austin

**Stanford University** 

Total Cost\$28,000~Estimated EFC- 5,000Financial Need\$23,000

\$74,500~ <u>- 5,000\*</u> \$69,500

Average need met is 80% Amount of aid awarded \$18,400^ Unmet need is \$4,600 Actual out of pocket is <u>\$9,600^</u> Average need met is 100% Amount of aid awarded \$69,500 Unmet need is \$0 Actual EFC is <u>\$0\*</u>

Which is the better bargain?

# Financial Aid Cont.

- 1EFC is defined as ones Expect Family Contribution towards college costs. Example is based on a family of 4 with an income annual of \$65,000 with no assets and one student in college. NEW – MANY COLLEGES WILL GIVE AN AUTOMATIC \$0 EFC FOR THESE FAMILIES!!!!
- ^The University of Texas and Texas A&M will offer \$0 EFC and to student who file the FAFSA by their
  respective priority deadline, you can get full grant funding for Tuition. Addition expenses will have a
  combination of grant, loans, and work-study.
- Stanford has a No-Loan Policy and aid is met with free money and work-study.
- Stanford has a "Zero Parent Contribution for Parents with Income Below \$75,000"

#### **^Texas Advantage Commitment**

https://texasadvance.utexas.edu/

\*<u>http://www.stanford.edu/dept/finaid/undergrad/how/parent.html</u> http://www.stanford.edu/dept/finaid/undergrad/how/student.html

### **TYPES OF FINANCIAL AID**

#### **GIFT AID**

Federal Programs Pell Grant SEOG

#### **College-Based Programs**

Scholarships Need-Based Grants Tuition Discounts Endowment Aid

State Programs Need-Based Grants Scholarships

#### LOAN AID

**Federal Programs** (Un)Subsidized Student Loans Perkins Loans **PLUS** Loans **College Programs** Loans State Programs Loans WORK AID **Federal Programs** Federal Work-Study **College-Based Programs** College Work-Study

# Financial Aid cont.

#### **MERITAID**

Merit or (non-need) scholarships are defined as awards given on the basis of merit or personal attributes without regard to financial need. This means that you can earn over \$1 million and still be able to receive these scholarships.

#### The three main categories for merit-based scholarships are:

Academic Scholarships – for students with superior academic achievement.

Athletic Scholarships – for students with athletic talents.

Artistic Scholarships – for fine, visual and performing art students.

There are colleges that also award scholarships to students for:

- Academic Majors
- Community Service
- Leadership
  - Hobbies/Interests
- Religion Involvement
- Ethnic Background
- Children of Alumni
- Special Characteristics

### Financial Aid cont.

#### How to Get Started...

**★**Find out which colleges offer merit based aid scholarship programs.

- Find out specific information on the type, number and value of scholarships.
- Request eligibility requirements and application procedures for applying for scholarships.
- Apply early! The earliest priority deadline is October 15<sup>th</sup> with the application and supporting document in file.

# Financial Aid cont.

#### • <u>Forms</u>

- <u>"Early FAFSA"</u> The Free Application for Federal Student Aid opens October 1st for the 2020-2021 school year: <u>www.fafsa.ed.gov</u>.
- <u>TASFA -</u> Texas Application for State Financial Aid opens October 1st for the 2020-2021 school year and can now be submitted electronically.
- <u>CSS Profile</u> College Scholarship Service by College Board (required by most private schools and some public colleges. They will also open on October 1<sup>st</sup> for the 2020-2021 school year: <u>https://student.collegeboard.org/css-financial-aid-profile</u>
- <u>IDOC</u> Document upload system that CSS Profile colleges use for submission of tax documents and verification forms
- <u>Institutional Form</u> Some colleges have their own financial aid form; please check each of your school's website for requirements.
- <u>Verification Worksheet</u> If you are selected for financial aid verification, this form will need to be completed.

#### Final Note:

The FAFSA need-analysis will change in 2022. FAFSA will be a simpler form, but a lot of advantages of the long from may limit qualification for grant aid.

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