

# Senior Newsletter

January 2016

**FAFSA** (aka: Free Application for Federal Student Aid).

File on line at:

[www.fafsa.ed.gov](http://www.fafsa.ed.gov)

It's Free!

## Upcoming Dates:

*January 13 – Financial Aid Night*

*January 21 – FAFSA Dback*

*January 28 – FLC Enrolment presentation*

*February 1 – Los Rios applications open*

*February 2 – application workshop – 4<sup>th</sup> block*

*February 3 – Community College Fair Dback*

*February 3 – Cash for College Workshop*

*February 17 – FAFSA & FLC application Dback*

*February 18 – FLC assessments*

*February 25 – Folsom Lake Fieldtrip*

*February 25 – FLC assessments*

*March 1 – due date for most EDC scholarships*

*March 2 – FAFSA & Cal Grant Deadline*

*March 3 – FLC Assess*

## FAFSA & Cal Grant

**Don't miss out on Financial Aid!** Whether you're heading off to a 4 year out-of-state University, or are Community College bound, you may benefit from applying for financial aid. Filling out your FAFSA gives you access to all federal grants, work study programs, and is the starting point for federal parent and student loans. So, regardless of your financial status, the FAFSA is a must. Because it is federal, those of you heading out of state will still benefit. For those of you planning for Community College next fall, filling out the FAFSA may also qualify you for the Board of Governors' (BOG) fee waiver that can give you free or reduced tuition for all California Community Colleges.

Accredited trade and technical school students benefit from the FAFSA as well. **The deadline to file your FAFSA forms for all California public colleges is March 2<sup>nd</sup>.** If you're heading to a private or out-of-state school, make sure to check on their financial aid deadline! **Do parents need to file their taxes before filling out the FAFSA?** No, you may file your FAFSA before filing income tax (though it's easier if you have already filed). Estimate the income, and then revise your FAFSA when taxes are complete. *Estimate as accurately as possible!* *Remember, an estimated FAFSA will translate into an estimated EFC. It, too, will be updated!*

### Cal Grant:

In order to be eligible for the Cal Grant award, you will need to submit the FAFSA and have a verified GPA on file with CalGrants.org. We are uploading files directly to Cal Grant this year, so you don't need to fill out a paper, but you do need to do the following: After you submit your FAFSA, it is your responsibility to create a profile on the Cal Grants website to make sure your GPA made it through cyberspace, and was matched to your FAFSA information. You will want to do this shortly after you file your FAFSA - **don't wait until the March 2<sup>nd</sup> deadline!** To complete this step you will log onto [www.webgrants4students.org](http://www.webgrants4students.org), and create an account.

## Financial Aid Basics

*"The FAFSA will provide you with a SAR showing your EFC. Your COA minus your EFC will equal your unmet need."* If that doesn't make sense, here are a few helpful definitions:

**SAR:** Shortly after you submit your completed FAFSA, you will receive a **Student Aid Report**. The information from your SAR is sent to as many as ten schools (the ones you entered on your FAFSA application). Each school that offers you admittance will match your SAR information to your application and get back to you with a financial aid offer.

**EFC:** The **Estimated Family Contribution** is the amount of money the federal government assumes the family can afford to contribute toward your education.

**COA:** Each college determines a **Cost of Attendance** for their school. This general figure includes tuition, fees, housing, meals, books, supplies, personal expenses and transportation. The COA will vary from school to school.

**So...** *"The FAFSA will provide you with a Student Aid Report showing your Estimated Family Contribution. The Cost of Attendance minus the Estimated Family Contribution will equal your unmet need."* Your unmet need is what should be filled by some form of financial aid – grants, work study programs, or loans.

## Need Help?

- **FAFSA D-back:** January 20<sup>th</sup> and February 17<sup>th</sup> in the library computer lab.
- **Cash for College Workshop:** Wednesday, February 3 from 6:00 to 8:00 pm (drop-in times) in the UM Library. Parents are welcome – financial aid experts will be on hand to answer questions. **Students that attend will be entered to win a \$2000 scholarship and will receive a 10% discount from Chegg (a college textbook company).**
- **Computers in the Career Center:** Come into the Career Center to get help.

## Community College

Text @comcollege to  
81010 to receive updates  
and reminders!

### Community College Fair

Dback – **February 3** in the Cafeteria. Reps from several colleges will be here to answer your questions.

**Tickets are needed for this event - tickets are FREE!**

Pick yours up in the Career Center.

For those of you headed off to a community College, now is the time to begin the process. There are five steps to take in order to enroll in Community College classes, here's how it works:

1. **Apply** – Community College applications are all completed on line. Each school's website has a link to their own application. *You need your social security number to apply.* Application Workshops: 2/3 (4<sup>th</sup> block) and 2/18, Dback.
2. **Assess** – each college requires that you take English and Math assessment test. These tests are for placement only, not for acceptance. You must have applied and obtained a *college student ID number* in order to assess. Each school will have a testing schedule on their website. Tests are free and usually take about 1 hour per subject. UMHS assessment dates for FLC are 2/18, 2/25 and 3/3 at 3:00 or 5:15.
3. **Orientation** – most schools require some sort of orientation before you can obtain a registration date. It is beneficial for you to get to know what programs and activities your school offers – you will be spending at least two years of your life there. Many schools offer online orientation.
4. **Meet with a college counselor** – once assessment tests are complete, make an appointment to meet with a college counselor. You **must** meet with a counselor in order to obtain an early registration date. The counselor will review assessments and develop an Ed Plan. Call your school for counseling dates.
5. **Registration** – this is the time you actually enroll in specific classes. The earlier your registration date, the more successful you will be at getting into the classes you want. Make sure you complete steps 1 thru 4 in a timely manner so as to acquire the soonest possible registration date. *Register for classes within the hour of your time slot - classes fill up quickly!*

**Sign up for the Community College texts/e-mails to receive announcements, reminders, and step by step instructions for navigating the Community College process!**

## CSU Placement Tests

If you did not gain exemption through the EAP, SAT or ACT, you must take a placement test for all CSUs – either the EPT (English test), ELM (Math test), or both. Each test costs \$18 and can be taken at Sac State. Sign up for the test at: [www.ets.org/csu](http://www.ets.org/csu). If you do not pass the placement tests – proving you are college level ready in English or math, you **must** participate in the Early Start Program. Check out the info at:

<http://www.csusuccess.org>. **You should study for these tests!**

Tutorials and practice problems can be found at:

[www.csumathsuccess.org](http://www.csumathsuccess.org) and [www.csuenglishsuccess.org](http://www.csuenglishsuccess.org)

### Scholarships!

Most are due by March 1! Come to the Career Center for more information. Don't miss out! Check out local scholarships at [www.CALocalScholarships.org](http://www.CALocalScholarships.org)

**Scholarship workshops on Wednesdays during lunch in the Career Center**

### Check out Sac City's Senior Saturdays:

February 27

March 12

March 19

**RSVP soon at:**

[www.scc.losrios.edu/seniorsaturday](http://www.scc.losrios.edu/seniorsaturday)

### Four-year bound?

Make sure your school has your **official SAT and ACT test scores!** Also, **keep checking your e-mail and college portals** regularly for information from your school!

**Some schools require a 7<sup>th</sup> semester transcript.** Most schools will let you know your acceptance status by March 1<sup>st</sup>. Apply now for honors programs, housing and searching for school specific scholarships – don't wait!

## Undecided???

If you are still deciding what to do after High School, come to the Career Center so that we can help you figure things out. There are a multitude of great programs out there that can get you jump-started to a career. There are amazing apprenticeship programs for those wanting a hands-on type of career. Let's get it figured out **now** – graduation is in a few short months! Check out [www.WhoDoUWant2B.com](http://www.WhoDoUWant2B.com) for ideas!

Deciding you want to go to a 4 year college? It's not too late! Several state colleges are still accepting applications. Many private and out of state schools don't close their applications until February or March. Some schools have a rolling application process, meaning that they take applications up until May or June. Come to the Career Center if you need help!