

FINANCIAL AID FOR COLLEGE



Most students receive financial aid from the government or other sources. This is a good thing about being a student in the U.S.

Financial aid includes grants, scholarships, work-study funds and loans. Some awards are based on need (family income), other awards are based on merit (good grades, community involvement).

How to Apply for Student Aid:

1. Talk with your School Counselor
2. Fill out the Free Application for Federal Student Aid (FAFSA)
3. You can also check out these resources:
 - o www.studentaid.ed.gov
 - o www.students.gov
 - o Your local library

What is the FAFSA application for?

The FAFSA is the first step in the financial aid process. Use it to apply for federal student financial aid, such as Pell grant, student loans, and college work-study. In addition, most states and schools use FAFSA information to award their financial aid. **All students should complete the FAFSA.**

When do I fill out the FAFSA?

The 2007 FAFSA may be submitted as early as January 1, 2007. Families may wait until their tax return is completed in March or April. However, it is better to complete the FAFSA as early as possible. It is acceptable to estimate your 2006 income and tax for the FAFSA, if you submit corrections to FAFSA after your tax return is completed.

For instructions on how to complete the FAFSA online or on paper go to Completing the FAFSA: <http://studentaid.ed.gov/completefafsa>

What happens after I complete the FAFSA?

Your FAFSA should be processed within 7-10 days. Within 2 weeks you should receive your official Student Aid Report (SAR). This confirms the personal and financial information you submitted. The SAR will also indicate your Expected Family Contribution (EFC). The EFC will be used by the schools you are applying for to prepare a financial aid package (grant, work-study, loans).

What if I do not want loans?

Completing the FAFSA will also make you eligible for needs-based grants (money given to you for school), such as Pell grants, and Work Study jobs that help you earn money for school. Many low-income students go to school without taking out loans.

Scholarships

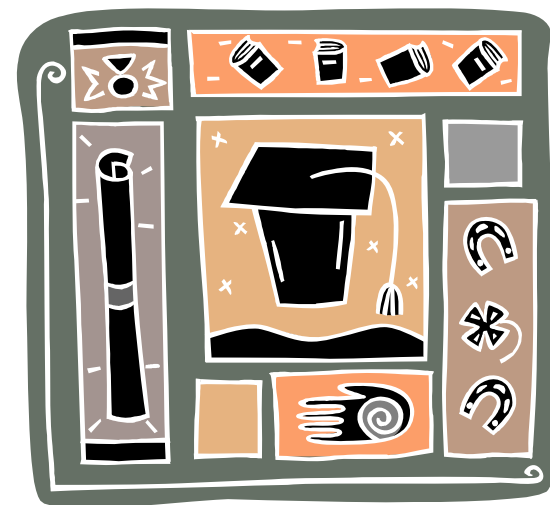
Many scholarships are available based on both need a merit. Having good grades is important, but not essential to receive scholarships. Ask your school counselor, advisor or public librarian for help finding scholarships. Also, visit the Pay for your Education area of: <http://www.students.gov>

Where can I get more information on student aid?

The financial aid office at the school you plan to attend is best place to get information about federal, state, school and other sources of student financial aid.

Prepared by Neighborhood House and the Higher Education Project of Seattle Housing Authority.

The Higher Education Project College Planning Guide



Dear Students and Parents,

This planning guide is a basic road map for students who want to go from high school to college. The beautiful African proverb, “It takes a village to raise a child” rings especially true for the journey the path to college.

No student can do this alone.

The journey from 8th grade to college requires hard work and planning. But with the support of family, teachers, high school counselors, and others you can finish your high school studies qualified for admission to a college or university.

WHY BOTHER WITH COLLEGE? WHY DO ALL THE HARD WORK?

Getting a college education in itself doesn't make anyone better or smarter than people without a college degree. But it does give you better opportunities, helpful connections, and more chances to do interesting and well paid work.

According to the U. S. Census Bureau, in 2005 the average yearly income of a full-time workers 25 years and older was:*

- \$19,169 for full-time workers who hadn't completed high school
- \$28,645 for full-time workers with a GED or high school diploma
- \$51,554 for full-time workers with bachelor's degree or higher
- \$78,093 for full-time workers with an advanced degree.

Multiply that by ten years. *An earnings difference of \$200,000 or more over ten years can translate into many benefits:*

- Extra money to help your family
- More and better choices about a career
- Resources to buy a car, a house, better health care
- Skills and knowledge to "give back" to your community
- To get a good health care
- Americans with more years of education live longer, healthier lives. So that is a bonus of higher education

And...going to college is interesting, challenging, and fun. Some people say it's the best time of their lives.

COLLEGE, START PLANNING IN THE 9TH GRADE!

Step 1: Take the required classes

Colleges and Universities require students to take certain courses to qualify for admission. It's important to **start taking these courses in 9th grade. If you wait until your junior or senior year, you'll miss the chance to take some necessary classes.**

Step 2: Take the Scholastic Aptitude Test

The SAT is a standardized test for admission to U. S. colleges and universities. It takes about three hours. The SAT is given seven times each year in October, November, December, January, March or April, May, and June. **You should plan to take the SAT in spring of your junior year and/or fall of your senior year.** You can take the test more than once, and your higher score will be the one that counts.

The fee for the SAT \$41.50. Those who cannot afford the test fee request fee waiver cards. To do this, go to your high school counselor.

Step 3: Write the essay

Most colleges and universities require students to include a personal essay with their application. Your essay helps an admissions committee understand who *YOU* are among thousands of applicants.

Tips:

- Relax-think ahead and note ideas.
- **Write clear, direct sentences.**
- Ask someone to "proof" read your essay for spelling, punctuation and understanding.

COURSE REQUIREMENTS

Minimum course requirements for college entrance into the University of Washington and other 4 year Washington state public universities. **Be sure to check with your high school's college counselor about other recommended courses**

English 4 years/8 semesters

Take composition and literature courses that develop your skills in reading and writing.

Mathematics 3-4 years/ 6-8 semesters

Minimum: Math I - III. Also called algebra, geometry, and second year algebra. Recommended: pre-calculus, trigonometry, elementary functions

Social Studies 3 years/6 semesters

History, political science, American government, psychology, sociology and economics. Your high school offers other courses that will fulfill the social studies requirements. Ask your advisor.

Science 2 year/4 semesters

Minimum: Biology, chemistry, or physics with laboratory. Recommended: (3 years/ 6 semesters) courses in all these sciences

World Languages 2 years/ 4 semesters

of the same foreign language. Take courses with a strong reading and writing focus. Courses must be in sequence. Recommended: 3 years/ 6 semesters.

American Sign Language (AMESLAN) fulfills the requirement to enter the University of Washington. Computer language does NOT. **The language requirement is also met by students from non-English speaking countries who entered the US school system at the 8th grade level or later.**

Fine, Visual or Performing Arts 1 semester

Dance, band, ceramics, painting, photography, pottery, drawing, fiber arts, sculpture, calligraphy, music appreciation or theory, metal work, orchestra, choir, drama, etc..