

College Tip Sheet

For Mentors, Teachers, Coaches, Parents, and all College Access Champions

Dear College Access Champion,

Whether you are a parent, teacher, mentor, or coach, you all have one thing in common: you care about your students and want to see them succeed. We do, too! The following set of tips provides you the relevant information you need to encourage the senior students in your life to apply for, gain access to, and enroll in college. Whether your title says it or not, you are each a college advisor.

Thank you for being a source of support and encouragement for the students in your life. College is attainable for all students, and our hope is that with the right information, we can get them there.

Thank you for your involvement!

Sincerely,
The Commit! Partnership



First things first - why enroll in a postsecondary education program (2-year, 4-year, or certificate program)?

While getting a job to earn money right away may be tempting, **a college degree pays off**. A family of two adults and two kids needs to make at least \$48,000¹ a year to cover the average cost of living in Dallas County. By 2020, the majority of jobs that will pay that much will require some form of education beyond high school².

For those looking at an Associate's Degree, consider these options that are projected to grow in demand over the next 10 years:

- The median salary for a Respiratory Therapist is \$57,790
- The median salary for a Dental Hygienist is \$72,330
- The median salary for an Occupational Therapy Assistant is \$54,520
- The median salary for a Web Developer with an Associates is \$64,970



CAREER EXPLORATION TIP:



RESOURCE:

The Occupational Outlook Handbook is a reliable way to search for careers; it shows median pay, required education, and information on what the job is like. You can find it at www.BLS.gov/OOH. Your student may also have access to career exploration databases through school such as Career Cruising, Naviance Career Exploration, or Kuder.

¹ Massachusetts Institute of Technology Living Wage Calculator. <http://livingwage.mit.edu/counties/48113>

² Georgetown University Center on Education and the Workforce. Recovery 2020 - Job Growth and Education Requirements through 2020. <http://scs.georgetown.edu/departments/5/center-for-continuing-and-professional-education/news/1052/report-recovery-2020-job-growth-and-education-requirements-through-2020>

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The #1 concern my student (and even I) have is the cost - how will we afford college?

Last year, Dallas County high school seniors **missed out on at least \$30 million** in federal financial aid because they didn't apply. The resources exist, but students need our support to take advantage of this aid.

The first step in the financial process is filling out FAFSA, the Free Application for Federal Student Aid, available at www.FAFSA.gov. **The FAFSA is the most important form students fill out that can get them money for college.** Filling out the FAFSA is the first step for almost all financial aid—including from the federal and state government, colleges, and many scholarships (including those for fine arts!).

FAFSA is for athletes, too! According to the NCAA, only about 2 percent of high school athletes are awarded athletic scholarships to compete in college³. Filling out financial aid forms is critical to make sure students don't lose out on dollars for college.

FAFSA sounds complicated. How do I answer students' questions and concerns?

Many misconceptions surround FAFSA, which explains why only 43% of Dallas County high school seniors completed it in 2016. Students may not think they are eligible for financial aid, do not have enough information about how to complete the FAFSA, or think it's too much work. However, all three reasons boil down to the fact that they do not know the truth. With a little help from this tip sheet and online/local resources, we can debunk the myths and misconceptions surrounding the financial aid process.



FINANCIAL AID QUICK FACTS:

1

APPLICATION:

The FAFSA is the main application to find out how much money you can receive for college. It is available at www.FAFSA.gov. Texas residents that are not U.S. citizens can use the TASFA available at www.collegeforalltexas.com

2

TAXES & INCOME:

The FAFSA and TASFA require parent and student tax and income information.

3

PRIORITY DEADLINES:

Most financial aid is "first come, first served" - so students should submit their FAFSA/TASFA as soon as they can after the application opens October 1. Students should file by their college's priority deadline to maximize the amount of aid he/she will receive. Deadlines vary by college, so make sure you check **every** college you are applying to to ensure that you meet their financial aid deadline!

4

DOESN'T HURT TO APPLY:

Last year, Dallas County students left \$30 million on the table by not applying. By completing the FAFSA/TASFA, you are not agreeing to take out loans, so it doesn't hurt to apply. However, it could hurt students **NOT** to apply. Best part? **NO ESSAYS!**

Myth:

"My parents make too much money to qualify for aid."

Fact:

You will never know unless you apply. The reality is, the FAFSA opens doors for many types of aid, not just need-based. Colleges want to make sure you've maxed out your federal and state opportunities before awarding institutional funds. Colleges **may not award merit aid and/or scholarships without the completion of the FAFSA.**

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Myth:

“Applying is unsafe, and as an undocumented student, I won’t get any money anyway.”

Fact:

The financial aid process is confidential. While undocumented students cannot receive federal money, they can qualify for local, state, and/or private money.

Undocumented students applying to Texas colleges should confirm whether or not the college prefers the Texas Application for State Financial Aid (TASFA) application or a paper FAFSA. The TASFA is available at www.collegeforalltexas.com.

Note: If a parent is undocumented but the student is a citizen, the student can still file a FAFSA electronically.

Fact:

There are no strings attached for the FAFSA. Even if the student’s parents do not want to contribute, they still need to input their financial information.

Myth:

“If my parents fill out FAFSA, they will be required to contribute money to my education.”

Myth:

“FAFSA will force me to take out loans, and I don’t want to take out any loans.”

Fact:

The FAFSA allows colleges to understand how much financial need a student has and does not obligate a student or family to take out loans. It just shows families how much they would be eligible for from the federal government if they choose to borrow.

Loans are not the only type of aid offered - students could receive a grant, which does not have to be repaid. If colleges do offer a loan, **students do not have to take the full amount.** Plus, federal loans have many benefits: low interest rates, income-based repayment plans, loan forgiveness, and deferment of payments.

Fact:

FAFSA/TASFA is confidential. While FAFSA/TASFA does require a lot of personal information, it will not be used for anything else other than to give students money for college. It’s worth it!

Myth:

“If I fill out FAFSA/TASFA, anyone can see my private financial information.”

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There are numerous other myths that need to be debunked:

- “I can only receive financial aid if I attend college full-time.”
- “I can’t get financial aid if I attend a community college or a trade school.”
- “If I have savings, I shouldn’t apply.”
- “Only people with good credit can get financial aid.”

The bottom line is there are no excuses: all students should complete a FAFSA or TASFA *no matter what*.

Now that we know the FAFSA facts, how do we get started?

1. Go to **www.FAFSA.gov** and create a Federal Student Aid ID (FSA ID) for the student and one of their parents.
2. Gather all your important documents/information:
 - a. Social Security number and/or the student’s alien registration number,
 - b. The student’s most recent federal income tax returns,
 - c. Info on other income and assets.
3. Answer the questions truthfully, and submit.
4. Check the student’s email for the student’s Student Aid Report (SAR) within the next couple of weeks. Make any changes necessary, complete the form requested, and send it back.

Remember: a submitted FAFSA is not a completed FAFSA. The college can’t award the student money until they have all of the info! Have students check their college portal regularly to see if they have been selected for verification or are missing information.

Hint: Start as early as possible. Students can submit as soon as October 1, and because money is distributed on a first-come, first-serve basis, you do not want to wait. Priority deadlines vary by college.

I don’t have all the answers. Where do I point them next?

1. Every high school in Dallas County has a college advisor or counselor assigned to help with college advising tasks. Help your student connect with them.
2. www.YouCanAffordCollege.org and www.EducacionATuAlcance.org list financial aid workshops in Dallas County and other resources for students and advisors.

Other great resources:

- Department of Education FAFSA hotline for help in English/Spanish: 1-800-433-3243
- TG Texas Financial Aid Information Center hotline for help in English/Spanish for DREAMers: 1-888-311-8881
- www.aie.org/pay-for-college
- www.understandingfafsa.org
- www.collegeforalltexans.com
- www.studentaid.ed.gov