

COLLEGE PREP PACKET

MyFSA www.studentaid.ed.gov. Start soon - Freshman year is optimal. MyFSA provides a free password-protected account to start planning for a career & college: Save career exploration information, financial plans, research the cost of attendance, bookmark schools of interest, and **save the results of scholarship searches**. Information saved in MyFSA can be transferred to the FAFSA application in later years.



LOOKING AT SCHOOLS IS A 2ND STEP - NOT THE 1ST

- Unfortunately, less than 1% of High Schools have a licensed or certified Career Counselor. *Guidance counselors* are often confused with Career Counselors; the training and education are entirely different. This leaves students and parents doing most of their own career development education.
- Most university staff have NEVER worked outside of teaching or school administration, leaving students with “anecdotal” advice.
- **Picking a school should be SECONDARY to picking a general or specific major.**



Even if a student can only narrow their choice down to “a career in math” or “career in writing,” a school should be chosen on the number of majors, which fall into the broader interest area. For example: You know your student is interested in “math,” then research schools offering the majors which support a broad range of math careers: i.e. Engineering, Actuary, Accounting, Biomed, Robotics, Financial Analyst, Economist, Market Research Analyst, Data Analyst, etc. **ALSO VERY IMPORTANT** are the school (math) department strengths, teacher credentials, departmental **off-campus activities for students, connections with businesses, projects, and clubs**. The schools with greater “experiential” opportunities will benefit a student in many ways.

SHOP SMART - not by flashy marketing, sales, or “old” reputation pitched by admission *SALES* representatives. **Schools are businesses too; that’s why Admissions staff sound like car salespersons.** They want your money!

Note to Camp-ers 😊: Seriously consider “camp” over the *campus* - if you’re not picking a school for the RIGHT reasons. “CAMP” is cheaper, and will not destroy the QPA on your resume.

CAREER EXPLORATION IS THE 1ST STEP
- *not campus visits*

CAREER EXPLORATION is STEP #1

PART 1: ASSESSMENT.....

- **Self Directed Search:** <http://www.self-directed-search.com>

Choosing a career path takes planning, research and thought. **A tool to narrow down potential careers is the Self Directed Search (SDS).** The SDS has been translated and used around the world with substantiated research by over 500 scientific studies.

It is based on Dr. John Holland's theory, which demonstrates that most people can be generally grouped into six professional career types: Realistic, Investigative, Artistic, Social, Enterprising, and Conventional. **Occupations and work environments can also be classified the same way.** The assessment matches an individual's likes, dislikes, values, and talents to a "cluster" of career options, which have the same traits.

People who choose careers that match their own values and preferences are most likely to be happy. People happy in their careers tend to **achieve much more success and income.**

Taking this assessment will determine a 3-letter Holland code. This 3-letter code is then used to identify potential occupations (and college majors).



The Self Directed Search is available at some schools, but is routinely available on the internet at: <http://www.self-directed-search.com> . Currently, the cost is \$5 - but it is normally \$9.95. Most parents find the "investment" worthwhile.

Important Note: Students should take the SDS with a parent or adult who knows the student. Some questions may be outside of the student's life experience and may need clarified. Additionally, some individuals do not recognize their individual talents. [Where they excel - when compared to their peer group] **In fact, this is true of better than 50% of young adults.**



Most libraries have the "**Dictionary of Holland Codes**" which lists thousands of occupations matching the 3-letter code produced by the SDS.

A student may then start investigating occupations matching their 3-letter code.

It is also suggested to change the order of the three letters while investigating career possibilities. [Example: RIE & REI & IRE]

- **Searching:** When you print or copy potential occupations from the Dictionary of Holland Codes, also copy the Standard Occupational Classification (SOC) number or the Dictionary of Occupational Titles (DOT) number. Each job has a unique number and searching is easier using the numbers.

PART 2: INVESTIGATION.....

O*Net Online: www.online.onetcenter.org

THE BEST SOURCE OF OCCUPATIONAL INFORMATION

The database is continually updated by surveying a broad range of workers from each occupation. The search capabilities are endless - but a little hard to learn - but well worth it.



The information is detailed; even listing the percentage-of-day any given task occupies - click on the "Details" tab when at an occupation's main page. {i.e. - 49% of an average Police Officer's day is spent writing reports.}

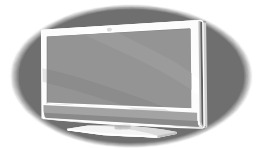
Hint for the Future: At the bottom of each occupation's main page is the category "Sources of Additional Information." These are usually the National Organizations for the profession. Visiting their sites, you may find scholarship or internship information. In addition, they may assist you in locating someone to Job Shadow in your local area.

The Department of Labor: <http://www.bls.gov/OCO/>

Occupational Outlook Handbook - with cross reference to Holland Codes.... This handbook is also available in libraries and is published yearly. It includes salary, employment, and **job growth information** projected by the Department of Labor.

Tired of Reading? Occupational **VIDEOS** at: **CAREER VOYAGES.**

<http://www.careervoyages.gov/index.cfm>

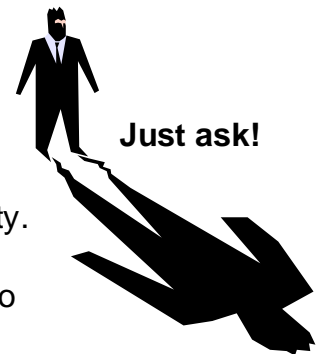


Please Note: When viewing Employment Trends or IN DEMAND occupations; consider your preferences for moving. Many careers may be in demand - but in California, not Pennsylvania.

PART 3: EXPERIENTIAL.....

Job Shadowing - Informational Interviews - Volunteering - Internships

A young adult's limited experiences and skewed-by-TV-drama perspective may not actually match the occupation of "perceived" interest. Occupations have changed in the last 15 years. Job Shadowing and Information Interviews are becoming commonplace and are often granted. Young adults should be encouraged to "experience" as many careers as possible in order to better understand day-to-day tasks, skill sets, and reality. Most high school students cannot correctly define over 90% of today's occupations. This common lack of knowledge has contributed GREATLY to prolonged time and expenditure on post-secondary education.



"Go To The Horses Mouth" - is an old expression, but has new meaning today. Before a commitment is made to a school, a young adult should "interview" a potential **employer OF THEIR FUTURE.**

- i.e.: Where did the majority of your current employees get their degrees?
- What courses would YOU like to see on a potential employees resume?
- What would YOU recommend my Minor to be? Major?
- What clubs or organizations would make me more attractive to your company in the future?
- Which professional organization's periodicals or e-mails should I subscribe to receive?
- What part time jobs or experience should I try to get while I'm in school?

Selecting a school AFTER career education experiences produces a better-prepared professional - with less school debt, and less wasted time in “wrong” classes or activities.

Students who change, or declare a major late, often spend much more time and money on their educations.

Federal Government Financial Aid

The U.S. Department of Education should be your first source to access financial aid. They award \$80 billion a year in:

• **GRANTS** - no repayment

- Federal Pell Grants,
- Academic Competitiveness Grants (ACGs),
- National Science and Mathematics Access To Retain Talent Grant (National SMART Grants)
- Teacher Education Assistance for College and Higher Education (TEACH) Grants
- Federal Supplemental Educational Opportunity Grants

• **WORK-STUDY**

- Campus jobs which allow a student to earn money to help pay education expenses

• **LOW-INTEREST LOANS** - must be repaid

- William D. Ford Federal Direct Stafford Loans & Federal Family Education Loan (FFEL) Stafford Loans
- FFEL PLUS Loans and Direct PLUS Loans
- Federal Perkins Loans

1. To receive federal, state, or many other types of financial aid, you **MUST** fill out the Free Application for Federal Student Aid (**FAFSA**).
2. Go to www.pin.ed.gov and get a PIN, a personal identification number. The PIN lets you fill out and apply for the FAFSA on line. You are able to save your work and return later. A full list of what information you need is at www.fafsa.ed.gov.
3. Complete the FAFSA between Jan. 1st, and June 30th of the following year. **HOWEVER, apply as soon as possible after Jan. 1st to take the best advantage of funding and meet most deadlines.**
4. You will be sent your Student Aid Report (SAR)—the result of your FAFSA. Review your SAR, and if necessary, make changes or corrections and submit your SAR for reprocessing. Your complete, correct SAR will contain your Expected Family Contribution (EFC).
5. The aid you qualify for depends on your Expected Family Contribution, or EFC. It is a number that schools use to determine how much federal aid you would receive if you attended that school. The EFC is not the amount of money that your family must provide. Rather, you should think of the EFC as an index that colleges use to determine how much financial aid (grants, loans, or work-study) you would receive if you were to attend their school.
6. Get free information and help from the U.S. Department of Education (ED) at www.FederalStudentAid.ed.gov or 1-800-4-FED-AID (1-800-433-3243). **A tutorial is available at this link [Completing the FAFSA](#).** You can also click the "Live Help" link on the [Contact Us page](#) of the FAFSA Web site, and then click the "CUSTOMER SERVICE LIVE" button. Free help is available any time during the application process.
7. **You should NEVER have to PAY for help.**

You can get a Financial AID ESTIMATE NOW:

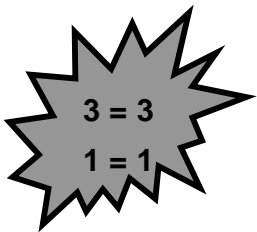
FAFSA4caster is an online tool designed to help provide awareness of federal student aid eligibility **before** officially applying for federal student aid. (**Years before you apply**) It “forecasts” (estimates) what your college costs will be - as related to the FAFSA. If you use it NOW, when you're ready to officially apply for aid, FAFSA4caster will transfer all of your data to the FAFSA on the Web application, making the experience of applying for federal student aid a lot easier for you. www.fafsa4caster.ed.gov

Try it every year after you prep your taxes! ☺

FinAid was established in the fall of 1994 as a public service. This award-winning site has grown into the most comprehensive source of student financial aid information, advice, and tools -- on or off the web. Access to FinAid is free for all users and there is no charge to link to the site.

<http://www.finaid.org/>

SPEND LESS for your College Education: The typical freshman year of college requires (per semester) 3 credits of English, 3 credits of Math, 3 credits of Science, and 3 credits of Social Studies or an elective course. **They are ALL THE SAME introductory courses and accredited by the State for curriculum content.**



Many community colleges have “Articulation Agreements” with four-year colleges/ universities. The classes, which are taken at community college, transfers into a four-year degree program.

What does this mean? “English 101” could cost hundreds of dollars **LESS THAN** the same course taken at a four-year college or university. **In addition, in many cases, Room & Board now costs MORE than tuition!**

Discuss any concerns you have about transferring credits with the registrar at the college you're transferring to. Make sure everything is clear and in writing before taking the class.

Fun Fact: The average acceptance rate for *transfer students* is higher than a first year admission.

Different Colleges offer Different Financial Aid Packages

- See example chart on next page Even though current year figures are not available, the proportional amounts between schools stay relatively the same.
- Review award letters from **a number of** schools to compare amounts and types of aid being offered. They are **RARELY** the same bottom dollar amount.
- Compare these packages along with the option to attend Community College for the first year or two (which is an automatic savings of approximately \$6000, or more, in room and board fees).
- Do not “guess” on **ANYTHING**. Each school has a financial aid department, which will answer all your questions. Ask for written verification on important points.



Federal & State Aid Packages are DIFFERENT at each school.

Source: www.economicdiversity.org	Location	Pell Grant ave. amount 06-07	State grant ave. per full time enrlnmt. 06-07	% of students recvg Subsidised Loans	Average debt of graduates 2006-07	Tuition and fees 06-07	Pell & State aid Totalled	Average aid % of Tuition	Additional Amount needed. Family Contribution
State System Schools (partial PA list - 2007)									
Community College	Allegheny	2,074	142	17	*	5,174	2,216	43%	2958
Community College	Butler Cnty	2,170	189	22	*	4,920	2,359	48%	2561
Community College	Beaver Cnty	2,357	565	25	*	6,030	2,922	48%	3108
Univ. of PA	Bloomsburg	2,532	727	49	17,730	6,412	3,259	51%	3153
California Univ. of PA	California	2,544	817	72	21,860	6,586	3,361	51%	3225
Univ. of PA	Clarion	2,558	953	63	*	6,616	3,511	53%	3105
Univ. of PA	Edinboro	2,590	1,803	61	17,034	7,105	4,393	62%	2712
Univ. of PA	Indiana	2,603	1,754	66	22,431	6,889	4,357	63%	2532
Univ. of PA	Lock Haven	2,505	876	63	22,407	6,514	3,381	52%	3133
PA Col. of Technology	Williamsport	2,392	1,313	71	*	10,620	3,705	35%	6915
Univ. of PA	Shippensburg	2,424	883	56	20,256	6,549	3,307	50%	3242
Univ. of PA	Slippery Rock	2,506	830	59	*	6,364	3,336	52%	3028
Univ. of Pittsburgh, Main	Pittsburgh	2,205	891	27	*	12,138	3,096	26%	9042
Penn State U, Main	State College	*	*	*	26,300	12,164	*	*	*
Private Schools (partial PA list - 2007)									
Allegheny College	Meadville	2,567	981	38	*	28,300	3,548	13%	24,752
Carlow University	Pittsburgh	2,517	1,792	80	*	18,498	4,309	23%	14,189
Carnegie Mellon Univ.	Pittsburgh	2,739	177	38	29,346	33,448	2,916	9%	30,532
Chatham University	Pittsburgh	2,570	755	49	*	24,808	3,325	13%	21,483
Duquesne University	Pittsburgh	2,169	1,070	56	27,080	22,665	3,239	14%	19,426
Gannon University	Erie	2,509	1,342	70	26,014	20,586	3,851	19%	16,735
Geneva College	Beaver Falls	2,308	1,703	76	25,197	18,460	4,011	22%	14,449
La Roche College	Pittsburgh	2,472	1,269	66	18,750	18,220	3,741	21%	14,479
Mercyhurst College	Erie	2,481	1,096	60	21,000	20,364	3,577	18%	16,787
Point Park University	Pittsburgh	2,486	1,031	78	29,989	17,770	3,517	20%	14,253
Robert Morris University	Moon Township	2,492	1,095	68	25,960	16,590	3,587	22%	13,003
Thiel College	Greenville	2,752	1,364	75	20,280	18,720	4,116	22%	14,604
Waynesburg College	Waynesburg	2,595	1,361	74	19,000	15,780	3,956	25%	11,824
Grove City College	Grove City	*	*	*	24,721	10,962	*	*	*

Savings Effect on Aid: For financial aid purposes, it is generally better for assets to be listed in the PARENT'S name - not the student's (dependent).

- TAP - When owned by an independent student or a parent, the account is still reported as an asset; but has "**low impact**" on Financial Aid Treatment.
- The Coverdell Education Savings Account (formerly Education IRA), UGMA/UTMA Custodial Account, Regular Taxable Investments (if owned by student), 2503(c) Minor's Trust and other Trusts **ALL HAVE HIGH impact on the financial aid eligibility** (FAFSA application).

SCHOLARSHIPS

More time and ORGANIZED effort = More scholarships awards

Get a free alternate e-mail for Scholarship searching.

{Why? Even some of the best sites share your e-mail with advertisers.}

Starting a spreadsheet using Excel or Works is highly recommended.

Your *minimal* column headings should include: Scholarship Name, Website, Requirements, Deadline.
(or use copies of the worksheet on the next page)

1. Start identifying scholarships as early as your **Freshman Year: Why?**
 - a. There is so much to read and research, you will burn out - and miss out - doing it all at once.
 - b. Application deadline dates and requirements usually don't change too much from year to year.
2. Check your family's memberships and associations first: Boy Scouts, Girl Scouts, Neighborhood borough, Ethnic group, Employers (including your former ones), Military backgrounds, Foster Care, Adoption, Church, Youth Group, etc. etc. Know the requirements early, so you have time to fulfill them. These are typically the MOST LIKELY SUCCESSFUL APPLICATIONS - "membership related."
3. Check ALL **professional organizations** connected to your future career or major/minor.
4. The Library has reference books (cannot be checked out). Set up your spreadsheet, reserve some computer time and get to work.
5. THE PSAT IS IMPORTANT FOR SCHOLARSHIPS. Yes, the PSAT. The National Merit Scholarship Corporation, a non-profit organization, awards more than \$50 million in college scholarships each year based on PSAT scores and academic performance. The PSAT is usually taken your Junior year. PSAT scores are also sent by NMSC to Corporate and College scholarship boards. Get some good sleep - and make it as important as the SAT.
 - ✦ The e-mail address you list on your PSAT form will be shared / sold / and cultivate Junk Mail. **Start a "hotmail," "yahoo," or other alternate e-mail to list on the PSAT.**
6. **Internet Searching for Scholarships:** The good news is - there is a lot there. The bad news is - most of the sites are FILLED with advertising (FastWeb being the worst). **Always** use your alternate e-mail - and don't be fooled by the many cons.
7. Most scholarship search sites will require you to start an account. Most reputable sites are free, although the pay-for sites are growing... but offer nothing different from the free sites.
8. ALWAYS scroll down the page when you start a new account - any "opt out" for sharing your e-mail with advertisers (called "partners") is lower on the page. This usually requires you to un-check or check a box.

Some Sites to Start Your Scholarship Searching:

www.freschinfo.com/finding.php - Great advice- Read her entire Scholarship section!

www.free-4u.com/scholarships - use the search box //// updated OFTEN

www.petersons.com/ - Click on "Undergraduate Scholarship Search"

www.princetonreview.com/login3.aspx?RDN=1 - create profile, search

www.finaid.org/scholarships/ - linked with FastWeb

Deciding which school to attend is a LAST STEP and should be based on a combination of:

- (a) How well the school **suits career goals**, and
- (b) How affordable it is after all aid, loans, and scholarships.

