

# College and Career Planning Seminar for Grades 9 and 10



# Objectives

1. To learn how colleges evaluate their applicants and what your student can be doing as a 9<sup>th</sup> or 10<sup>th</sup> grader to prepare for college
2. To find out about the various sources for college funding and strategies to make college more affordable
3. To learn about changes to the SAT Program
4. To take you on a “tour” of Naviance so you can view some of the college and career planning resources available to our students and families

# Most important Factors Colleges Weigh in the Evaluation Process

## The rigor of a student's coursework and their GPA

- Colleges want to see that a student has taken a consistently challenging program of study for all 4 years of high school
- Students want their academic record to show consistency or demonstrate an “upward” trend.
- Colleges also may be looking for rigor in a specific content area if a student is interested in certain majors (ex., student interested in engineering should take Calculus)

# Calculating your student's GPA

Each course is assigned a course weighting

The weighted 5.0 scale is the scale used to calculate class rank at BTHS

- College Prep- 100= 5.0, 99=4.9, 98=4.8 etc.
- Honors- 100=6.0, 99=5.9, 98=5.8 etc.
- AP- 100=6.5, 99=6.4, 98=6.3 etc.

We also provide students with a weighted 4.0 GPA

- College Prep- 90-100= 4.0, 80-89=3.0 etc.
- Honors- 90-100=5.0, 80-89=4.0 etc.
- AP- 90-100=5.5, 80-89=4.5 etc.

# Opportunities to “Beef Up” your Transcript

- Take Honors Level Courses (44 courses)
- Take Advanced Placement(AP) courses (14 courses)
- Take BCC College Acceleration (CAP) Courses (27 courses)
- Take BCC College Courses Offered at BTHS (2 courses)
- Take Other College Courses through Option 2

# Types of Post-Secondary Institutions

- 4 year public (instate vs. out of state)
- 4 year private (tuition and fees same for in or out of state)
- 2 year public- community college
- Technical/trade schools

# How Colleges Evaluate Candidates:

- **Course selection- level of rigor through all four years of high school**
- Grades/GPA
- Rank in Class
- SAT scores
  - Take the SAT in the spring of your junior year and the fall of your senior year- [www.collegeboard.com](http://www.collegeboard.com)
  - Prepare for the SAT by taking the PSATs in 10<sup>th</sup> and 11<sup>th</sup> grade (offered at BTHS in October)
  - **Check schools for SAT Subject Test requirements**
  - Review for the SAT or take an SAT prep course. Scores will improve with practice (BTHS offers an evening SAT Prep Course three times during the year at a great rate!) Link on the HS Counseling webpage. Free SAT Prep resources available on Khan Academy.
- ACT scores
  - Accepted by virtually every college in the US in place of SAT
  - Tests what you have learned, not your aptitude
  - [www.act.org](http://www.act.org)



# Redesigned SAT

- Beginning in March, 2016
- Will focus on the knowledge and skills that current research shows are most essential for college and career readiness and success.
- Assessment will be linked to instruction
- Evidenced based reading and writing, and math
- Essay optional
- Scaled score of 400-1600; essay scored on a scale of 2-8
- Length of test without essay- 3 hours.
- Redesigned PSAT- October, 2015
- Website: [www.collegereadiness.collegeboard.org](http://www.collegereadiness.collegeboard.org)
- Khanacademy.org/sat. and sat.org/practice.



# Evaluation Continued

- SAT Subject Tests
  - Required by some colleges: Math, Science, etc.
- Leadership Positions
- Activities- Quality not Quantity
  - Sports
  - Clubs & High School activities
  - Community/church activities
  - Volunteer community service activities
  - Summer academic or Internship programs
  - Part-time jobs



# Evaluation Continued



- Essay
- Recommendations
  - Students in grades 9 and 10 should be building relationships with their teachers now
  - If students know what they want to major in, best to ask a teacher in that content area
- Interview (if offered by the college)
- Your preparation and planning

# Benefits to Going on a Campus Tour or Interview



- Indicates your level of interest
- Allows you to get beyond the statistics
- Puts a “face” onto the college
- Gives the college an opportunity to get to know you on a more personal level
- When taking family vacations, check on colleges that may be nearby and plan on 1-2 campus tours

# “Top 10 Questions” to Ask on a College Visit

1. Average GPA/Class Rank?
2. Average SAT/ACT scores?
3. Other tests required?
4. Cost of attendance/average financial aid package (grants, loans, work study)?
5. Average class size for major
6. Number of years housing is guaranteed
7. % of students who return after 1 year? Graduate in 4 years (6 years)?
8. Do professors teach freshmen/undergrads? Adjunct or full-time
9. Campus social life
10. Career placement services available?



# Financial Aid 101

Primary Goal of Financial Aid is to assist students in paying for college and is achieved by:

- Evaluating a family's ability to pay for educational costs
- Distributing limited resources in an equitable manner
- Providing a balance of gift aid and self-help aid

# Sources of Financial Aid

- Federal Government
- State Government
- Universities/Colleges
- Private Organizations (i.e., local Rotary Club, parent's employer, high school awards)

# Types of Financial Aid

- Scholarships
- Grants
- Loans
- Employment Opportunities (Work-Study)

# Merit-Based Aid vs. Need-Based Aid

- Merit-Based Aid- aid given to students strictly on the basis of merit. Does not have to be repaid and may be based on:
  - a. Academic Record
  - b. Special Characteristics
  - c. Skills or Talents
  - d. Involvement
- Two Important Questions to ask about Merit- Based Aid
  - a. Is it renewable?
  - b. Is there a GPA requirement or other requirements that must be met in order to keep the aid?
- Need-Based Aid- aid awarded to students on basis of financial need. Re-evaluated each year as financial situation may change.



# Need-Based Aid

- Gift-Aid-Grants - do not need to be repaid. Must meet fairly stringent income eligibility requirements
  - a. Federal - Pell Grant, SEOG
  - b. State - TAG, EOF
  - c. Institutional - from the College
  - d. Private Grants and Scholarships

# Self-Help Aid- Loans and Employment

## Loans- Largest Source of Financial Aid

- Federal Direct Loan Program
  - a. These loans do not need to be paid back until 6 months after the student stops attending an undergraduate institution full-time. Current interest rate is 3.86%. Two types- subsidized and unsubsidized. Your income level determines which loan you receive.
  - b. Subsidized- Federal gov't pays the interest while the student is in college
  - c. Unsubsidized- interest accrues while the student is in college

# Self-Help Aids Continued

## Federal Direct Loan Limits

- a. First year students- \$3,500
- b. Second year students- \$4,500
- c. Third year and beyond- \$5,500
- d. All students eligible for an additional \$2,000 of unsubsidized loans each year

# Self-Help Aids Continued

## Other Loan Sources

- State of NJ- Higher Education Student Assistance Authority (HESAA-[www.hesaa.org](http://www.hesaa.org).)
  - a. NJ CLASS Loan- most popular
  - b. Low fixed interest rate based on the repayment period
  - c. Loan repayment can be deferred until the student is out of school
- Private lending institutions

## Other Sources of Self-Help

- Employment- Work Study
  - a. If you qualify based on income - college will assist student in finding a job on campus
  - b. Student typically cannot work more than 15 hours/week

# FAFSA- The Key to Accessing Financial Aid

- FAFSA- Free Application for Federal Student Aid ([www.fafsa.ed.gov](http://www.fafsa.ed.gov))
  - a. Is filled in October of a student's senior year in HS and every year they are enrolled in college
  - b. Based on prior year's income- parent and student ( 10<sup>th</sup> grade – will be 2016 income; 9<sup>th</sup> grade - will be 2017 income)
  - c. Federal formula calculates the Expected Family Contribution (EFC) - this is typically the amount the family will be expected to pay towards college
- CSS Profile may also be required by some private colleges

# Expected Family Contribution

- Five factors to Consider in Calculating Your EFC
  - a. Assets- yours and your student's
  - b. Income
  - c. Household Size
  - d. Number of Students in College
  - e. Age (of the older parent)

# FAFSA Continued

How the Definition of Financial Need is Calculated:

Cost of attendance (COA)

- Expected Family Contribution

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= Financial Need

# Private vs. Public Colleges- which are more affordable?

- The school with the lowest Cost of Attendance may not be the cheapest to attend
  - a. Many private schools will “discount” their tuition - most public colleges do not.
  - b. You can often negotiate with the financial aid office at a private school to increase their financial aid package
  - c. College is becoming a “buyers” market, especially among private colleges



# How To Minimize College Debt

- Total College Debt over 1.3 Trillion Dollars
- Average Student Debt around \$30,000

Mark Kantrowicz, a financial aid expert who has been interviewed on NPR and in US News, recommends the following tips for minimizing student debt:

# Minimizing Student Debt

1. Save before going to college
2. Apply for scholarships
3. Apply for federal loans before applying for private loans- they're cheaper
4. Think hard about your major - if your starting salary after graduation will not match what you borrowed, consider a less expensive college
5. Double major in a more lucrative field
6. Pay interest on loans while you're in school

# How to Make Prepare for the Financial Impact of College

- Go to [www.fafsa4caster.ed.gov](http://www.fafsa4caster.ed.gov) to get an idea of what your EFC will be
- Consider enrolling in a college savings account or a 529 plan- it's not too late!
- Become familiar with all of the financial resources available from the federal and state government ([www.finaid.org](http://www.finaid.org) , [www.hesaa.org](http://www.hesaa.org))
- Have your student enroll for a scholarship search at FastWeb- [www.fastweb.com](http://www.fastweb.com)
- Check the scholarship bulletin on Naviance to see which schools and organizations are giving scholarships
- Consider having your student take some CAP courses

# Are You – Or Would You Like to be an NJ STAR?

Students in the top 15% of their class at the beginning of Senior year may qualify you as an NJ STAR!!

- Qualifies you to attend RCBC tuition-free for up to 5 semesters. Program is dependent on state funding
- Go to [www.hesaa.org](http://www.hesaa.org), click on the Students/Parents link, then click on the Scholarship link

# Students Who wish to Compete in College Athletics (Division I or II)

- Register with NCAA Eligibility Center ([www.eligibilitycenter.org](http://www.eligibilitycenter.org))
- The eligibility center is responsible for certifying all college-bound student-athletes wanting to compete in NCAA college athletics. This is done in two ways:
  - Academic Certification & Amateur Certification
    - a. Do you meet the eligibility requirements.
    - b. Have you kept your amateur status?

# What Your Student Should Be Doing to Prepare for College

- Take challenging classes - plan out course of study through senior year
- Get involved in school or community-based activities - remember it's quality not quantity that counts
- Have them use the college and financial planning tools at [www.FederalStudentAid.ed.gov/preparing](http://www.FederalStudentAid.ed.gov/preparing).

# Student Preparation continued

- Complete their responsibilities in their Naviance account and follow their Action Plan and Planning Calendar
- Utilize the career and college exploration tools in Naviance
- Create a College Board account and begin to prepare for the SATs using Khan Academy
- Explore the many resources on the High School Counseling website- [www.burltwpsch.org](http://www.burltwpsch.org).
- Look for summer internship opportunities
- Meet with your counselor often!

# Parent Preparation

- Encourage your student to take challenging courses and to stretch themselves academically
- Utilize Parent Portal to monitor academic performance
- Encourage your student to get involved in activities
- Provide opportunities to visit colleges during family vacations
- Explore sites such as [www.FederalStudentAid.ed.gov/parent](http://www.FederalStudentAid.ed.gov/parent) for information on academic preparation and saving and borrowing for college
- Work with your student in Naviance
- Utilize the resources on the High School Counseling webpage
- Contact your student's counselor often



# Naviance

- Career and College planning tool
- Students can complete interest and personality inventories to see what careers they best match with and view hundreds of career videos
- Students can complete college searches based on a variety of criteria
- Students will use Naviance to manage their college applications
- Students and parents each have account access

# Naviance

- Access the Burlington Township Naviance account through this link:
- <http://connection.naviance.com/burlingtowntwn>

Questions?