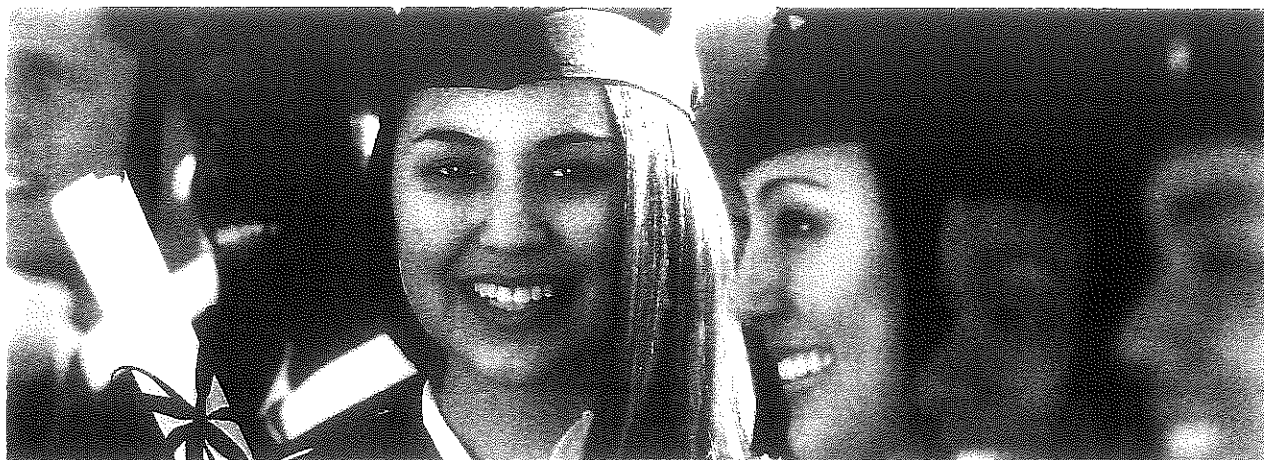


in Scholarships
 National Winners
 State Winners
 Community Winners



Over
\$28 million
 awarded to
 more than
6,500
 students

ONLINE APPLICATION

Deadline to apply:
 December 14, 2018
 or until 10,000
 applications received.
 Apply early!

Follow us



Are you active in your community? Have you led or initiated a project that benefits others? Have you overcome personal challenges or difficulties to achieve your goals?

If the answer to any of these questions is "Yes" then you may already be an AXA Achiever.

Find out what it takes to win an AXA Achievementsm Scholarship. If you're headed for college, you could be one of our 2019 AXA Achievers.

To learn more and apply, visit
www.axa.com/achievers



AXA Achievementsm The Official Scholarship of the U.S. News America's Best Colleges Guidebook

The AXA Achievementsm Scholarship, in association with U.S. News & World Report, is a program of AXA Achievement – a philanthropic program dedicated to providing resources that help make college possible through access and advice. AXA Achievement is funded by the AXA Foundation, the philanthropic arm of AXA in the US.

Facing the college process
the biggest asks families face
AXA AchievementSM can help

AXA AchievementSM can help you take the next step toward college.

Use the resources in this guide to make college choices inside this issue.



Fill out the FAFSA as close to January 1 as possible so you don't miss out on securing federal financial aid.

Get an early grasp on college costs with net price calculators, which use family information to estimate what you'll pay.

Visit us at www.axa.com/achievers

Shave down tuition costs by earning credits at community college during high school and over the summer.

Consider regional tuition break programs, which can save thousands if you want to stay relatively close to home.

Visit us at www.axa.com/achievers

If borrowing, start with federal student loans, which come with borrower protections and locked interest rates.

Research federal student loan repayment options, including Public Service Loan Forgiveness, to alleviate some of your debt.

Consider 529 plans in your state first. Some states match individual contributions, which means more money for college.

Determining college affordability is a family affair. Make sure everyone is on the same page.

Use loan repayment calculators before you borrow to ensure your monthly payments will be manageable.

Visit us at www.axa.com/achievers

Next steps toward college

Filling out the FAFSA helps you minimize borrowing. It's a misconception that filling out the Free Application for Federal Student Aid (FAFSA) is the fast track to student loan debt. You risk losing need-based grants and scholarships from the university. The reason? The universities you selected on the FAFSA to receive your information use it to evaluate your financial aid eligibility.

To avoid losing need-based aid you might qualify for:

1. Fill out the FAFSA as early as possible. Some need-based aid is limited in numbers and available on a first-come first-served basis for those who qualify. Universities have a limited amount of grant aid. Applying late could mean you miss out.
2. Select schools. Always select schools that are being considered on the form. Otherwise, the information won't arrive at the colleges that need it. Amend the FAFSA form online if school choices change.
3. Fill out the special circumstances forms when needed. Whether you're applying for next year or are already in college, you need to fill out a special circumstances form if your income changes due to a number of reasons, such as a medical situation, a layoff, or a salary reduction.
4. Practice filling out the FAFSA on the FAFSA4caster site from the Department of Education as early as middle school. It's designed to roughly estimate financial aid years in advance.
5. Follow up with schools to make sure information is received and to check on financial aid availability. Bonus: you may find out about a scholarship you previously didn't know about during the phone call.

Choosing universities with the lowest listed tuition prices can sometimes cost you more money. A private school with "sticker price" that is four times more than that of a state school may offer scholarships and grants that make it the cheaper alternative. Find out which schools offer the best financial aid packages before applying. Net price calculators available on most college websites are one way to estimate what you would pay based on individual circumstances.

To better understand the relative costs of higher education:

1. Narrow college choices down to ten using factors such as majors, campus size and internship placement. Talk with your high school counselor early to start the process of college selection and career exploration.
2. Request information from each school on what's important to you. For instance, call the career center to ask about graduate employment rates.
3. Visit the websites of your top ten college choices. Find the net price calculator on their website by entering "net price calculator" into the search box on the school's home page. Enter information such as family income and number of children in college.
4. Call financial aid offices at your top five choices to see if there are any changes in grant awards for the year you will be attending. Available funds change, so you want to make sure you factor in the most recent information into your family's application decisions.
5. Use the net price calculator as a baseline. You may also qualify for merit-based aid.

To learn more and apply, visit www.axa.com/achievers

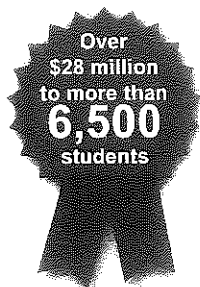


AXA Achievement™ is proud to partner with Scholarship America®, one of the nation's largest nonprofit private sector scholarship and educational support organizations. This program is administered by Scholarship Management Services™, a program of Scholarship America. www.scholarshipamerica.org

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AXA AchievementSM Scholarship



\$1.4 million available!

Attention high school seniors:

- Are you active in your community?
- Have you led a project that benefits others?
- Have you overcome personal challenges?

Learn how AXA AchievementSM can benefit you —
and your school!

AXA AchievementSM Scholarship

- \$1.4 million awarded
- Scholarships in the amount of \$2,500, \$10,000 and \$25,000
- A winner in every state, Washington, D.C., Puerto Rico and in every local community where AXA has a presence
- **Apply by: December 14, 2018**
- Only the first 10,000 applications will be accepted. **APPLY EARLY!**
- Every winner's high school will also receive a grant of \$1,000

Visit www.axa.com/achievers
to learn more and apply online.

AXA AchievementSM is funded by the AXA Foundation, the philanthropic arm of AXA in the United States.

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Saving to Pay for College from Frustration to Achievement

by Faith Frank, President of the AXA Foundation

In a recent survey,¹ when parents were asked what word best described how they felt about saving for their children's college education, the number one response was "overwhelmed." "Frustrated" wasn't far behind. Half of families feel that they're behind on progress in saving for college or should have already started saving.² Only a third of families have a plan for paying for college and, on average, families will save only half of what they had expected to save.¹ Add in the fact that tuition is rising at about twice the rate of inflation,³ and the challenge for families who want to send their children to college is clear.

AXA Achievementsm helps make college possible by providing access, in the form of \$1.4 million a year in scholarships, and advice, as a comprehensive resource for information to help students and parents plan for college. Why the two-pronged approach? Because, while parents named expenses as the biggest obstacle to pursuing a college degree, navigating the financial aid process came in at number two.⁴ AXA Achievementsm offers tools to help families plan, save and pay for college.

AXA Achievementsm is funded by the AXA Foundation, the philanthropic arm of AXA US. Increasing educational opportunities through AXA Achievementsm is a natural fit for a company whose purpose is to help provide financial security. A college graduate can expect to earn 64% more than someone with only a high school degree.⁵ Helping a young person pursue a college education is a great way of starting them on the road to a more secure future.

Since AXA Achievementsm launched in 2003, we've awarded \$28 million to more than 6,500 students across the country, making AXA one of the nation's largest corporate providers of scholarships.

A college graduate can expect to earn 64% more than someone with only a high school degree.

Only a third of families have a plan for paying for college.

Who wins an AXA Achievementsm scholarship?

Our scholarship recipients, known as AXA Achievers, have all accomplished something exceptional outside the classroom. Here are just a few examples of what this year's remarkable winners have done:

- Created the "Global Soap Project," which repurposes soap from hotels in the U.S. and Canada to send to vulnerable populations around the world, such as those in refugee camps and orphanages. Nearly 60,000 new bars of soap have been created for donation.
- Developed GreenShields, a device that helps boost gas mileage of school buses. The invention, which was started in the student's own garage, is set to be installed by a major school bus company.
- Designed a software program that automates the diagnosis of bladder cancer by quickly and inexpensively identifying cancerous cells.
- Became the first blind runner to compete in high school cross-country racing with the help of a guide dog. Nationally recognized for raising awareness of Stargardt's Disease, the form of macular degeneration that caused the student's blindness.

Visit us at www.axa.com/achievers, where you can read more about our AXA Achievers, watch their inspiring videos, and learn how your family can plan and prepare for your children's college education.

Adapted from an article that appeared in the September 2013 issue of *Our Children* magazine, published by the PTA.



College Planning We Can Help

Because AXA understands how challenging the cost of college can be, we created AXA AchievementSM, which helps make college possible by providing:

Access: More than \$1.4 million a year in scholarships.

Advice: A comprehensive resource for information to help students and parents plan for college.

Access

Through AXA AchievementSM, AXA is one of the nation's largest corporate providers of scholarships. Our scholarships include:

AXA AchievementSM Scholarship in association with U.S. News & World Report:

- \$1.4 million awarded
- Scholarships in the amount of \$2,500, \$10,000 and \$25,000
- A winner in every state, Washington D.C., Puerto Rico, and in every local community where AXA has a presence

Advice

Whether your child is about to enter college, or college is many years off, **making the right decisions now is crucial.**

Visit us online, where the Paying for Education section provides resources such as:

- Tools and calculators
- Comparisons of various funding strategies
- Analysis of 529 plans
- Federal financial aid options

You'll also find a wide range of seminars — available free of charge — on planning for college and other financial issues facing families. If you or a group are interested in a seminar, let us know at

axa.achievement@axa.us.com.

Learn more at www.axa.com/achievers

AXA AchievementSM is funded by the AXA Foundation, the philanthropic arm of AXA in the U.S.

1 *How America Saves for College 2013*, Sallie Mae/IPSOS

2 *2012 Household Financial Planning Survey*, Consumer Federation of America

3 *Tuition Inflation*, FinAid.org, accessed October 2013

4 *Innovation in Higher Education Survey*, Northeastern University/FTI Consulting, 2012

5 *The Economic Case for Higher Education*, U.S. Department of the Treasury/U.S. Department of Education, 2012

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