

JR./SR. COLLEGE & CAREER READINESS INFO PACK

CAN MRS. HIEBERT DO IT?

Mrs. Hiebert provides college, career and personal guidance. No topic is too big or too small. Parents, this includes you as well! Feel free to call or email any concerns you might have about your child's well being. The guidance office is a great place to ask questions!

SURE!



ACT/SAT

I CAN provide you with information and practice test booklets for the ACT/SAT tests.

NOPE!



ACT/SAT

I can NOT register you for the ACT/SAT tests. Be sure to have payment ready and expect the process to take about 30min.



SCHOLARSHIPS

I CAN provide you with resources in order to obtain scholarships. We have a list online 24/7 and many items in the guidance office.



SCHOLARSHIPS

I can NOT fill out your scholarship applications for you (but I am here if you have questions).



RECOMMENDATIONS

I CAN write letters of recommendation for your scholarship applications, college admissions, or job opportunities, etc.



RECOMMENDATIONS

I can NOT remember all the things, so bring me a list of your activities and awards so I can write a strong recommendation for you.



ADMISSIONS

I CAN help you research college options and direct you to admissions information and our admissions reps.



ADMISSIONS

I can NOT set up a campus visit for you. You and your parents must make the arrangements on your own.



TRANSCRIPTS

I CAN send your High School Transcript directly to colleges as you request them using Xello.



TRANSCRIPTS

I can NOT send your HutchCC Transcript. You must request it through your HCC Dragon Zone account.

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Junior Year Timeline

Fall

- Take the PSAT (if you choose to do that) www.nationalmerit.org
- Memorize Social Security Number
- Explore career options for after high school (Xello/Ramp-Up activities)
- Make a list of colleges that meet your criteria.
- **SEPTEMBER 7TH - ACT Prep Class** (\$55 - register by Aug.31st)
- Visit college fairs & make plans for campus visits
- When colleges come to the high school during lunch period. Or, if a college is featured for the week, stop and check the info provided.
- If you want to participate in Division I or Division II sports in college, start the certification process (www.ncaa.org)
- If you are interested in one of the military academies, begin to talk with a recruiter. (Visit the Guidance Office for recruiter contact information)
- Make plans for taking the ACT (www.actstudent.org) or WorkKeys if you plan to join the workforce/technical college after graduation
- Meet with Mrs. Hiebert to discuss ideas for life after high school...ANYTIME!

Winter

- Register for the ACT (www.actstudent.org)--
- **February ACT Testing Opportunity @ HHS! This is a FREE Test and does NOT Require Online Registration!**
- Discuss colleges you are interested in with your parents/guardians
- Start to make Junior visits to the colleges that you are interested in

Spring

- Take the ACT/Re-take the ACT
- Stay involved with your extracurricular activities or even a job! Colleges look for consistency and depth in activities
- Organize college information packets and printed materials with a folder system
- Attend Junior Days at colleges that interest you!

Summer

- Talk to people you know who have attended the colleges in which you are interested in learning more about
- Continue to read up and research colleges (Xello)
- Look for scholarships and start to apply for them!
- Understand admissions requirements & timelines for your tops schools of interest
- Gear up for your Senior year!!

Senior Year Timeline

Fall

- Continue to make campus visits
- Try to narrow college choices to 2-3 schools or narrow job/apprenticeship opportunities after graduation
- Work hard to achieve grades that will reflect a great GPA!
- **SEPTEMBER 7TH - ACT Prep Class** (\$55 - register by Aug.31st)
- Participate in extracurricular and volunteer activities (update your resume)
- Talk to Mrs. Hiebert about your final college choices...ASK QUESTIONS!
- Put application deadlines for admission, financial aid, and scholarships on your calendar! **Priority deadlines approach quickly!
- Search and apply for scholarships (some application windows may not open until Spring semester)
- Register and take the ACT (send test scores to colleges that you are thinking of attending)
- Send college applications for early-decision admission by **November 1**
- Provide Mrs. Hiebert/employer/teacher you have requested a letter of recommendation from, with a list of your achievements/activities (give them 2 weeks notice to complete)

Winter

- Continue to make schoolwork and your grades/effort in classes a priority!
- Fill out the Free Application for Federal Student Aid (FAFSA): **Opens Oct. 1st, parent meeting @ HS on October 25th at 6:30pm to help you complete the FAFSA**
- **It's Due!** February is the month that many colleges' admission applications are due!! → MARK YOUR CALENDARS

Spring

- Final decisions should be made on college/career after graduation
- Tie up loose ends – financial aid/scholarships and housing
- Must be checking email FREQUENTLY for updates!
- Let the Guidance Office know where your final transcript should be sent (May)
- Notify the colleges that you will not be attending (if you have filled out an admission form)
- Write thank you notes to teachers/staff who have helped you along the way!

Summer

- Register for college courses with the school's admissions team.
- CHECK YOUR EMAIL... Schools will send orientation and residence hall information to your email!
- Obtain course scheduling and cost information from your college
- Congrats! You are on to your next adventure in life!! Don't forget to come back and visit!!! ☺



NAVIGATE YOUR FUTURE

2021/2022 TEST DATES



*No test centers are scheduled in New York for the July test date.

WHEN IT COMES TO TEST PREP, WE'VE GOT YOU COVERED

ACT offers test prep programs for every learning style with live video lessons, interactive practice questions, full-length practice tests, and on-demand tutorials.

Explore your test prep options, including a free practice test, at act.org/prep.

Register online
at act.org/bts



WHY TAKE THE ACT TEST?

1

EXPAND YOUR OPTIONS

Taking the ACT test can help you on your way to your dream school. Plus, the ACT offers you the opportunity to be identified and recruited by colleges.

2

PAY FOR COLLEGE

Students with an ACT score qualify for more scholarships because many colleges require scores for merit-based awards. Without one, you could miss out on thousands of dollars.

3

PLAN YOUR FUTURE

ACT scores do more than get you into college. Your results include a college and career planning section that directs you toward the best path to success.

4

STAND OUT

ACT scores can help you stand out in a crowded field of applicants with similar high school grades.

5

SECURE A SUPERScore

When you take the ACT more than once, you can average your best section scores for an ACT Superscore.



FEE WAIVERS

Ask your counselor if you qualify for a fee waiver to take the ACT test for free. Fee waivers cover the basic registration and late fees for up to 4 national tests and provide free access to The Official ACT® Self-Paced Course, Powered by Kaplan®.

Register online at act.org/bts



2021 - 2022 SAT TEST DATES

AUGUST 28, 2021

OCTOBER 2, 2021

NOVEMBER 6, 2021

DECEMBER 4, 2021

MARCH 12, 2022

MAY 7, 2022

JUNE 4, 2022

@THEOLIVEBOOK

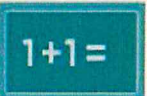
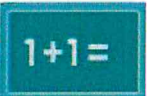




SAT.ORG/SUCCESS

ACT vs NEW SAT

What's the Same?

No penalties for guessing
Curriculum-focused content
Score choice
Optional essay

What's Different?

	ACT		New SAT	
2 Hours 55 Minutes	36 ← TOP SCORE		1600 ← TOP SCORE	3 Hours
	MATH SECTION  No Formulas given Calculator for ALL sections No Grid-in Answers		MATH SECTION Lots of Formulas given Calculator for ONE section Grid-in Answers 	
4 SECTIONS	TOPICS → Geometry Algebra Arithmetic Trigonometry		Some Geometry & Arithmetic Advanced Algebra Some Trigonometry Interpretation of Data	TOPICS ←
	READING SECTION  8% Vocabulary		READING/Writing SECTION 	
	ENGLISH/Writing SECTION 3% Vocabulary		17% Vocabulary (Reading Questions) 7% Vocabulary (Writing Questions) Questions based on Graphs & Charts	
	SCIENCE SECTION Interpretation of Data Graphs & Charts 		SCIENCE SECTION 	

Helpful Resources

Websites

www.ACTSTUDENT.org (ACT)
www.COLLEGEBOARD.org (SAT)
www.NUMBER2.com (SAT/ACT PREP)
www.KHANACADEMY.com (SAT PREP)
www.FAIRTEST.org (Test-Optional Schools)

Need Testing Accommodations?

ACT: www.actstudent.org/regist/disab/
SAT: www.collegeboard.org/students-with-disabilities

SAT Subject Tests

sat.collegeboard.org/about-tests/sat-subject-tests
*Subject tests are never offered in March



KANSAS BOARD OF REGENTS

Kansas Scholars Curriculum & State Scholar Quick Facts

Completion of the Kansas Scholars Curriculum is one of the requirements Kansas residents must meet in order to receive State Scholar designation. This occurs during the senior year of high school.

What are the other requirements to become a State Scholar?

- Students must have taken the ACT between April of the sophomore year and December of the senior year.
- Students must be a Kansas resident.
- Students must have their curriculum and 7th semester GPA certified on the official roster by the high school counselor, registrar, or similar official.

KANSAS SCHOLARS CURRICULUM

English - 4 years

One unit to be taken each year. Must include substantial recurrent practice in writing extensive and structured papers, extensive reading of significant literature, and significant experience in speaking and listening.

Mathematics - 4 years

Algebra I, Algebra II, Geometry, and one unit of advanced mathematics-- suggested courses include: Analytic Geometry, Trigonometry, Advanced Algebra, Probability and Statistics, Functions or Calculus. Completion of Algebra I in 8th grade is acceptable for the Kansas Scholars Curriculum.

Science - 3 years

One year each in Biology, Chemistry, and Physics, each of which include an average of one laboratory period a week. Applied/technical courses may not substitute for a unit of natural science credit.

Social Studies - 3 years

One unit of U.S. History; minimum of one-half unit of U.S. Government and minimum of one-half unit selected from: World History, World Geography or International Relations; and one unit selected from: Psychology, Economics, U.S. Government, U.S. History, Current Social Issues, Sociology, Anthropology, and Race and Ethnic Group Relations. Half unit courses may be combined to make this a whole unit.

Foreign Language - 2 years

Two years of one language. Latin and Sign Language are accepted.

Please note, this curriculum is NOT the same as the Qualified Admissions Curriculum.

What is the benefit of completing the Kansas Scholars Curriculum?

Students that complete this curriculum and meet the other requirements, may be designated as State Scholars, which makes one eligible to receive the Kansas State Scholarship as provided by the Kansas Legislature. The academic profile of recent scholars include an average ACT of 30 and an average GPA of 3.91. State Scholars may receive up to \$1,000 annually for up to four undergraduate years (five, if enrolled in a designated five-year program), based on financial need and the availability of State funds. Financial need is measured by federal methodology using data submitted on the FAFSA.

For more information, contact us at 785.430.4255 or at kansasregents.org/students/student_financial_aid.



Qualified Admissions

The six state universities in Kansas--Emporia State University, Fort Hays State University, Kansas State University, Pittsburg State University, The University of Kansas, and Wichita State University--use the standards below, set by the Kansas Board of Regents, to review applicants for undergraduate admission.

ACCREDITED HIGH SCHOOL

Freshmen applicants, aged 21 & younger, who graduate from an accredited high school, will be guaranteed admission to six state universities by meeting the Qualified Admissions requirements designated by each university, as follows:

ESU, PSU, FHSU, & WSU:

- ACT 21+ (SAT 1060) or Cumulative GPA 2.25+*
- Cumulative GPA 2.0+ for College Credit earned in High School

K-State:

- ACT 21+ (SAT 1060) or GPA 3.25+*
- Cumulative GPA 2.0+ for College Credit earned in High School

KU:

- ACT 21+ (SAT 1060) and Cumulative GPA 3.25+
or ACT 24+ (SAT 1160) and Cumulative GPA 3.0+*
- Cumulative GPA 2.0+ for College Credit earned in High School

KANSAS SCHOLARS CURRICULUM IS RECOMMENDED BUT NOT REQUIRED: To best prepare for the rigor of college level courses, following Kansas Scholars curriculum is recommended.

One unit is equivalent to one year, or two semesters:



English
4 units



Math
4 units
1 unit of each:
Algebra I, Geometry,
Algebra II
1 unit: Advanced Math
See [KS Scholars page](#)
for Math course list



Social Science
3 units
1 unit of U.S History
.5 unit of U.S. Gov
.5 unit of World History
1 unit: Social Science course
See [KS Scholars page](#) for
Social Science course list



Science
3 units
1 unit of each:
Biology, Chemistry &
Physics



World Language
2 units of the same
language

KANSAS SCHOLARS PROGRAM: More information about the Kansas Scholars Scholarship & Curriculum can be found [here](#) (pdf).

HOMESCHOOL & UNACCREDITED HIGH SCHOOL

Freshman applicants, aged 21 and younger, who are homeschooled or graduate from an unaccredited high school will be guaranteed admission to the six state universities by achieving an ACT score equivalent with those outlined above, per each university. If you enroll in college courses while in high school, it is also required that you achieve a 2.0 GPA or higher in those courses.

**If you do not meet the qualified admission requirements, you are still encouraged to apply. Your application will be reviewed individually. Contact the university admissions office for more information.*

*COVID-19 Admission Changes

KBOR institutions are making accommodations for students unable to take ACT tests.

Contact each institution to see about test optional policies

INFO FOR THE COLLEGE-BOUND ATHLETE

Interested in playing sports in college? There are academic requirements for those wanting to participate in NCAA and NAIA Divisions, as well as, different recruiting rules.

Check out the websites below to find out more information!



NAIA Colleges in Kansas: Baker University, Benedictine College, Bethany College, Bethel College, Central Christian College, Friends University, Kansas Wesleyan University, McPherson College, MidAmerica Nazarene University, Ottawa University, University of Saint Mary, Southwestern College, Sterling College, & Tabor College

Visit www.playnaia.org for more information!!!



Division I Colleges in Kansas: Kansas State University, University of Kansas, & Wichita State University

Division II Colleges in Kansas: Emporia State University, Fort Hays State University, Newman University, Pittsburg State University and Washburn University

NCAA eligibility requirements are more in depth than NAIA requirements. Be sure to check out the following websites to help you understand and plan:

Division I-

<http://www.ncaa.org/student-athletes/play-division-i-sports>

Division II-

<http://www.ncaa.org/student-athletes/play-division-ii-sports>

Still have questions??? Contact Mrs. Hiebert and she can work with you to navigate through the process!

How To Help Your Child

THROUGH THE COLLEGE ADMISSIONS PROCESS



1. ORGANIZE YOUR
SCHOOL LIST

2. DO YOUR RESEARCH



3. ORGANIZE A COLLEGE
TOUR

4. CRAFT YOUR PERSONAL
STATEMENT



5. REVIEW YOUR
APPLICATIONS CAREFULLY

6. STAY CALM



7. DON'T WORRY ABOUT
REJECTION



Understanding the Admissions Process

It is important to pay attention to each schools' admissions process as each has unique requirements in order to be accepted to their institute!

When a school's admissions office receives an application they will look at the following items in the information you submit!

YOUR ACADEMIC RECORD...meaning they look at the CLASSES you completed and your GPA from your time in high school. **You do not need a 4.0 GPA to get into college or to earn scholarships**, but you do need to show you took upper level courses and pushed yourself!

SCORES FROM STANDARDIZED TESTS, such as the ACT or SAT. Not ALL colleges require an ACT/SAT score to apply but most do, and all ^{Schools} do use those scores to provide scholarships. So, it is important to take the ACT/SAT and do your best work!

INVOLVEMENT in Activities, Extracurricular, Volunteer, Leadership. Schools or training programs are looking for well-rounded students that have chosen to be involved and maybe even held a leadership role in those activities.

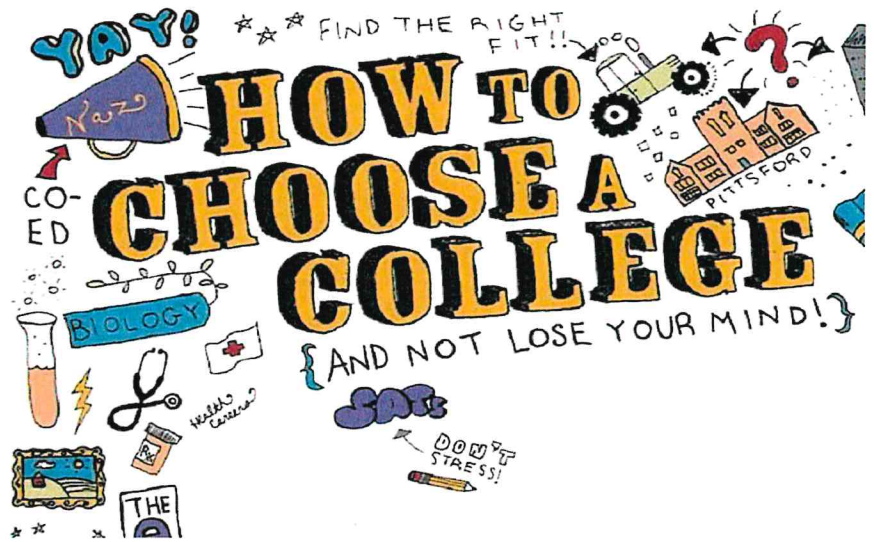
~~KNOW!~~ - IT IS IMPORTANT TO...

BE HONEST. You want to sell yourself to a school or a scholarship they offer, but you should always be honest on any paperwork or applications that you self-report.

PAY ATTENTION. There are always deadlines for admissions or early-bird deadlines. It is not your parents job to know these dates!!

CALL AND VISIT with Admissions representatives! They know WAY MORE about their school than Mrs. Hiebert & it is their job to help you through this process!

There are many options for life after high school such as 4-year university, 2-year community college, technical college, or even internship/on the job training that leads to a full-time position.



Several factors should be considered when narrowing down your options:

- ★ Determine if a school offers your major or certification
- ★ Determine typical tuition, book fees, and housing/dining fees that would add up each year. Schools might have a tuition calculator you can use.
- ★ Different schools offer different types of financial aid packets, so doing your research can uncover more money at a certain school in comparison to others. Talk with each school's financial aid office.
- ★ Think about the size of school you feel would best fit you (larger or small, in a big city or small town, in-state or out of state)
- ★ Consider special programs or student organizations/activities you would want to have at your school

Don't limit yourself to familiar institutions –

Just because mom or dad went there, does not mean that it will be the best fit for you! In addition, don't choose a school because you know a lot of people that will be there or your boyfriend/girlfriend will be attending there...you should choose a school that meets your own criteria!

GO ON A CAMPUS VISIT!

EXPERIENCE what that school would be like by asking to sit in on a freshman course, go on a one-on-one guided tour, or talk to advisors in the area of study you are interested in!

Campus Visits

No publication, no matter how thorough, can give you a complete picture of a college or university. A campus visit is the best way to see for yourself what a college is like.

Planning ahead with the college's admission office is important to help you make the most of your visit. Most colleges encourage campus visits, and many you can even plan online.

COLLEGE VISIT PREPARATION TIPS

- 1 **Do Your Research First**
Don't visit any campus unprepared.

- 2 **Book An Actual Campus Tour**
Let a school official or guide show you around.

- 3 **Don't Be Afraid To Ask Questions**
Here is the time to ask everything you can think of.

- 4 **Visualize Yourself On Campus**
Imagine yourself on campus as a student.

- 5 **Pros And Cons List**
Take everything you've seen into account and weighs schools against each other.



Planning a Campus Visit:

1. Look for campus events to attend such as a Junior or Senior Day!
****Mrs. Hiebert has a calendar with all of this info!****
2. Or contact the admission office and set a date & time for an individual visit (you can often do this online as well)
3. See if you can talk to a professor in your interest area
4. GO WITH YOUR PARENTS/GUARDIAN!!!!
5. Let the HHS front office know that you are going on a campus visit & get a Planned Absence Form from Vanessa.

Getting on campus is a great way to meet other potential students and get a free t-shirt!



During Your Visit:

1. Meet with the admission office
2. Talk to the financial aid office
3. Take a tour of the campus
4. Talk to students who attend the school
5. Eat a meal in the cafeteria
6. Pick up a copy of the school newspaper
7. Sit in on a class

COLLEGE OPTIONS IN YOUR STATE!

Kansas



***Make sure to check with
each school specifically
about what they offer
and costs!***

Universities

Emporia State University
Emporia, KS

Fort Hays State University
Hays, KS

Kansas State University
Manhattan, KS

Kansas State University
Polytechnic Campus
College of Aviation
Salina, KS

Kansas State University
Olathe, KS

Pittsburg State University
Pittsburg, KS

University of Kansas
Lawrence, KS

University of Kansas
Medical Center
Kansas City, KS

Wichita State University
Wichita, KS

Washburn University
Topeka, KS

Community Colleges

Allen Community College
Iola, KS

Barton Community College
Great Bend, KS

Butler Community College
El Dorado, KS

Cloud County Community
Concordia, KS

Coffeyville Community
Coffeyville, KS

Colby Community College
Colby, KS

Cowley Community College
Arkansas City, KS

Dodge City Community
Dodge City, KS

Flint Hills Technical College
Emporia, KS

Fort Scott Community
Fort Scott, KS 66701

Garden City Community
College
Garden City, KS

Highland Community College
Highland, KS

Hutchinson Community
Hutchinson, KS

Independence Community
Independence, KS

Johnson County Community
Overland Park, KS

Kansas City Community
Kansas City, KS

Labette Community College
Parsons, KS

Neosho County Community
Chanute, KS

Pratt Community College
Pratt, KS

Seward County Community
Liberal, KS

Private Institutions

Baker University
Baldwin City, KS

Barclay College
Haviland, KS

Benedictine College
Atchison, KS

Bethany College
Lindsborg, KS

Bethel College
Newton, KS

Central Christian College
McPherson, KS

Private (Cont.)

Cleveland Univ.
Kansas City
Overland Park, KS

Donnelly College
Kansas City, KS

Friends University
Wichita, KS

Hesston College
Hesston, KS

Kansas Wesleyan University
Salina, KS

Manhattan Christian College
Manhattan, KS

McPherson College
McPherson, KS

MidAmerica Nazarene
University
Olathe, KS

Newman University
Wichita, KS

Ottawa University
Ottawa, KS

Southwestern College
Winfield, KS

Sterling College
Sterling, KS

Tabor College
Hillsboro, KS

University of Saint Mary
Leavenworth, KS



Technical Colleges*

Kansas State Polytechnic
Salina, KS

Manhattan Area Technical
Manhattan, KS

North Central Kansas
Technical College
Beloit, KS

Northwest Kansas Technical
Goodland, KS

Washburn University
Institution of Technology
Topeka, KS

WSU Tech
Wichita, KS

***There are several
other job specific
apprenticeships
and/or on-the-job
training options --**

See next page!

ARE YOU CAREER READY?



CRITICAL THINKING/ PROBLEM SOLVING

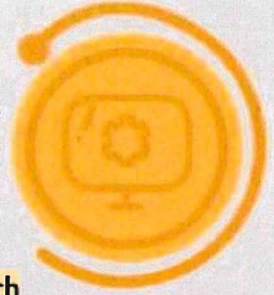
Exercise sound reasoning to analyze issues and make decisions.

Course Enrollment

DIGITAL TECHNOLOGY

Select and use appropriate technology to solve problems, tasks, and accomplish goals.

Interactive Media, Emerging Tech



TEAMWORK/COLLABORATION

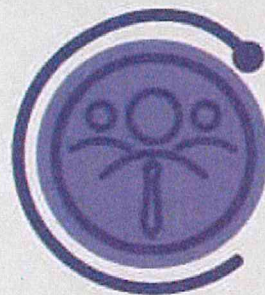
Work within a team structure, and negotiate and manage conflict.

CREW, Athletics, Group Projects

ORAL/WRITTEN COMMUNICATION

Articulate thoughts and ideas clearly through written and oral forms.

Public Speaking, Comp I & II



LEADERSHIP

Leverage the strengths of others to achieve common goals.

Leadership Service in Action

PROFESSIONALISM/WORK ETHIC

Demonstrate personal accountability and effective work habits.

Weekly Grade Checks



CAREER MANAGEMENT

Identify and articulate one's skills, strengths, knowledge, and experiences.

Xello, ABD, Internships

GLOBAL/INTERCULTURAL FLUENCY

Value, respect, and learn from diverse cultures and understand individuals' differences.

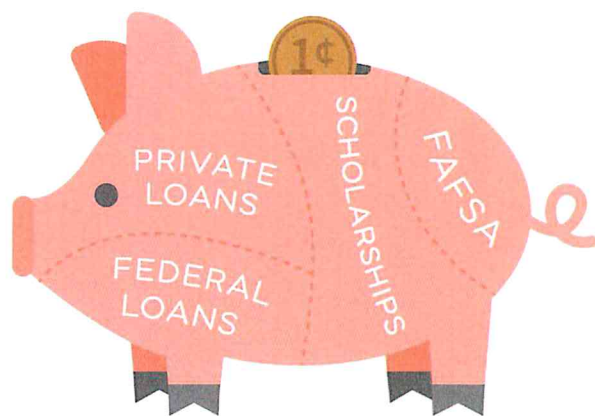
Activities, Cross-Cultural Trips



TALK WITH MRS. HIEBERT ABOUT JOB SPECIFIC APPRENTICESHIPS AND ON THE JOB TRAINING OPPORTUNITIES.

Paying For College

Paying for college education represents a major financial commitment. Financial assistance in the form of grants, scholarships and loans is available through both public and private sources. Be sure to complete all applications early, so you receive the most funding for which you qualify. In addition to the following list of possible ways to finance your education, consider your own resources. You may be able to help yourself by putting money back from graduation gifts and from your summer job.



Scholarships (scholarships listed on HHS Website)

While scholarships can be awarded on the basis of financial need, many reward talents such as academics, leadership, music or athletics. Scholarships can be competitive and have early deadlines, so plan ahead and submit the best scholarship application possible. The great thing about scholarships is that they do not have to be repaid.

Grants

Federal grants are available for the neediest students, and provide aid that does not have to be repaid. They are often combined into a single financial aid package by institutions. Types of grants include:

- ★ **Pell Grant**- The Pell Grant program provides grants to low-income undergraduates to help them pay for college.
- ★ **Supplemental Educational Opportunity Grant (SEOG) Program**- The SEOG program provides grants to low-income students, and generally helps supplement the aid they receive from Pell Grants and other sources. Early eligible federal aid applicants usually share in this grant.
- ★ **State Student Incentive Grant (SSIG) Program**- This program, which provides incentives for states to award grants to college students, has played a significant role in encouraging every state to create and maintain its own student grant program. Applying for aid early helps ensure you will receive this funding if you are eligible.
- ★ **Institutional Grants**- Grants from institutional sources are the second most common type of aid available to students. Nearly 20 percent of available aid comes from colleges and universities.

Tax Benefits for College Students

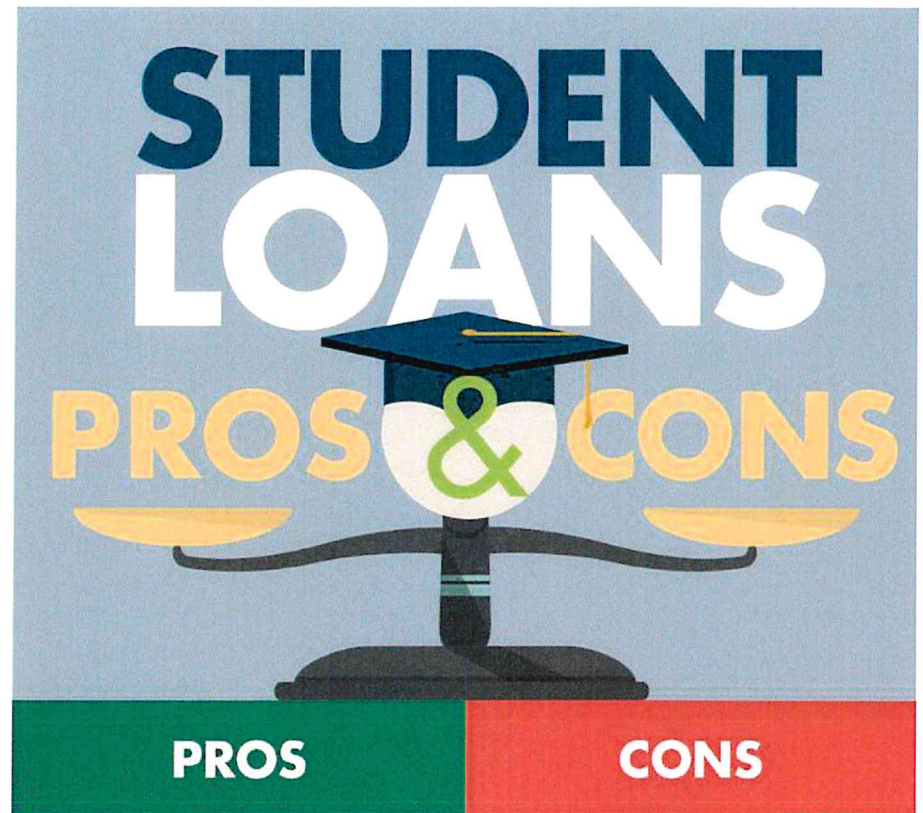
In addition to financial aid, students and their families have access to several federal tax benefits that help lower their college expenses. These benefits were passed as part of the Taxpayer Relief Act of 1997. The majority of the education tax benefits are provided through the **Hope Scholarship** and **Lifetime Learning** tax credits.

- ★ **Hope Scholarship Tax Credit**- The Hope Scholarship Tax Credit allows students, or their parents or guardians, to claim up to \$1,500 per student per year for out-of-pocket tuition and fee expenditures.
- ★ **Lifetime Learning Tax Credit**- The Lifetime Learning Tax Credit allows college students or their families to claim up to 20 percent of qualified out-of-pocket tuition expenditures per year.
- ★ **Deduction for Student Loan Interest**- This deduction for student loan interest allows borrowers to deduct interest paid on any loan used for college expenses. This deduction is available to all qualified taxpayers, regardless of whether they take the standard deduction or itemize their deductions.

Federal Loan Programs

These loans are guaranteed by the federal government, and are designed to give students flexible repayment options. The two programs are the **Federal Family Education Loan (FFEL) Program** and the **William D Ford Direct Student Loan Program**. Both programs provide the following 3 types of loans:

- ★ **Subsidized Stafford Loans**- These low-interest (currently no more than 8.25 percent) loans are based on financial need. The federal government pays the interest while you are in school and during certain grace and deferment periods
- ★ **Unsubsidized Stafford Loans**- These loans are offered at the same low rates as subsidized Stafford Loans, but the federal government does not pay interest for you during the in-school, grace, and deferment periods.
- ★ **Plus Loans**- These loans are available to parents of dependent undergraduate students, and have an interest rate of no more than 9 percent. The federal government does not pay interest during deferment periods.



Might make higher education more attainable for those that don't have other funding options.



Taking out a student loan means you are starting your adult life with debt.



A higher education degree or certification is often a catalyst for a more successful and stable career.



Student loan debt can get in the way of other financial and lifestyle goals.



Paying back a student loan – on schedule – can be a good way for young people to build good credit.



The penalties for defaulting on some loan payments include added fees, added interest and wage garnishment.



UNDERSTANDING FINANCIAL AID

Financial Aid Information

FAFSA meeting for Junior/Senior Parents:

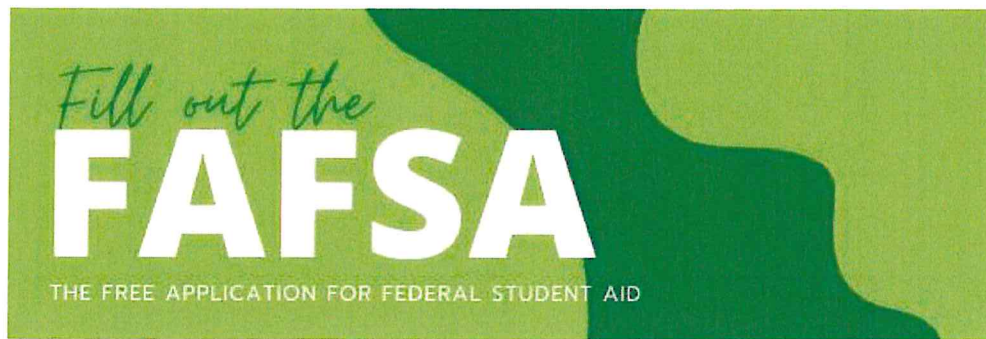
Dori Roth, former HHS teacher now at Hesston College, will be hosting a meeting on **Monday, October 25th at 6:30pm** to help you understand Financial Aid options and work through the FAFSA process in the HHS Pit Stop. For those who can not attend, we will attempt to post a recording of the meeting on the HHS Website.

There will be one-on-one help available for Senior parents who would like to complete the FAFSA with professionals either on-site or virtually.

Laptops can be made available, but please bring your own if possible!

This is the same evening as Parent-Teacher conferences, so it is an opportunity for you to accomplish two things at once!

Resources will be provided at the meeting but you can visit www.finaid.org/parents/ for more information.



ARE YOU READY TO FILL OUT THE FAFSA?

Here are some quick tips as you apply for Federal Financial Aid!

1. Your FSA ID*

- An FSA is a username and password that you can use to log in to certain U.S. Department of Education websites. Each student, and one parent of each dependent student, will need an FSA ID to complete the FAFSA process on fafsa.gov. It is recommended that you create your FSA ID early (even before you are ready to complete the FAFSA form) to avoid delays in the process.

2. Your Social Security Number

- Have your number memorized or you can find this number on your social security card. If you need a replacement, you can do that at the following site www.ssa.gov/ssnumber/
- If you are not a citizen but meet the FSA's basic eligibility requirements, you'll also need your Alien registration number.

3. Your Driver's License Number

- If you do not have a driver's license then do not worry about this.

4. Your 2020 Tax Records

- Beginning with last year, they now require you to report income information from an earlier tax year.
- You will be able to import your tax information into the FAFSA form right away using the IRS Data Retrieval Tool.
- Have your 2020 tax return & 2020 IRS W-2 available for reference in case information does not upload automatically.

5. Record Your Assets

- This includes savings and checking account balances, as well as the value of investments such as stocks and bonds and real estate. You should report the current amounts as of the date you sign the FAFSA.

6. List ALL Schools You Are Considering Attending

- Even if there is only a slight chance you'll apply to a college, list the school on your FAFSA form. You can always remove schools later if you decide to not apply, but if you wait to add a school, you could miss out on first-come, first-served financial aid.

***Some sources of financial aid are deadline driven, so you should annually complete the FAFSA by March 1st. You can complete the FAFSA by going to www.fafsa.ed.gov.

WHAT is federal student aid?

Federal student aid comes from the federal government—specifically, the U.S. Department of Education. It's money that helps a student pay for higher education expenses (i.e., college, career school, or graduate school expenses).

Federal student aid covers such expenses as tuition and fees, room and board, books and supplies, and transportation.

There are three main categories of federal student aid: grants, work-study funds, and loans. Check with your school's financial aid office to find out which programs the school participates in.

WHO gets federal student aid?

Some of the most basic eligibility requirements for students are that you must

- demonstrate financial need (for most programs—to learn more about financial need, visit [StudentAid.gov/how-calculated](https://studentaid.gov/how-calculated));
- be a U.S. citizen or an eligible noncitizen;
- have a valid Social Security number;
- be registered with Selective Service, if you're a male (you must register between the ages of 18 and 25);
- be enrolled or accepted for enrollment in an eligible degree or certificate program;
- be enrolled at least half-time (for most programs);
- maintain satisfactory academic progress in college, career school, or graduate school; and
- show you're qualified to obtain a college or career school education by
 - having a high school diploma or a state-recognized equivalent (for example, the General Educational Development [GED] certificate);
 - completing a high school education in a home-school setting approved under state law; or
 - enrolling in an eligible career pathways program.

See the full list of eligibility requirements at [StudentAid.gov/eligibility](https://studentaid.gov/eligibility).

HOW do you apply for federal student aid?

1. **To apply for federal student aid, you must complete the *Free Application for Federal Student Aid (FAFSA®)* form at fafsa.gov.** The FAFSA® form is available every Oct. 1 for the next school year. If you plan to attend college from July 1, 2020–June 30, 2021, submit a 2020–21 FAFSA® form. Fill it out as soon as possible to meet school and state deadlines. Schools and states often use FAFSA® information to award nonfederal aid, but their deadlines vary. Check with the schools that you're interested in for their deadlines, and find state and federal FAFSA® deadlines at StudentAid.gov/fafsa#deadlines.
2. **Students and parents are required to use an FSA ID (a username and password combination) to sign their FAFSA® form online and to access information about their financial aid on U.S. Department of Education websites.** Your FSA ID is used to confirm your identity and electronically sign your federal student aid documents. Your FSA ID has the same legal status as a written signature. Don't give your FSA ID to anyone or allow anyone to create an FSA ID for you. To create an FSA ID, visit StudentAid.gov/fsaid.
3. **After you apply, you'll receive a *Student Aid Report*, or SAR.** Your SAR contains the information reported on your FAFSA form and usually includes your Expected Family Contribution (EFC). The EFC is a number (not a dollar amount) used to determine your eligibility for federal student aid. Review your SAR information to make sure it's correct. The school(s) you list on your FAFSA® form will get your SAR data electronically.
4. **Contact the schools you might attend.** Make sure the financial aid office at each school you're interested in has all the information needed to determine your eligibility. If you're eligible, each school's financial aid office will send you an aid offer showing the amount and types of aid (from all sources) the school will offer you. You can compare the aid offers you received and see which school is the most affordable once financial aid is taken into account.

Completing and submitting the FAFSA® form is free and quick, and it gives you access to the largest sources of financial aid to pay for college or career school—federal, state, and school sources. If you need a print-out of the FAFSA® PDF, call 1-800-4-FED-AID (1-800-433-3243) or 334-523-2691 (TTY for the deaf or hard of hearing 1-800-730-8913).

Federal
Student
Aid

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HAVE QUESTIONS?

Contact or visit the following:

- StudentAid.gov
- a college financial aid office
- studentaid@ed.gov
- 1-800-4-FED-AID (1-800-433-3243) toll-free
- 1-800-730-8913 (toll-free TTY for the deaf or hard of hearing)

FEDERAL STUDENT AID AT A GLANCE

Program and Type of Aid	Program Information	Annual Award Amount (subject to change)
Federal Pell Grant Grant: does not have to be repaid	For undergraduates with financial need who have not earned bachelor's or professional degrees. For details and updates, visit StudentAid.gov/pell-grant .	Amounts can change annually. For 2019–20 (July 1, 2019, to June 30, 2020), the award amount is up to \$6,195.
Federal Supplemental Educational Opportunity Grant (FSEOG) Grant: does not have to be repaid	For undergraduates with exceptional financial need; Federal Pell Grant recipients take priority; funds depend on availability at school. For details and updates, visit StudentAid.gov/fseog .	Up to \$4,000.
Teacher Education Assistance for College and Higher Education (TEACH) Grant Grant: does not have to be repaid unless converted to a Direct Unsubsidized Loan for failure to carry out teaching service obligation as promised	For undergraduate, postbaccalaureate, and graduate students who are completing or plan to complete course work needed to begin a career in teaching. To receive a TEACH Grant, a student must agree to teach for four years in a high-need field at an elementary school, secondary school, or educational service agency that serves low-income families. If a student doesn't complete the teaching service requirement, all TEACH Grants the student received will be converted to a Direct Unsubsidized Loan that must be repaid, with interest. For details and updates, visit StudentAid.gov/teach .	Up to \$4,000.
Iraq and Afghanistan Service Grant Grant: does not have to be repaid	For undergraduate students who are not Pell-eligible and whose parent or guardian died as a result of military service in Iraq or Afghanistan after the events of 9/11. For details and updates, visit StudentAid.gov/iraq-afghanistan .	The grant award can be equal to the maximum Federal Pell Grant amount (see above) but cannot exceed your cost of attending school.
Federal Work-Study Work-Study: money is earned through a job and doesn't have to be repaid	For undergraduate and graduate students; part-time jobs can be on campus or off campus. Money is earned while attending school. Your total work-study award depends on <ul style="list-style-type: none"> • when you apply, • your level of financial need, and • your school's funding level. For details and updates, visit StudentAid.gov/workstudy .	No annual minimum or maximum amounts.
Direct Subsidized Loan Loan: must be repaid with interest	For undergraduate students who have financial need; U.S. Department of Education generally pays interest while the student is in school and during certain other periods; a student must be enrolled at least half-time. Interest rates for new Direct Subsidized Loans can change every year. Loans made to undergraduate students during the 2019–20 award year have the rate fixed at 4.53% for the life of the loan.	Up to \$5,500 depending on grade level and dependency status. For details and updates, visit StudentAid.gov/sub-unsub .
Direct Unsubsidized Loan Loan: must be repaid with interest	For undergraduate and graduate or professional students; the borrower is responsible for interest during all periods; a student must be enrolled at least half-time; financial need is not required. For undergraduate students: Interest rates for new Direct Unsubsidized Loans can change every year. Loans made to undergraduate students during the 2019–20 award year have the rate fixed at 4.53% for the life of the loan. For graduate or professional students: Interest rates for new Direct Unsubsidized Loans can change every year. Loans made to graduate or professional students during the 2019–20 award year have the rate fixed at 6.08% for the life of the loan.	Up to \$20,500 (less any subsidized amounts received for same period), depending on grade level and dependency status. For details and updates, visit StudentAid.gov/sub-unsub .
Direct PLUS Loan Loan: must be repaid with interest	For parents of dependent undergraduate students and for graduate or professional students; the borrower is responsible for interest during all periods; a student must be enrolled at least half-time; financial need is not required; the borrower must not have an adverse credit history. Interest rates for new Direct PLUS Loans can change every year. Loans made during the 2019–20 award year have the rate fixed at 7.08% for the life of the loan.	Maximum amount is the cost of attendance minus any other financial aid received. For details and updates, visit StudentAid.gov/plus .