

# Counselor Connection

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## Spotlight Topic of the Quarter "What is Financial Aid"

Financial aid refers to specific borrowed, given or earned money that can be obtained from various sources to pay for post-secondary education. This aid can help families meet the costs of higher education, which include direct education costs (tuition, fees, books) and indirect costs (personal living expenses, food, housing, transportation). Financial aid is often available to pay for technical, trade or vocational school programs, not just colleges and universities.

## What's new with Freshman??

The Freshmen have hit the ground running; COVID 19 couldn't stop them from becoming Panthers! They are adjusting to life as high school students and in-person learning with social distancing and mask wearing. Ms. Wilkin has met with the Freshmen Social Studies classes on two occasions so far, this semester. She talked about the importance of getting involved during high school and reviewed graduation requirements and also introduced them to our new School Social Worker, Ms. Angela Przygoda. In addition, she introduced them to Career Clusters and Career Pathways using the website [Naviance](https://www.naviance.com). Students are able to use this site to learn about PCHS classes, create 4-year plans, research future careers, identify colleges, and explore scholarships. The students have completed a Career Cluster Survey and a Career Interest Inventory. Ask your student about the careers they have identified that match their interests! Also, if you would like a parent Naviance account, email Ms. Wilkin at [hwilkin@pchspanthers.com](mailto:hwilkin@pchspanthers.com).



## Resources

### Illinois Student Assistance Commission (ISAC)

[www.isac.org](http://www.isac.org)

### Federal Student Aid (An Office of the U.S. Department of Education)

[studentaid.gov](http://studentaid.gov)

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There are two basic types of financial aid – gift aid and self-help aid. Scholarships and grants are considered gift aid and typically do not need to be paid back. Federal Work-Study programs and loans are self-help aid and do need to be earned or paid back. Financial aid comes from different sources, including the federal government, the State of Illinois, colleges and/or employer or parent's employer. Plus, there are scholarship opportunities through many private organizations and businesses.

## What's new with Sophomores??

Ms. Smith visited Sophomore Social Studies classes earlier this semester. Sophomores completed the "Do What You Are" assessment. This assessment helps students identify their personality type. One of the many factors that contribute to a successful education and subsequent career is an understanding of personality type. Interests and skills can change during the course of a student's life, but one thing that remains the same is their personality type. By understanding the role personality type plays, students can gain important insights into their educational and career needs.

## What's new with Juniors??

Ms. Wilkin visited the Junior classes in August to welcome them back and to discuss their upcoming year. We revisited Naviance and completed any career assessments that were not already completed. They were encouraged to start exploring colleges and post-secondary options. Juniors can should be taking advantage of the college rep visits that are mainly occurring virtually this year. Also, PCHS will be hosting the December national test date for the SAT and any Junior planning to attend college is encouraged to take register for this test date. All Juniors will take the SAT in April to meet the ISBE graduation requirement.

## What's new with Seniors??

Seniors are full throttle into the year. Now is the time to start planning what the seniors are going to do upon graduation. There are many paths students can take after graduation, that might be going to a university, community college, trade school or straight to the workforce. Colleges and Universities are accepting applications for Fall of 2021 currently. Now is the time to apply. Mrs. Smith is available to help students navigate the application process. The Free Application for Federal Student Aid (FAFSA) application is open! This is now a graduation requirement for the Class of 2021 and beyond. Mrs. Smith will be visiting with students individually to discuss their options and if a waiver needs to be filled out to exempt the students. Waivers are available for students who are planning on joining the military or have a job upon completion of high school. The next step for students after applying to college will be applying for scholarships. Local scholarships will be posted in Naviance before Christmas break.



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The first step in the financial aid process is to complete the FAFSA (Free Application for Federal Student Aid) during the student's senior year. This application will use income, assets and other factors to determine the amount the family is expected to contribute (EFC) for college expenses. The FAFSA must be submitted in order to be considered for all federal financial programs (including student loans), most programs through the college and most state programs including the Illinois Monetary Award Program (MAP) grant.

It's never too early to start planning for paying for college! You and your student can complete the FAFSA4caster to estimate your eligibility for federal aid. Visit [www.isac.org](http://www.isac.org) for the FAFSA4caster and the MAP Estimator.

(Source: Illinois Student Assistance Commission, [www.isac.org](http://www.isac.org))