

Early College Planning

*For Parents of High School
Freshmen and Sophomores*



Presented by:

The NHHEAF Network's Center for College Planning



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Center for College Planning

College Planning Offerings

- College Planning and Financial Aid Presentations
- Destination College – *Spring of Junior Year*
- College Counseling Appointments
- Summer Boot Camp Workshops & Webinars
- FAFSA (*Free Application for Federal Student Aid*) Filing Appointments
- Funding Options Appointments



For pdf. versions of this presentation and handouts go to **NHHEAF.org**

Agenda

- How students can make the most of high school
- What colleges are looking for in an applicant
- How to begin the college search
- Timeline for college preparation and financial aid
- A preview of financial aid

Freshman and Sophomore Year



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Preparing Academically

Encourage your student to go beyond high school graduation requirements

- A solid academic record with challenging coursework and consistency is most desirable
- Students should aim to take the highest level course possible while maintaining a B or better
- Advocate for your student to pursue a four-year plan that preserves options after graduation:
 - *Foreign languages*
 - *Algebra II, pre-calculus or higher*
 - *Lab sciences*

A Starting Point for Students

- **Have them consider their strengths and interests**
 - Determine which courses they excelled in or liked best
- **Talk about a job shadow or career interview**
 - Encourage students to seek out an opportunity to interview or learn from someone in that career field
- **Encourage them to take a career/interest inventory**
 - **mynextmove.org** - Sponsored by the US Department of Labor for career exploration tools, job analysis and questionnaires

Preparing for Standardized Testing

What your student can do now:

- Become familiar with the make-up of each test and see sample test questions

CollegeBoard.org

ACT.org



- Utilize FREE test prep resources:

SAT Test Prep: KhanAcademy.org

ACT Test Prep: ACT.org

More than 1000
four-year colleges
and universities
DO NOT require
the SAT or ACT for
admissions.
Fairtest.org

The College Search



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What Colleges Are Looking For

Solid academic record (*Transcript*)

- Students should challenge themselves to the best of their abilities

Standardized test scores

- Students can practice and prepare for the SAT and/or the ACT

Personal attributes

- Revealed through:
 - college essay
 - extracurricular activities
 - letters of recommendation



Personal Enrichment Opportunities

- Community service
- Job shadow
- Extracurricular activities
- Part-time jobs
- Summer programs

Start Researching

Know All The Options

- Two-year college
- Four-year college
- Professional and certificate programs
- DualNH.com or NHTransfer.org
- On-campus, commute, online

Start Researching

Get to Know the Schools

- **Online**
 - Virtual tours
- **Request Information**
 - Campus view books or catalogs
- **Attend a College Fair**
 - Regional college fairs are hosted annually at colleges in New Hampshire- for info check out neacac.org – and ask your school counselor!
- **Visit the Campus**
 - Sign up and take an official campus tour

A Look Ahead: Junior Year

- Student begins driving the process
- Start getting organized
- Take standardized tests (SAT or ACT)
- Begin visiting campuses
- Ask school counselors about programs to earn college credit now



For an in-depth look at the entire high school timeline see pages 4 and 5 of the College Insider!

Earn College Credit Now

Earn high school and college credit
at the same time!

- **CCSNH.edu/academics/estart** Online college courses taught through the Community College System of NH (CCSNH).
- **CCSNH.edu/academics/running-start** College courses taught at the high school by CCSNH college-credentialed high school faculty.
- **Southern New Hampshire University (SNHU)** Online courses taught by SNHU staff in partnership with the Virtual Learning Academy Charter School (VLACS).



Earning college credit while still in high school may reduce the cost of college and may help your student complete college faster.

Financial Aid Preview



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Cost of College (2020-2021)

One Year of Tuition, Room & Board and Fees

NHTI – Concord's Community College

\$7,250 (*without R & B*), **\$17,880** (*with R & B*)

Plymouth State University

\$26,072

University of New Hampshire

\$34,830

UMASS Amherst

\$50,365

Northeastern University

\$72,932

Dartmouth College

\$79,525

Types of Aid

- **Gift aid:**

Grants and scholarships

- **Need-based**

(determined through the financial aid process)

- **Merit-based**

(determined through the admission process)

- **Self-help aid:**

Federal Student Loans

Federal Work Study



Tip:

Don't assume merit aid or merit scholarships are offered at every institution. Inquire with each school to find out what type of aid is offered

Understanding Financial Aid

Financial Aid Philosophy:

While financial aid can make college more affordable, parents & students are expected to take *primary responsibility* for paying for post-secondary education.

FAFSA

Free Application for Federal Student Aid
fafsa.gov

CSS Profile

collegeboard.org

How Financial Aid is Awarded

Cost of Attendance (COA)

The amount a school has budgeted for a student's tuition, room and board, books, fees, supplies and any related expenses.

Expected Family Contribution (EFC)

The amount, as determined by federal methodology, that represents your family's ability to pay for one year of college.

COA	45,000
- EFC	<u>16,000</u>
Eligibility	29,000*

*** It is important to note that while a student may be *eligible* for this amount, there is *rarely a guarantee* that the student will actually receive this amount.**

Expected Family Contribution (EFC) Calculator

Expected Family Contribution (EFC) Calculator

This Expected Family Contribution (EFC) calculator helps in estimating the student and the family's contribution towards the cost of attending college for an academic year.

Prefer a quick estimate of your EFC instead? Try Finaid's [Quick EFC Calculator](#).

EFC CALCULATOR

Fields marked with an * are required

This calculator uses the EFC formula for the 2020-21 academic year.

Student Status *

Dependent

HOUSEHOLD INFORMATION

State of residence *

- Select State -

Household size ⓘ

1

Number of household members in college ⓘ

1

PARENT INFORMATION

Number of parents in the household:

One

Two

Visit:

finaid.org/calculators

To find out what your EFC
would be today!

Net Price Calculators (NPC)

Key Points:

- You do not need to log-in or provide contact information
- Calculators will differ from college to college
- Results are an **estimate** of possible financial aid award
- You must file the FAFSA and any other required financial aid forms
- Find an NPC by using the search box on a college website or google.com

Student Information

Please provide the following information about the student. (All questions are required. Any time a question says "you" or "your" it is referring to the student.) Then, click "Next."

What is your first name?

What year were you born?

What is your state of legal residence?

What is your marital status?

Do you have any dependent children? Yes No ?

Where do you plan to live while you are in college?

Are you an orphan or ward of the court? Yes No ?

What is your high school GPA?

What is the total of your SAT Critical Reading and Math scores? If you have not taken the SAT enter 0 (zero).

HELPFUL INFORMATION

Responses to questions in this section will give us a profile of you and your qualifications for grants we administer. If you are unsure of an answer, give your best guess on what you think your situation will be when you enroll.

need help?

Have questions about a question? Click on the question mark ? located to the right of each field. Still unclear? Then give the College Board a call at 305-420-3677.

College is Possible

Explore Financial Options

How do most families pay for college?

- Savings
- Current income
- Tuition payment plans
- Federal/Direct PLUS loans
- Private student loans



Help Manage the Costs:

- Explore schools that are affordable for your family
- Consider beginning with community college

Questions?

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