



# Early College Planning

*For Parents of High School  
Freshmen and Sophomores*

**Presented by:**

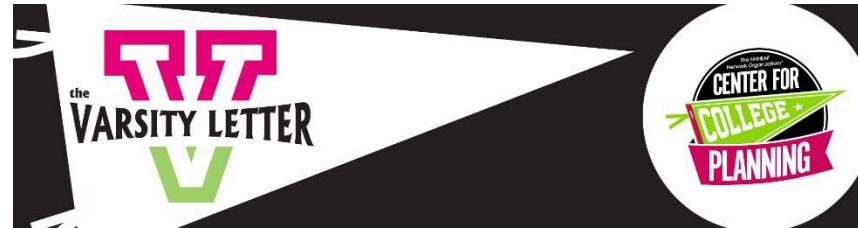
**The NHHEAF Network Organizations' Center for College Planning**



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# Agenda

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



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# Freshman and Sophomore Year



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# Preparing Academically

Encourage the student to go beyond high school graduation requirements.

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



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# NH State Scholars

*The NH State Scholars Program  
provides a framework for a  
rigorous, college prep high school program.*

- Standard Core Course of Study accepted at most 4 year colleges
- STEM or Arts track options
- Scholarship and other opportunities for those who officially join the program & complete the coursework



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# A Starting Point for Students

- **Have them consider their strengths and interests**
  - What courses have they excelled in or shown the most interest in?
- **Talk about learning from 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.



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# 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 use the SAT or ACT to admit substantial numbers of bachelor-degree applicants.

**FAIRTEST.org**



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# 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
- Career exploration
  - Job shadow
- Extracurricular activities
- Part-time jobs
- Summer programs



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# Start Researching

## Know All The Options

- Two-year college
- Four-year college
- Professional & certificate programs
- DualNH or NHTransfer
- Live on-campus, commute, go online, accelerated



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# 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](http://neacac.org) – and ask your school counselor!
- **Visit the Campus**
  - Sign up and take an official campus tour



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# Art, Athletics and Nursing

## Begin researching:

- **Audition Requirements**

- *music*
- *theater*
- *dance*

- **Portfolio Requirements**

- *art or photography*
- *architecture*
- *interior design*

- **NCAA Eligibility Center**

- *Division I*
- *Division II*
- *not needed for Division III*

- **Nursing**

- *TEAS exam*



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# 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 1 & 2 of the College Insider!



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# Community College Opportunities

- **CCSNH.edu/academics/estart** a program that affords NH high school students the opportunity to take 100% online college courses through the Community College System of New Hampshire while earning both high school AND college credit simultaneously.
- **CCSNH.edu/academics/running-start** college courses taught at the high school by CCSNH college credentialed high school faculty as part of the daily class schedule.
- **Scholarships available!**

Earning college credit may reduce the cost of college and may help your student complete college faster.



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# More College Credit Opportunities

- **VLACS.org**- an online early college program offers students the opportunity to earn college credit and potentially an associate degree while attending high school!
- **Collegeboard.org**- AP (advanced placement) gives students the chance to tackle college-level work while they're still in high school and earn college credit and placement.
- Find out what else may be available in your community!



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# Financial Aid Preview



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# Cost of College (2018-2019)

## One Year of Tuition, Room & Board and Fees

**NHTI – Concord’s Community College**

**\$7,424** (*without R & B*), **\$18,586** (*with R & B*)

**Plymouth State University**

**\$25,200**

**University of New Hampshire**

**\$30,079**

**UMASS Amherst**

**\$47,772**

**Northeastern University**

**\$67,792**

**Dartmouth College**

**\$70,791**



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# Types of Aid

- **Gift Aid:**

## Grants & Scholarships

- **Need-based**

*(determined through the financial aid process)*

- **Merit-based**

*(determined through the admission or recruitment process)*

- **Self-Help Aid:**

## Loans & Employment

- **Need-based**

### 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.



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# 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](http://fafsa.gov)

**Federal Student Aid**  
An OFFICE of the U.S. DEPARTMENT of EDUCATION

**CSS Profile**  
[collegeboard.org](http://collegeboard.org)

 **CollegeBoard**  
connect to college success®

**CSS/Financial  
Aid PROFILE®**



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# Popular Savings Vehicles

## Parent's Asset

*(assessed up to 5.6% after the Asset Protection Allowance for Parents)*

- **529 Plans**
- **Savings Bonds**  
*(if parent is the primary owner)*

## Student's Asset

*(assessed up to 20% with no Asset Protection Allowance)*

- **UTMA / UGMA**  
*(Uniform Gift to Minor/Uniform Trust to Minor)*
- **Savings Bonds**  
*(if student is the primary owner)*



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# 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	16,000
<hr/>	
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.



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# Expected Family Contribution (EFC) Calculators

**START HERE GO FURTHER**  
FEDERAL STUDENT AID

**FAFSA**  
Free Application for Federal Student Aid

Home About Us Student Aid on the Web PIN Site Contact Us Browse Help

**FAFSA4caster**

FAFSA4caster will help you understand your options for paying for college. Provide some basic information and we'll estimate your eligibility for federal student aid. Your estimate will be shown in the College Cost Worksheet where you can also provide estimated amounts of other student aid and savings that can go towards your college education. Go ahead and get started now! If you need help for a question, read the help and hints on the right.

**Student Information**

Are you a U.S. citizen?

What is your date of birth? (mmd/yyyy)  
/ /

What is your marital status?

When you begin college, what will be your grade level?

Have you filed taxes recently?  
 Yes  No

What is your state of legal residence?

**Help and Hints**

**Are you a U.S. citizen?**

You must select the option that indicates your citizenship status.

Select **U.S. citizen (or U.S. national)** if you are a U.S. citizen or U.S. national.

Select **Eligible noncitizen** if you are:

- A U.S. permanent resident, with a Permanent Resident Card (I-551), or a Conditional permanent resident (I-551C)
- Other eligible noncitizen with an Arrival-Departure

Visit these FREE sites:

[fafsa.gov](https://fafsa.gov)

[nhheaf.org/calculators](https://nhheaf.org/calculators)

[finaid.org/calculators](https://finaid.org/calculators)

To find out what your EFC  
would be today!



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# 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."

**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.


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).



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# 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



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# Questions?

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