



PARENTS OF SENIORS

WHAT IN THE WORLD DO WE DO NOW THAT OUR STUDENT IS A SENIOR?

WHAT ARE THE FIRST STEPS?

- Breathe!!!
- Break the tasks down into manageable steps and check them off
- Have a discussion with your student on THEIR plans, listen, seek to understand and then speak. Even if we don't agree with the plan, it is important for them to be heard.
- The first on the list is to decide college, career center, military, work or other training. Once this is determined, we can begin moving forward in the most beneficial order.
- Make certain you have the classes needed to be admitted to the schools of choice. This is located on all college admission pages on the school website.
- Be involved in activities. Your student resume is a great representative of who you are to scholarship committees.
- Be mindful of all social media account activity as scholarships committees and selective colleges review those as a consideration.

MY STUDENT INTENDS TO GO TO COLLEGE

- Step 1: Make sure you have qualifying scores to get into the college. ACT, SAT or Accuplacer testing are options depending on the school criteria
- Step 2: Register for a FSA ID and then complete the FAFSA www.fafsa.ed.gov This can be accomplished any time after Oct. 1st of the senior year. You and your student **MUST** have a completed FAFSA for A+, student loans or grants. You will need your previous year income tax returns.
- Step 3: Make sure if an application(s) haven't been submitted that the student completes this **BEFORE** Dec. 1st. This is a typical priority deadline. Let us know where you have applied so transcripts can be sent. Apply to 2 or 3 schools just in case your plans change.
- Step 4: If A+ funding will be used at a junior college or career center **MAKE** sure the above steps are completed as soon as possible.
- Step 5: Always have a back up plan for schools. Students who don't do this often find they have missed deadlines at other schools when they change their minds.
- Step 6: **PAY ATTENTION TO SCHOOL DEADLINES AND CHECK YOUR EMAILS**

MY STUDENT IS ACCEPTED AT THE SCHOOL, NOW WHAT?

- Make sure all the information needed by the school has been received
- Once you receive your EFC (estimated family contribution) from the completed FAFSA, determine the amount of money still needed for tuition and fees.
- **ALWAYS APPLY FOR EVERY SCHOLARSHIP POSSIBLE.** Many students believe since they are not in the top range of their class, they don't stand a chance. Continue to check the counseling center Facebook page and school website for links both at the college of choice and this high school.
- Make sure the classes needed for graduation and admission are scheduled at the high school level.
- Admission criteria and scholarship criteria are always listed on the school of choice admission/financial aid sections
- Use the cost calculators usually located on the financial aid pages of the schools
- Will the student live on or off campus? On campus needs to consider meal plans as well.

PERFECT, WE DON'T HAVE ENOUGH MONEY!!!

- If you haven't considered starting out at a Missouri junior college, why not? The tuition is a fraction of the cost, they often use the same instructors, the incidental fees are a lot less and class sizes are smaller. Junior colleges in Missouri also accept A+ scholarships!
- Additional Options to finance post secondary education:
 - Pell Grants (free money based on income and family size)
 - Scholarships (free money)
 - Student Loans (pay back beginning 6 months after graduation or less than 1/2 time enrollment)
 - Private Loans (pay back immediately)
 - Parent Plus Loans (pay back immediately)
 - Work Study

THE STUDENT LOAN FACTS

- Don't unless you have to.
- Everyone will typically qualify
- Be careful how much you borrow. Students get deep into debt by borrowing more than what they absolutely have to have.
- Remember you must pay all of the loans and interest back beginning 6 months after graduation or less than 1/2 time attendance. Default will follow you forever!
- Be mindful of the type of loan you accept. Just because it is offered does not mean it is the right loan or amount for you.

TYPES OF LOANS

- (Stafford) Direct Loans: based on income and need
 - Fixed interest rates usually around 5.5%
 - Begin repayment 6 months following graduation or less than 1/2 time attendance
 - Degree seeking at a participating institution
 - **Subsidized Loans:** (family income based) Interest accrues after graduation or less than 1/2 time attendance
 - **Unsubsidized Loans:** (not based on financial need). Interest accrues while student is in school. Amounts: freshman \$3500, sophomores \$4500, juniors and seniors
 - **Parent Plus Loans:** Parents apply for loans to assist students and begin repayment immediately. The interest rates are higher and subject to credit score approval.
 - **Private Loans:** Student or parent secures loans from bank of choice
 - **Perkins Loans:** Based on exceptional financial need.

THINGS TO CONSIDER WITH LOANS

- How much do I HAVE to have vs. an amount that will make life easy
- Consider that repayment terms are from 10-25 years and how much interest can accrue in that time period.
- You may NOT ever file bankruptcy on a Federal Student Loan
- Default on loans can cause life long credit rating disasters
- Use the money wisely. Do not over borrow to purchase cars or other items that are not considered “educational necessities”

WHAT ARE MY OTHER OPTIONS?

- Make use of A+ funds if available
- Consider living at home for the first couple of years
- Take pre-requisite courses at a lower cost institution then transfer
- Work study programs may be offered at the institution where students may work on campus around their academic schedule to earn money toward tuition.
- Take classes on Tues/Thurs so you can work M-W-F-S.
- Consider military reserves as a financial support option
- Does my chosen profession require college or career training

HOW DO I KNOW WHAT SCHOOL IS BEST FOR ME?

- You have an idea of your budget
- You have an idea of what you want to major in
- You know which schools offer that major and what tuition is for each
- Housing may be a factor
- You have made visits to your top 2 or 3 schools
- Rank them in order 1st, 2nd and 3rd choice
- After your application for scholarships have been reviewed and you learn what if any awards you receive....which is best for your current circumstance?
- Even if you want Mizzou, beginning at a junior college and transferring later will still yield the same outcome with the same diploma
- Choose wisely

MOVING FORWARD


- All decisions are made regarding the where, how much and what major..
- If you are using housing: deadlines are important as are deposits.
- Accept the awards you are offered (usually online or snail mail form)
- Attend a registration event, First Step or individually scheduled appointment to register for classes. Remember they fill quickly
- Create a budget and allow a bit extra
- Determine what the needs will be: housing items, computer, transportation...
- Prior to graduation, provide information on all scholarships received, location for final transcripts and **PAY ATTENTION TO YOUR COLLEGE EMAILS. EVERYTHING HAS A DEADLINE!!!**

HOW CAN I FIND ADDITIONAL SCHOLARSHIPS?

- Local applications
- Many corporations or places of employment offer awards
- Register on secure scholarship sites (many are located on our website)
- Goingmerry.com
- <http://www.studentscholarships.org/newsletter>
- <https://www.collegecovered.com/paying-for-college/online-scholarship-search-tools/>
- NEVER UNDER ANY CIRCUMSTANCE PAY FOR A SCHOLARSHIP OR FAFSA

A+ SCHOLARSHIP INFORMATION (CARMEN WINDERS)

- Mrs. Winders is our current A+ Coordinator
- All A+ information is located on our District web page



A+ Schools Program

Success For Every Student

IS MY CHILD ELIGIBLE FOR A+?

U.S. Citizen

GPA 2.5 or higher

95% attendance

Tutor other students

IS MY CHILD ELIGIBLE FOR A+?

- **Good citizenship**
- **Take Algebra I EOC**
- **FAFSA**

Why do A+?

If eligible upon graduation,
your child may receive up to
2 years (or 6 semesters) of
tuition to a Missouri
community college or public
tech school!



- SEE MRS. WINDERS AFTER THIS MEETING.
- TALK TO MRS. CONAWAY.

THANK YOU FOR INVESTING IN THE FUTURE OF OUR STUDENTS

- Remember, call us for questions
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