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*Good evening! We will begin shortly. In the meantime,  
please say hi in the Q&A! Type in your name (or your  
students name) and grade level so we know what  
grades are here.*

# College Admissions 101

March 10, 2021

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EASTERN CHRISTIAN  
SCHOOL

# College Admissions 101

March 10, 2021

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# Tonight's Agenda

- EC students- You can get there from here
- Trends in college admissions
- Pathways
- 4-year college option
- Financial aid overview

# Class of 2020

## 80 Seniors

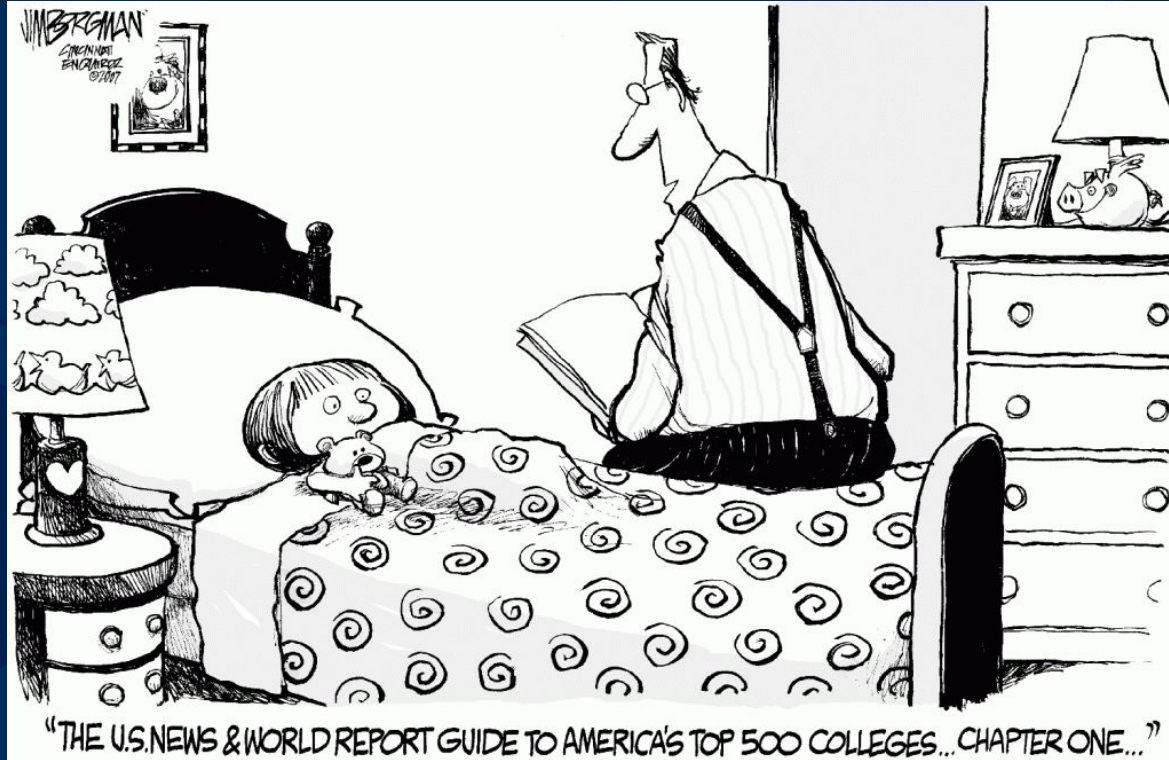
- 82% Four Year
- 8% Community College
- 1 Technical School
- 3 Military
- 4 Work, gap year



# Colleges Where Our Students are Attending 2017-2020



# Trends in College Admissions



# Post-Secondary Options

- Community College
- Technical and Vocational Schools
- 4 Year College
- Military Service, Service Academies, ROTC
- Straight to Work
- Gap Year
- And many more!



# To College or Not to College?

Highest Average Debt States	Average Student Loan Debt
1 Connecticut	\$38,510
2 Pennsylvania	\$36,854
3 Rhode Island	\$36,250
4 New Hampshire	\$34,415
5 Delaware	\$34,144
6 New Jersey	\$32,247
7 Massachusetts	\$32,065
8 Alabama	\$31,899
9 Minnesota	\$31,734
10 Maine	\$31,364

Degree	Unemployment	Median income
No high school	8.0%	\$26,622
High school diploma	5.4%	\$36,612
Associate's degree	3.8%	\$43,092
Bachelor's degree	2.8%	\$61,398
Master's degree	2.4%	\$72,414
Doctorate	1.7%	\$87,642
Professional	1.5%	\$93,420

Source: Bureau of Labor Statistics



# Community College

## Advantages

- Credit transfer to NJ state colleges, agreements
- Transitional step toward independence
- Good if you are still undecided on a major
- Short-term expense (cost per credit is much less than 4-year schools)

## Drawbacks

- Credit transfer to some private colleges
- Limited social engagement
- Social challenges of transferring mid-way through college
- Long-term expense (4-year colleges will offer more scholarships to first-time freshman than transfer students)

# Vocational/Trade Schools

- Develop a specific skill (automotive technology, hvac, dental assistant)
- Trades will be in demand!
- Shorter commitment - usually 6 months to 2 years
- Local Examples:
  - Lincoln Tech
  - Eastwick
  - Fortis Institute
  - Parisian Beauty Academy
  - Berkeley College
  - Servant's Heart Workmanship Training and Mentorship Program

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# Choosing a 4-year college

# Preference or Deal Breaker?

- Identify your priorities, or values, when it comes to looking for a college/career
- Possible questions to ask yourself:
  - Do I want to stay close to family, or spread my wings?
  - Do I want 4 seasons of weather, or 12 months of summer?
  - Am I excited to be in a small school/career setting where I can meet everyone and get to know them? Or do I want to be a little fish in a big pond?
- Create a list of your top 5-10 priorities
- Which of these priorities are preferences and which are deal breakers?



PREFERENCES	DEAL BREAKERS

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# Remember...

- Do not box yourself in with your list
- It's okay if these things change!



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**Take the SAT/ACT**

# Standardized Testing Dates

Test	Date	Registration Deadline
SAT	May 8	April 8
ACT	April 17	March 12
SAT	June 5	May 6
ACT	June 12	May 7
ACT	July 17	June 18
SAT	August 28	Anticipated Date
SAT	October 2	Anticipated Date
SAT	November 6	Anticipated Date

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# Financial Aid Overview

# Financial Aid Overview

- FAFSA
- Merit-Based
- Need-Based
- Grants/Scholarships
- Loans
- Federal Work Study

# Sample Award Letter

Cost of Attendance

Institutional Aid

Federal Aid

State Aid

Total Financial Aid

## SAMPLE UNIVERSITY

Dear Joe Sample:

### GENERAL INFORMATION

The Office of University Financial Aid has prepared this statement using the following criteria:

**Academic Level:** Undergraduate Freshman

**Dependency Status:** Dependent

**College:** Undergraduate

**Major/Program of Study:** Non-Declared Major

**Housing Category:** On-Campus Housing

**ESTIMATED COST OF ATTENDANCE:** **\$55,000**

Tuition and fees: \$39,000

Housing and meals: \$13,000

Books and supplies: \$ 1,000

Personal and miscellaneous: \$ 2,000

### AWARD

Description	Fall	Spring	Total	Accepted Y/N
1 President's Scholarship	\$10,000.00	\$10,000.00	\$20,000.00	Y/N
Federal Pell Grant	\$600.00	\$600.00	\$1,200.00	Y/N
Federal Supplemental Educational Opportunity Grant (FSEOG)	\$500.00	\$500.00	\$1,000.00	Y/N
2 State Scholarship	\$450.00	\$450.00	\$900.00	Y/N
3 Federal Work-Study (FWS)	\$1,500.00	\$1,500.00	\$3,000.00	Y/N
Federal Perkins Loan	\$1,250.00	\$1,250.00	\$2,500.00	Y/N
Federal Stafford Loan – Subsidized	\$1,750.00	\$1,750.00	\$3,500.00	Y/N
Federal Stafford Loan – Unsubsidized	\$1,000.00	\$1,000.00	\$2,000.00	Y/N

**Total: \$34,100.00**

If any of the information in the table above is incorrect, please contact the Office of Financial Aid in writing or via the Ask the Counselor service.

Office of University Financial Aid

Sample University, 199 State Street, 4th Floor, City, MA 02009

800.555.1212 [www.sampleuniversity.edu](http://www.sampleuniversity.edu)

# Questions to Ask about Your Financial Aid

- Is it renewable? Or is this a one-time grant/scholarship?
- What is the requirement to remain eligible?
- How will my grades impact my grants/federal/state aid?
- How does the Federal Work Study program work at this institution?
- Will outside scholarships impact my financial aid?
- Do I have to apply for institutional aid?



# Next Steps

## Create an FSA ID

- Your “one-stop-shop” federal aid will be [studentaid.gov](https://studentaid.gov)
- Start by creating an FSA ID
  - A unique FSA ID will be needed for both student & parent
  - Your email and SSN should only be connected to ONE account



Just announced: COVID emergency relief flexibilities extended through at least Sept. 30, 2021



An official website of the United States government.

[Help Center](#)

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**Federal Student Aid**  
AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION

[UNDERSTAND AID](#) ▾

[APPLY FOR AID](#) ▾

[COMPLETE AID PROCESS](#) ▾

[MANAGE LOANS](#) ▾

[Log In](#) | [Create Account](#)



# You Are America's Smartest Investment

The U.S. Department of Education's office of Federal Student Aid provides more than \$120 billion in financial aid to help pay for college or career school each year.

[Log In](#)

[Create Account](#)

## Considering School

*I'm thinking about going to college or a career school.*

## In School

*I'm in the process of earning a degree or certificate.*

## Parent

*I want to help my child pay for college.*

## In Repayment

*I have loans I need to repay.*

javascript:void(0);

Source: [studentaid.gov](https://studentaid.gov)

## Create an Account (FSA ID)



Parents



Students



Borrowers

Students will need an FSA ID to complete & sign their FAFSA

Whether you're a student, parent, or borrower, you'll need to create your own account to complete federal student aid tasks.

### What You Can Use Your Account For

- Filling out the *Free Application for Federal Student Aid (FAFSA®)* form
- Signing your *Master Promissory Note (MPN)*
- Applying for repayment plans
- Completing loan counseling
- Using the *Public Service Loan Forgiveness Help Tool*

### Items Needed to Create an Account

- Social Security number
- Your own mobile phone number and/or email address

Get Started

Parent should also create an FSA ID (separate from the student's)

# Complete your FAFSA

 An official website of the United States government.

[Help Center](#)

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

UNDERSTAND  
AID

APPLY FOR  
AID

COMPLETE AID  
PROCESS

MANAGE  
LOANS



**Complete the FAFSA® Form**

FAFSA Deadlines

Filling Out the FAFSA Form

Reviewing and Correcting Your FAFSA Form

Renewing Your FAFSA Form

**Apply for a PLUS Loan**

Apply for a Grad PLUS Loan

Apply for a Parent PLUS Loan

Endorse a PLUS Loan

Appeal a Credit Decision

Complete PLUS Credit Counseling



# Complete the FAFSA<sup>®</sup> Form

Use the *Free Application for Federal Student Aid* (FAFSA<sup>®</sup>) form to apply for financial aid for college or graduate school.

## New to the FAFSA<sup>®</sup> Process?

Completing the FAFSA form is free. Fill it out now.

[Start Here](#)

## Returning User?

[Correct info](#) | [Add a school](#)

[View your Student Aid Report \(SAR\)](#)

[Log In](#)

## FAFSA<sup>®</sup> Announcements

### 2021–22 FAFSA Form Available

The new 2021–22 FAFSA form is here! Some states and schools have limited funds, so don't



## Login

### Log in to the FAFSA

Only students may use their FSA ID to log in. Parents and others can start a FAFSA for a student by entering the student's identifiers. Parents and others can also work on a FAFSA form or correction the student started using the **Save Key** that the student made. [Help for parents.](#)

Form Approved  
OMB No. 1845-0001  
App. Exp. 12/31/2022

☒ I am the student

OR

☐ I am a parent, preparer, or student from a  
Freely Associated State

NEXT ➔

Site Last Updated: Sunday, February 21, 2021

Download [Adobe Reader](#)

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## Get Started

## STUDENT INFORMATION

Welcome,

**Fill out your FAFSA form!**

To receive federal student financial aid, you need to fill out a FAFSA every school year. Let's get started.

For which school year are you applying for financial aid?

If you are applying for a summer session, or just don't know which application to complete, check with the college you are planning to attend.

[Which school year should I choose?](#)

START 2021-2022 FAFSA

OR

START 2020-2021 FAFSA

## FSA ID

**FSA ID Status:**

[User Account Management](#)

You can use your FSA ID to sign your FAFSA electronically or make corrections to your FAFSA.

# College Planning Timeline



# Announcement

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[geneva.edu/eastern](http://geneva.edu/eastern)

# The EC College and Career Office is here for you!

Upcoming event: April 14th College Admissions Panel

Featuring admissions experts from Geneva College, Stevens Institute of Technology, Rutgers New Brunswick, and Eastern University. Email invite coming soon!

During your junior and senior year

- Individual meetings junior and senior year
- Over 70 Colleges visit EC each year
- Financial Aid Workshop with Bill Bufkins
- College application and essay workshops

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# Thank you!

[benfuller@easternchristian.org](mailto:benfuller@easternchristian.org)

[catherinelang@easternchristian.org](mailto:catherinelang@easternchristian.org)

# Resources

- Creating an FSA ID (<https://www.youtube.com/watch?v=yj1Pn-shze8>)
- FAFSA Overview (<https://www.youtube.com/watch?v=gUis5lityCQ>)
- Types of Federal Student Aid  
(<https://www.youtube.com/watch?v=Pn4OECMTh5w&feature=youtu.be>)
- Filling out the FAFSA (<https://www.youtube.com/watch?v=LK0bbu0y5AM&t=1s>)
- NJ State Financial Aid (<https://www.hesaa.org/Pages/NJGrantsHome.aspx>)
- Naviance ([student.naviance.com/easternchs](https://student.naviance.com/easternchs))
- College Navigator ([nces.ed.gov/collegenavigator](https://nces.ed.gov/collegenavigator))
- My Blueprint Story ([myblueprintstory.com](https://myblueprintstory.com))