

6

SESSION VI: FINANCIAL AID

For most students, an application is not complete without considering finances, so the primary goal of this session is to provide information to students and parents/families about the financial aid process. Since this is the final session, allow time at the end for the final “wrap-up” which will be the “Great Sorting Game” followed by a discussion and final evaluation.

Objective:

By the end of this session, students:

- have a better understanding of the components of financial aid
- know what questions to ask as they move through the financial aid process

Activities and Handouts:

Activity #1: Understanding Financial Aid

Handouts: Paying for College is a Family Affair
Student Bulletin: A Quick Guide to Financial Aid Terms
Student Bulletin: Understanding Your Financial Aid Letter

Activity #2: Using the FAFSA4caster

Activity #3: Wrap-up

Handout: The Great Sorting Game

Activity #4: Evaluation

Handout: Final Evaluation



6

SESSION VI: FINANCIAL AID

ACTIVITY #1: UNDERSTANDING FINANCIAL AID

Opening Discussion:

Understanding financial aid may seem to be a difficult task but, with help, it can be manageable and it is well worth the effort in the end. There are lots of opportunities for students to receive enough aid to attend even the most expensive college.

Handout:

Paying for College is a Family Affair

Student Bulletin: A Quick Guide to Financial Aid Terms

Student Bulletin: Understanding Your Financial Aid Letter

How Financial Aid Works: Case Study

Resources: Flip chart or board

Instructions:

1. Read “Paying for College is a Family Affair” with the students, answering questions as they arise.
2. Ask students to work in pairs with the “Quick Guide to Financial Aid Terms.” One student will ask the other what he or she thinks the definition of the terms might mean. If the answer is correct, then they star (*) the term. Student pairs should alternate asking/answering the questions. Once all sets of pairs have completed the exercise, then the facilitator can determine which group guessed the most “right” definitions of the terms. The students should be encouraged to take this handout home.
3. Next, give the students “Understanding your Financial Aid Letter.” On the board or flip chart, write out the sample aid package from “How Financial Aid Works” which provides a case study for the information in the financial aid letter.
4. Instruct students to take all the handouts home and discuss them with their families. IF possible, they should try to get on at least one of the suggested websites and, if they are seniors, they should go to the FAFSA website or ask their school counselor for a paper copy.



PAYING FOR COLLEGE IS A FAMILY AFFAIR AND HERE'S HOW IT WORKS

THE SAD FACT is many students who earn admission to college never go because they do not complete the financial aid process.

THE GOOD NEWS is there are lots of ways to pay for college and lots of information and help are available to students who need financial aid assistance.

FACTS WORTH NOTING:

- THE EARLIER YOU BEGIN TO THINK ABOUT PAYING FOR COLLEGE THE BETTER.
- MONEY IS AVAILABLE TO ALMOST EVERY STUDENT WHO ATTENDS COLLEGE.
- NO ONE GETS FINANCIAL AID BY WISHING! YOU NEED TO APPLY AND FOLLOW THROUGH.
- EVEN THE MOST AMBITIOUS STUDENT WILL NEED ASSISTANCE FROM THE ADULTS IN THE HOUSEHOLD IN ORDER TO COMPLETE THE FINANCIAL AID APPLICATION PROCESS.
- YOU DO NOT NEED TO PAY ANYONE TO HELP YOU APPLY FOR FINANCIAL AID! BEWARE OF ANYONE WHO OFFERS A SERVICE FOR A FEE.
- OFTEN THE MOST EXPENSIVE COLLEGES HAVE THE “DEEPEST POCKETS” AND CAN HELP THE VERY NEEDIEST STUDENTS MAKE COLLEGE AFFORDABLE.

In a perfect world, families begin planning for college finances when their children are still in grade school. But we all know this is NOT a perfect world. So—the time for you to start thinking about paying for college is TODAY.

There is a lot of money available to students with need:

While it is true that college costs increase almost yearly, it is also true that there is more financial aid available than ever before—according to the federal government, more than \$199 billion. This money comes from the following sources:

- The US Department of Education’s Federal Student Aid (FSA) program which provide \$146.5 billion a year in grants, loans and work-study assistance.
- State grant and loan programs.
- College and university grant, loan and scholarship programs.
- Scholarships given by foundations, corporations, and community organizations.

These are the sources of financial aid:

- **Grants and scholarships:** Also called “gift aid,” grants are based on financial need and do not need to be repaid. Scholarships are most-often awarded on the basis of merit, such as strong academic achievement, a special talent or ability, interest in a particular field or program, special circumstances, such as first-generation students, or family background.

- **Work-study:** This option gives students the opportunity for part-time employment ON CAMPUS to help them meet their financial need.
- **Loans:** These are offered to students or parents and must be repaid. Loans that are awarded based on financial need are low-interest loans, usually sponsored by the federal government. Interest on these loans is paid by the government for students with the greatest need. Repayment does not begin until six months after completion of the college program and may be deferred until a later date under some special circumstances.

APPLYING FOR FINANCIAL AID IS TIME-CONSUMING, BUT NOT HARD

Here is how the need-based application process generally works:

1. Every student must complete the Free Application for Federal Student Aid (FAFSA). This is the most common application required by many colleges, and should be completed as soon possible after January 1 of your senior year in high school and no later than the priority deadline for each college you apply to. **As the name says, this is free!** The preferred method for completing this form is online, although a paper copy is available. The website is: **www.fafsa.ed.gov** (NOT .com which is a fee-based, unnecessary service)
2. A few colleges and universities also require that students complete a financial aid form specific to the institution, or the College Scholarship Service Profile application, which is offered through the College Board. There is a fee for this form, but fee waivers are available through school counselors and college financial aid offices.
3. Financial aid offices use the information provided through these forms to determine a family's ability to pay for college. This is called the "estimated family contribution" (EFC), and it is always the same, regardless of the cost of the college. Your financial aid offer will cover the difference between your EFC and the cost of attendance for your prospective college. That means that financial aid can help you afford even the most expensive college, if you are admitted.
4. In the spring of the senior year, colleges notify students of the amount and type of aid offered.
5. Students have until May 1 to compare offers of admission and financial aid in order to make one final college enrollment decision.

There are many people and resources who can help you find your way through the financial aid process. Your school counselor, your teachers, adults in your community or place of worship may all be available to advise you. **At every college you consider, financial aid officers will be eager to help students and families understand and complete the financial aid process. Don't be afraid to ask for lots and lots of help.**

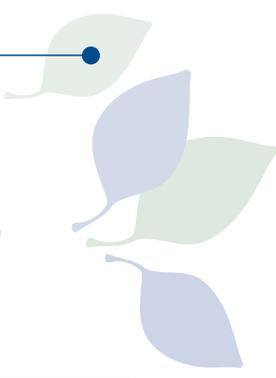
If you are a good student and an active participant in school and community, you may qualify for scholarships offered by corporations, foundations, religious organizations, or community groups. Ask at your school about possibilities. Do some research online at **www.fastWeb.com** and **The College Board** (http://apps.collegeboard.com/cbsearch_ss/welcome.jsp).

In the end, all of the work required to apply for financial aid is well worth the effort! In 2008:

- **College graduates earned an average of \$55,700**
- **High School graduates earned an average of \$33,800**

Over the course of your life and career that difference will make up for the cost of even the most expensive college—many times over!

For more information on financial aid visit: **www.studentaid.ed.gov** and **www.finaid.org**



HERE IS A SAMPLE SHOPPING SHEET FROM THE US DEPARTMENT OF EDUCATION:

www.ifap.ed.gov/dpclatters/attachments/ShoppingSheetTemplateGEN1326.pdf

MM / DD / YYYY

University of the United States (UUS)
Student Name, Identifier

Download

Costs in the 2014-15 year

Estimated Cost of Attendance		\$X,XXX / yr
Tuition and fees	\$ X,XXX	
Housing and meals	X,XXX	
Books and supplies	X,XXX	
Transportation	X,XXX	
Other education costs	X,XXX	

Grants and scholarships to pay for college

Total Grants and Scholarships ("Gift" Aid; no repayment needed)		\$X,XXX / yr
Grants and scholarships from your school	\$ X,XXX	
Federal Pell Grant	X,XXX	
Grants from your state	X,XXX	
Other scholarships you can use	X,XXX	

What will you pay for college

Net Costs		\$X,XXX / yr
<small>(Cost of attendance minus total grants and scholarships)</small>		

Options to pay net costs

Work options

Work-Study (Federal, state, or institutional)	\$ X,XXX
---	----------

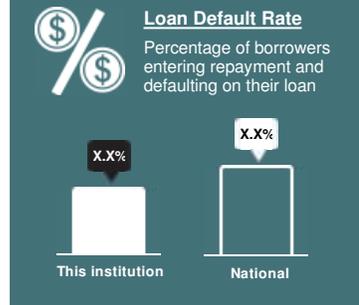
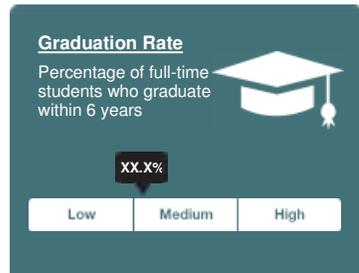
Loan Options*

Federal Perkins Loan	\$ X,XXX
Federal Direct Subsidized Loan	X,XXX
Federal Direct Unsubsidized Loan	X,XXX

*Recommended amounts shown here. You may be eligible for a different amount. Contact your financial aid office.

Other options

Family Contribution		\$X,XXX / yr
<small>(As calculated by the institution using information reported on the FAFSA or to your institution.)</small>		
<ul style="list-style-type: none"> Payment plan offered by the institution Parent or Graduate PLUS Loans 	<ul style="list-style-type: none"> Military and/or National Service benefits Non-Federal private education loan 	



Median Borrowing

Students who borrow at UUS typically take out \$X,XXX in Federal loans for their undergraduate study. The Federal loan payment over 10 years for this amount is approximately \$X,XXX per month. Your borrowing may be different.

Repaying your loans

To learn about loan repayment choices and work out your Federal Loan monthly payment, go to: <http://studentaid.ed.gov/repay-loans/understand/plans>

For more information and next steps:

University of the United States (UUS) Financial Aid Office

123 Main Street
Anytown, ST 12345
Telephone: (123) 456-7890
E-mail: financialaid@uus.edu

Customized information from UUS



STUDENT BULLETIN

Adapted from: www.fastWeb.com. Visit the site to search over \$3.4 billion in scholarships!

Volume 2
High School Edition

Quick Guide to Financial Aid Terms

A few weeks after submitting your FAFSA, you will receive a copy of your **SAR**, and your prospective college(s) will receive a copy as well. Using information taken from your SAR, each school you applied to will send you an Award Eligibility Letter and Financial Aid Shopping Sheet, breaking down your Aid Eligibility. The aid offered in the letter will be based on your Financial Need, which is equal to your COA minus your EFC. The Shopping Sheet will provide you with your Net Cost and breakdown options to pay these costs.

This can quickly get confusing. To better understand the financial aid process, here are the key terms YOU need to know:

Free Application for Federal Student Aid (FAFSA): This is the form used by the government to determine the amount of federal and state aid you are eligible to receive. For more information about how to complete the FAFSA, watch the four-minute FAFSA video at www.fastWeb.com/financial-aid.

Expected Family Contribution (EFC): This is a measure of your family's financial strength based on income, assets, family size, etc., and gathered from information you submitted on the FAFSA. Your EFC represents the amount of money the federal government believes your family can contribute toward one academic year of college. The actual amount your family ends up paying could differ from the EFC figure, depending on which sources of aid are available to you.

Student Aid Report (SAR): This is the official notification sent to you that confirms your FAFSA has been processed. This document will include your Expected Family Contribution (EFC).

Cost of Attendance (COA): This figure includes the total price of tuition, fees, room, board, books, supplies, transportation and personal expenses for one year of college. This is also known at some colleges as the "Student Budget."

Financial Need: This is the difference between your Cost of Attendance (COA) and your EFC.

Net Cost (or Net Price): An estimate of the actual cost that a student needs to pay in a given year to cover educational expenses to attend a school. Net price is calculated by subtracting any grants/scholarships (free money) for which the student is eligible from the institution's COA.

Aid Eligibility: This is the total aid you are eligible to receive. It can include scholarships, grants, work-study and loans. Any aid that is offered is typically summarized in an award letter and sent to you by your prospective college(s).

Award Eligibility Letter: This is the list of aid that you are eligible to receive from your prospective college, including terms and conditions. You should be aware that you are not required to accept all the aid found in the letter. You could turn down loans, for example.

Financial Aid Shopping Sheet: A standardized form that simplifies the information prospective students receive about costs and financial aid so they can easily compare institutions financial packages and make informed decisions about where to attend school.

Now that you know these key terms, re-read the top paragraph of this bulletin. It should be much clearer to you! Visit www.studentaid.ed.gov or www.finaid.org for more information on the financial aid process.



Types of Aid

Federal Aid is financial aid that comes from the government and is usually disbursed through your college. Grants, loans and work-study are types of federal aid. You must complete the FAFSA to apply for this aid.

Grants typically are based on financial need and do not need to be paid back. An example is the Pell Grant. Eligibility often depends on your FAFSA results. Many schools also offer state and institutional grants that may be awarded to students, including those who may not be eligible for federal student aid.

Scholarships usually are based on achievement or talent and do not to be paid back. You can search for scholarships at www.fastWeb.com. FastWeb adds and updates scholarships every single day. Also, your prospective college(s) may offer scholarships based on merit and/or need. Call their financial aid office or visit their website to find out which scholarships are available to you and the application deadline.

Loans: These funds are borrowed money and must be paid back, usually with interest. There are federal student loans, federal parent loans, and private loans. The good news is that interest rates for federal student loans and parent loans are currently at historic lows. However, you must demonstrate financial need for some loans, like the Perkins Loan. To find out more about loans, visit www.studentaid.ed.gov/types/loans or www.finaid.org/loans.

Federal Work-Study: This program provides part-time jobs for students with financial need. Jobs are usually available on and off campus and listed through the school's financial aid office.

Loan Terms

Student loans come in many varieties. The best loan terms are offered through the loan programs regulated by the federal government, such as Direct and Perkins loans. Banks and other financial institutions also offer private loans, sometimes known as alternative or direct-to-consumer loans. Private loans are not regulated by the federal government and may offer unfavorable terms, such as high or ballooning interest rates and lack of flexibility for periods of financial hardship or unemployment. If you are offered a loan that is not regulated by the federal government, be sure to understand all the terms before you sign. If you have any doubts, ask a financial aid officer for advice.

Interest: A periodic charge for borrowing money, expressed as a percentage of the loan balance. Interest rates are either variable (the rate can change) or fixed (the rate will not change).

Annual percentage rate (APR): The overall cost of borrowing money, expressed as an annual percentage of the loan balance. The APR combines the interest rate with loan fees, and also includes the effects of compounding.

Default: Failure to repay your loan; it may lead to legal action to recover the money and can negatively affect your credit rating.

Principal: The full amount borrowed. During repayment, it refers to the portion of the original amount still owed (not including interest).

Loan Fees: One-time charges to originate or guarantee a loan, expressed as a loan balance percentage.



STUDENT BULLETIN

From: www.fastWeb.com. Visit the site to search over \$3.4 billion in scholarships!

Volume 2

High School Edition

Understanding Your Financial Aid Award Letter

Use this example as a guide to reading your financial aid award letter. Remember, you can choose to accept or decline any part of your financial aid package. Make sure to contact your prospective college's aid office immediately, if you have any questions.

Expenses (COA*)

Tuition:	\$7,334
Health and Fees:	176
Books/Supplies:	1,015
Room/Board:	5,204
Personal:	2,600
Transportation:	910

Total Expenses: \$17,239

* Cost of Attendance (COA): The total expenses (tuition, fees, etc) of one year's education. Your school may also include indirect costs (books, room and board, transportation, personal expenses, etc.). Our example includes both direct and indirect expenses.

Resources (EFC*)

Family's Resources

Parent's Contribution:

From Earnings: \$2,500

From Assets: 112

Student's Contribution: 500

Other Resources

Total Resources: \$3,112

* Expected Family Contribution (EFC): Amount your family is expected to give per year, determined by FAFSA results (e.g., EFC is \$3,112 [2,500+112+500]). The amount you end up actually paying could differ from the EFC, depending on what resources are available at your college.

**Awarded Financial Aid**

Award	Fall	Spring	Total	Accept ✓	Decline ✓
Pell Grant	\$625	\$625	\$1,250		
Direct Loan (Subsidized)	\$1,500	\$1,500	\$3,000		
Direct Loan (Unsubsidized)	\$1,938	\$1,938	\$3,876		
Total Direct Loans			\$6,876		

Total Financial Aid Package: \$8,126

(COA) - (EFC) - (Aid) = Unmet Need

\$17,239 - \$3,112 - \$8,127 = \$6,000

Notice the choice to accept/decline each award

Federal Pell Grant (free money)

Federal Direct Loan—Subsidized (interest-free until six months after graduation)

Federal Direct Loan—Unsubsidized (interest accrues immediately after loan is disbursed) If you have applied to other schools, compare this financial aid award with the others. Remember to search for scholarships at **www.fastWeb.com!** Scholarships will always be the best way to meet the costs of a college education.

Comparing Financial Aid Award Letters

You may receive award letters from different colleges. Keep the following in mind when making your final decision.

- Look carefully at your award letters: Letters from different schools will probably have their figures and costs in different formats. Compare award letters to see how their offers measure up. Ask if outside scholarships will affect your aid.
- Compare loan offers: Interest rates, how interest compounds, repayment terms and cancellation provisions can vary widely from loan to loan.
- Compare affordability of aid offers over time: Ask how your financial aid package will change over time. The aid package made available to you in your senior year may look very different from the one you were offered freshman year.
- Look beyond the “sticker price”: The school with the lowest cost of attendance may not be the most affordable. The amount and type of aid offered will influence affordability.
- Don’t accept an offer just because it has the lowest “unmet need”: You may save more by accepting an offer with a higher unmet need, if the aid package offers scholarships, grants and work-study instead of loans.
- Compare like terms: How do the schools determine cost of attendance? Do they all include direct costs as well as indirect costs? How do they handle outside scholarships? What work-study options are available? What are wages like? Can you substitute work-study for a loan?

6

SESSION VI: FINANCIAL AID

ACTIVITY #2: USING THE FAFSA4CASTER

Opening Discussion:

FAFSA4caster will help you get an early start on the financial aid process by:

- Providing you with an early estimate of your eligibility for federal student aid
- Giving you an experience similar to FAFSA on the web
- Allowing you to transfer all of your FAFSA4caster data to FAFSA on the web once you are ready to apply for aid
- Providing you with the option to apply for your Federal Student Aid PIN*
- Increasing your knowledge of the financial aid process, and providing information about other sources of aid.

*A PIN is a four-digit number used in combination with your Social Security Number, name and date of birth to identify you as someone who has the right to access your own personal information on Federal Student Aid websites, such as FAFSA on the web.

Resources:

- Computers with high-speed Internet access
- Financial aid officer from a local college

*NOTE: If a computer with Internet access is not available, guide students through completion of the FAFSA Worksheet in preparation for completing the FAFSA on the web.

Instructions:

Walk students through the FAFSA4caster at www.fafsa4caster.ed.gov or the FAFSA Worksheet, which is available at www.fafsa.ed.gov/before012.htm.

6

SESSION VI: FINANCIAL AID

ACTIVITY #3: WRAPPING IT ALL UP

Opening Discussion:

The Great Sorting Game engages students in an enjoyable mock-admission simulation. The purpose is to help students understand the many factors that are weighted in admission decisions. The game should generate discussion that will summarize many of the issues presented so far.

Activity/Handout:

The Great Sorting Game

Instructions:

1. Instructions and game materials are in the pages that follow.



THE GREAT SORTING GAME

(Copyright 2003, Mary Lee Hoganson)

A PARTICIPATORY DEMONSTRATION OF HOW SELECTIVE COLLEGE ADMISSION WORKS (SORT OF)

Getting started with play:

Find nine volunteers to be admission candidates. Secure an additional volunteer to play the “Director of Admission.” That person reads the qualities and tells students whether to move up or down in the competition. Hand out the GPAs in RANDOM order and then instruct volunteers to organize themselves in GPA order from highest to lowest. (This is a couple of minutes of comic relief because players have trouble getting organized).

Scenario of play:

The group of non-volunteers is told that they are the Admission Committee from “Highly Prestigious University” (or you pick a better and funnier name). The committee is at the very end of the admission cycle and still has nine great applicants from which it can only admit three students. All have very appealing qualities, but there is simply not enough room in the class for all nine. Before them they see the candidates. Point out that they are in standing in GPA order from highest to lowest. Also emphasize that all are great candidates and so the committee will have to decide based upon personal qualities and qualifications. Point out that, if the committee were to decide only on academics, the three with the highest GPAs would get in.

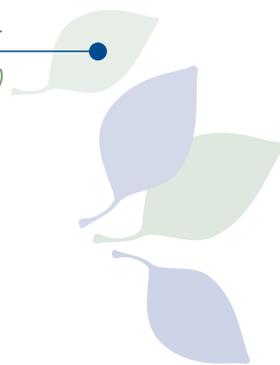
The personal qualities/qualifications are then read and the volunteers are asked to exchange places (move up and down in the order) based upon what is read. (If more than one student is moving down at the same time, the lowest student must move first and visa versa—if more than one student is moving up, the highest student must move first.) You may choose to alter the qualities/qualifications and the weight given to each.

Stop after each quality read in order to discuss why this helped or hindered the candidate. As an example: you may ask, “why do you think it might not be helpful to declare your major as pre-med or psychology?” After reading the “Greek Major” quality, point out that many selective colleges have Classics Professors who are covered with cobwebs and are hoping to get a few kids in their classes. Stop after the Early Decision qualification to discuss how this may play into a decision by a college. In this way, it is more than reading the qualities. It is a way to generate discussion.

The ending:

After all qualities have been read and candidates have been “sorted”, have the candidates turn their GPA sheets around to reveal the GPA to reveal to the audience. Read through the GPAs, pointing out the new order and note that the top three, new sorted, candidates are going to be admitted.

You may choose to thank the volunteers with small prizes.



THE GREAT SORTING GAME

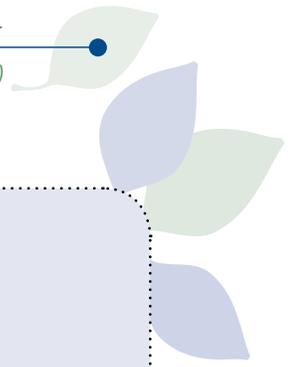
(Copyright © 2003 Mary Lee Hoganson)

Qualities, which are read, and places to move up and down in the line:

1. IF YOU HAVE TAKEN AN EXCEPTIONALLY STRONG ACADEMIC PROGRAM +2
2. IF YOU PLAY THE OBOE OR VIOLA +1
3. IF YOU CLEARLY STATED THAT THIS COLLEGE WAS YOUR FIRST CHOICE BY MAKING AN EARLY DECISION APPLICATION AND COMMITMENT +2
4. IF YOUR INTENDED MAJOR IS PSYCHOLOGY OR PREMED -1
5. IF YOUR INTENDED MAJOR IS GREEK +2
6. IF YOU DO NOT KNOW ANY OF YOUR TEACHERS WELL AND HAD TROUBLE FINDING SOMEONE TO WRITE YOUR COLLEGE RECOMMENDATION -2
7. IF, AS YOU TYPED YOUR COLLEGE ESSAY, YOU FORGOT TO CHANGE THE NAME OF THE COLLEGE YOU WERE APPLYING TO, -4
8. IF YOU ARE A LEGACY +2
9. IF YOU DID NOT WRITE THE OPTIONAL ESSAY FOR YOUR COLLEGE APPLICATION -1
10. IF THE TOPIC OF YOUR COLLEGE ESSAY WAS "WHAT I LEARNED FROM PLAYING SPORTS" -1
11. IF YOU WROTE THE ESSAY OF THE YEAR—THE ONE THAT WAS PASSED AROUND THE ENTIRE ADMISSION OFFICE IT WAS SO REMARKABLE + 3
12. IF YOU PLAGERIZED AN AP AMERICAN HISTORY PAPER AND GOT CAUGHT—SIT DOWN, YOU'RE OUT OF THE COMPETITION ENTIRELY
13. IF YOU WILL BE FIRST IN YOUR FAMILY TO ATTEND COLLEGE +2
14. IF YOU PARTICIPATED IN AN ENRICHING SUMMER PROGRAM BETWEEN YOUR JUNIOR AND SENIOR YEARS +2
15. IF YOU HAVE PARTICIPATED IN NO EXTRACURRICULAR ACTIVITIES -3
16. IF YOU HAVE PARTICIPATED IN A SIGNIFICANT COMMUNITY SERVICE PROJECT +1
17. IF YOU ARE AN EAGLE SCOUT +2
18. IF YOU ARE A VARSITY ATHLETE +2, AND IF YOU ARE A VARSITY ATHLETE AND TOOK SECOND-PLACE AT REGIONALS IN YOUR SPORT MOVE UP ONE MORE (A TOTAL OF 3)
19. IF YOU GOT A "D" IN AN ACADEMIC COURSE AT THE END OF YOUR JUNIOR YEAR -3
20. IF YOU CAME TO THE COLLEGE INFORMATION SESSION AND INTRODUCED YOURSELF TO THE COLLEGE REPRESENTATIVE (AND IN THE CASE OF THE STUDENT WHO JUST GOT THE "D", EXPLAINED THE EXTENUATING CIRCUMSTANCES) +1
21. IF YOU ARE A RESIDENT OF IDAHO +3
22. IF YOU NEVER GAVE YOUR COUNSELOR ANY PERSONAL INFORMATION FOR USE IN WRITING YOUR COLLEGE RECOMMENDATION -1
23. IF YOUR FAMILY NAME IS ON THE COLLEGE LIBRARY—AND IT'S NOT A COINCIDENCE, MOVE ALL THE WAY TO THE FRONT AND STAY THERE

4.0

- YOU DID NOT WRITE THE OPTIONAL ESSAY FOR YOUR COLLEGE APPLICATION
- YOU HAVE PARTICIPATED IN NO EXTRACURRICULAR ACTIVITIES
- YOU ARE A RESIDENT OF IDAHO



3.9

- YOUR INTENDED MAJOR IS PRE-MED
- YOU WROTE YOUR ESSAY ON “WHAT I LEARNED FROM PLAYING SPORTS”
 - YOU PARTICIPATED IN AN ENRICHING SUMMER PROGRAM BETWEEN YOUR JUNIOR AND SENIOR YEARS

3.8

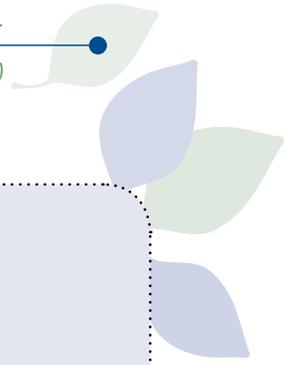
- YOU HAVE TAKEN AN EXCEPTIONALLY STRONG ACADEMIC PROGRAM
- YOUR INTENDED MAJOR IS PSYCHOLOGY
- WHEN YOU TYPED YOUR COLLEGE ESSAY, YOU FORGOT TO CHANGE THE NAME OF THE COLLEGE TO WHICH YOU WERE APPLYING
- YOU PLAGIARIZED AN AP AMERICAN HISTORY PAPER AND GOT CAUGHT

3.7

- YOU PLAY THE VIOLA
- YOU DO NOT KNOW ANY OF YOUR TEACHERS WELL AND HAD TROUBLE FINDING SOMEONE TO WRITE YOUR COLLEGE RECOMMENDATION
- YOU DID NOT WRITE THE OPTIONAL ESSAY FOR YOUR COLLEGE APPLICATION
- YOU NEVER GAVE YOUR COUNSELOR ANY PERSONAL INFORMATION FOR USE IN WRITING YOUR COLLEGE RECOMMENDATION

3.6

- YOU CLEARLY STATED THAT THIS COLLEGE WAS YOUR FIRST CHOICE BY MAKING AN EARLY DECISION APPLICATION AND COMMITMENT
- THE TOPIC OF YOUR COLLEGE ESSAY WAS “WHAT I LEARNED FROM PLAYING SPORTS”
 - YOU HAVE BEEN INVOLVED IN A SIGNIFICANT COMMUNITY SERVICE PROJECT OR TRIP
 - YOU ATTENDED THE COLLEGE INFORMATION SESSION AT YOUR HIGH SCHOOL AND INTRODUCED YOURSELF TO THE COLLEGE REPRESENTATIVE



3.5

- YOU PLAY THE OBOE
- YOU PLAN TO MAJOR IN GREEK
- YOU ARE A LEGACY
- YOU PARTICIPATED IN AN ENRICHING SUMMER PROGRAM BETWEEN YOUR JUNIOR AND SENIOR YEARS

3.4

- YOU ARE A VARSITY ATHLETE
- YOU HAVE TAKEN AN EXCEPTIONALLY STRONG ACADEMIC PROGRAM
- YOU WILL BE THE FIRST IN YOUR FAMILY TO ATTEND COLLEGE
- YOU HAVE BEEN INVOLVED IN A SIGNIFICANT COMMUNITY SERVICE PROJECT

3.3

- YOU WROTE THE ESSAY OF THE YEAR—THE ONE THAT WAS PASSED AROUND THE ENTIRE ADMISSION OFFICE IT WAS SO REMARKABLE
- YOU ARE A VARSITY ATHLETE AND TOOK SECOND-PLACE AT REGIONAL COMPETITION IN YOUR SPORT
- YOU GOT A “D” IN AN ACADEMIC COURSE AT THE END OF YOUR JUNIOR YEAR
- YOU ATTENDED THE COLLEGE INFORMATION SESSION AT YOUR HIGH SCHOOL AND INTRODUCED YOURSELF TO THE COLLEGE REPRESENTATIVE (AND OFFERED AN EXPLANATION OF YOUR “D” GRADE)

3.2

- YOU ARE A LEGACY
- YOU ARE AN EAGLE SCOUT
- YOUR LAST NAME IS ON THE COLLEGE LIBRARY—AND IT'S NOT A COINCIDENCE

6

SESSION VI: FINANCIAL AID

ACTIVITY #4: EVALUATION

Handouts:

Evaluation form

Instructions:

1. Hand out the evaluation form and ask students to be honest, encouraging them to give helpful suggestions that might be useful to future workshops.
2. Hand out certificates and thank the participants.
3. Final instruction for facilitator: Complete the evaluation for volunteers