



Post High School

College, Career, &

Financial Aid Planning Packet

What can I do after high school?		
Path	Benefits	Want more info?
Community College	<ul style="list-style-type: none"> • Small classes with individualized instruction • Affordable with tuition sometimes one half the price of a four-year school • Open enrollment accepting high school graduates and students with a GED • Transferable courses to a four-year university (consult the college counselor) • Close to home • Less stressful transition • Opportunity to build remedial skills, before moving on to a four-year university • Job training courses that lead to a career in two years or less 	See Pages 6-8
4 Year College or University	<ul style="list-style-type: none"> • Opportunity to earn more money in the job market & more job opportunities may be available to you. • Specific degrees are available, instead of broad degrees. Example: You can earn a degree in Advertising, Public Relations, or Market Research instead of just Marketing. • Extra learning opportunities usually exist. Example: Study abroad programs, internships, sororities, fraternities 	See Pages 6-12
Career, Trade, or Technical School	<ul style="list-style-type: none"> • Smaller classes and individual attention • “Hands on training” • Many courses can be completed in less than a year to a year-and-a-half • Career placement assistance • You can earn a certificate of specialized training 	See Page 9
Military	<ul style="list-style-type: none"> • Would be serving our great country, which is admirable • Sometimes, you can get your college education paid for due to your service in the Military. 	See Page 13
Employment	<ul style="list-style-type: none"> • Start making money to provide for you and your family 	See Page 13

How can I pay for College or Career/Trade School?	
Financial Aid Information	See Page 3
FAFSA Information	See Page 4
Financial Aid Timeline	See Page 5

HOW WILL I PAY FOR MY EDUCATION?

FINANCIAL AID INFORMATION

There is money available for you to go to college! Read the information below...

LOANS:

Reasonable interest rate – does not have to be repaid until you leave college

- Federal Family Education Loan Program: loans are made directly to student by participating commercial lending institutions, such as banks or savings and loans. The college Financial Aid office can help you identify participating institutions. A Financial Aid form is required.
- Perkins Loans: Eligibility is based on your financial need as determined by information on a completed needs analysis form.
- Hinson-Hazelwood College Student Loans: loan is for legal residents of Texas. Eligibility is based on financial need as determined by information on a completed needs analysis form.
- Plus Loans: are for parent borrowers and provides additional funds for educational expenses and are made by a lender such as a bank, savings and loan association or credit union.

GRANTS:

Based on financial need and does not have to be repaid.

- PELL Grant: the amount you receive is determined by your family size, number of family members in college and the income and assets of your parents, siblings and yourself.
- Supplemental Education Opportunity Grant (SEOG): eligibility is based on exceptional need. Assessment is made after you have completed the financial aid form and have had the information from your needs assessment sent to the college(s) of your choice.
- Texas Equalization Grant (TEG): if you are applying to a private college in Texas, you may apply for a TEG by completing the financial aid form and the TEG application form, which can be obtained from the Financial Aid Office of the private college.

SCHOLARSHIPS:

Awarded according to need and/or achievement.

- University and college web sites have listings of scholarships available at their campus

FEDERAL FINANCIAL AID:

Toll Free Number > 1-800-4 Fed Aid

Helpful Websites:

www.Fafsa.gov

www.Fastweb.com

<https://studentaid.ed.gov/sa/types/grants-scholarships/finding-scholarships>

www.Scholarships.com

<http://www.nasfaa.org/>

www.Studentloans.gov

<http://www.savingforcollege.com/>

www.fafsa.ed.gov

www.fafsa4caster.ed.gov

www.pin.ed.gov

www.collegeforalltexas.com

www.theccb.state.tx.us

www.everychanceeverytexas.org/about/scholars

WHAT IS THE FAFSA?

FREE APPLICATION FOR FEDERAL STUDENT AID (FAFSA):

www.fafsa.ed.gov

The FAFSA is one of the most important documents to be completed for federal and state student grants and loans. The application needs to be submitted as early as possible, but no earlier than January 1st of the student's high school senior year.

- The FAFSA establishes the expected family contribution (EFC) based on the families earnings for the full year prior to starting college.
- The FAFSA4caster allows high school juniors to determine early eligibility. Visit the website at www.fafsa4caster.ed.gov to access this tool.

Parents and students may need the following records to complete the FAFSA:

- 1) Federal income tax returns
- 2) W-2 forms and other records of money earned
- 3) Social Security number
- 4) Driver's license
- 5) Records of untaxed income (welfare, social security, veteran's benefits)
- 6) Current bank statements, mortgage and investment records
- 7) Records of medical and dental bills
- 8) Records of stocks, bonds and other investments

FAFSA Tips:

- 1) Fill out the form as soon as possible after January 1.
- 2) Do not leave any fields blank. Enter "0" if a question does not apply.
- 3) List your information accurately.
- 4) Take your time and follow the instructions.
- 5) Sign the application (use pin # for electronic)
- 6) Fill out the FAFSA every year.

WHEN DO I NEED TO APPLY FOR FINANCIAL AID?

STUDENT FINANCIAL AID AND SCHOLARSHIPS TIME LINE

When you have 6 or fewer credits to complete at Winfree:

- In the Fall:
 - Check on individual college/university general academic scholarship deadlines.
 - Acquaint yourself with the FAFSA (Free Application for Federal Student Aid). www.fafsa.gov
 - Check out scholarship applications on the college/university website that you are interested in.
 - On or after October 1st complete Free Application for Federal Student Aid (FAFSA) online at www.fafsa.gov
 - Request pin number at www.pin.ed.gov.
- January or February
 - Parents and students complete tax returns
 - Have results sent to all colleges/universities you are considering.
 - Complete college/university specific financial aid applications if required
 - Complete additional scholarship applications
- Spring
 - Evaluate colleges/universities and financial aid packages
 - Be sure to compare the cost of the schools, not just the financial aid packages.
 - Explore and compare colleges, majors, and living arrangements.
 - Select college/university.
 - Get personally acquainted with the financial aid office where you will attend college.
 - Accept financial aid package from only one college or university and notify all other schools of decision.
 - Notify scholarship donors where to send scholarship funds.
- All Subsequent Years of College
 - Complete Free Application for Federal Student Aid (FAFSA), scholarship applications, and school specific financial aid applications early every year.

WHAT SHOULD I CONSIDER WHEN CHOOSING A COLLEGE OR UNIVERSITY?

Admission requirements

- What minimum ACT/SAT scores are required?
- Is an essay, and/or an interview, and/or recommendations required?
- What are the application deadlines? Does the school offer early decision?

Location

- How far do you want to be from home? Do you want to live in a large city or small?
- Do you want to live on campus or will you commute? Attend a large campus or small?
- What type of transportation is available to get you to the campus? Cost of airline ticket?

Academics

- Does the academic program meet your needs/interests? Is career counseling available?
- What is the student-to-faculty ratio? Do graduate students teach classes?
- Do most students graduate in four years?

Campus housing and facilities

- What are the dorms like? How are roommates chosen? Is off-campus housing available?
- Are students required to live on campus? For how long?
- What facilities are offered: athletic center, computer lab, library?

School activities

- Does the school offer intercollegiate and/or intramural sports?
- What types of student organizations exist?

Student body

- Do you want to attend a public or private institution (costs vary greatly)?
- What size school interests you? Do you want to attend a co-ed school?

Cost and financial aid

- What is the cost of the college?
- Is financial aid available? What percentage of students receives financial aid?

WHAT A COLLEGE /UNIVERSITY WANTS TO KNOW ABOUT YOU?

- What is your academic history and GPA?
- Did you take challenging classes in high school and a strong senior year schedule?
- How do your ACT/SAT scores compare with other students' scores?
- What honors and awards have you received?
- What extracurricular activities/volunteer activities are you involved in?
- How does your writing compare to other applicants (the essay)?
- What does your counselor and/or teachers say about you?

Go to <https://bigfuture.collegeboard.org/> to search for colleges.

WHEN DO I NEED TO APPLY TO COLLEGE?

WHAT STEPS DO I TAKE?

A TIMELINE FOR COLLEGE ADMISSIONS

When you have 10 or less credits to complete at Winfree:

- Visit colleges. Call ahead for appointments with admissions, financial aid, and academic advisors at the schools you are interested in attending.
- If you go on interviews or visits, send thank you notes.
- Send for applications or go on line to view applications. Practice filling out the information without submitting applications. Focus on the essay portions and decide how you want to present yourself to college admissions.
- Check your college deadlines and develop a calendar for submission of materials. Pay particular attention to early decision or early action deadlines.

When you have 6 or less credits to complete at Winfree:

- Check your credits for graduation and your schedule of classes.
- Register to take the SAT or ACT test if you have not done so or if you want to retake the test to raise your score.
- If you need SAT Subject tests be sure you have registered to take them.
- Double check deadlines for your colleges and begin your applications.
- Retake EOC tests if you did not pass one of them.
- Check on housing reservations as required by your colleges.
- Aim for completion of all college applications by December 1st.
- Order transcripts for each college to which you are applying.

When you have 3 or less credits to complete at Winfree:

- Complete FAFSA (Free Application for Federal Student Aid) as soon as possible after January 1. www.fafsa.gov.
- Meet all deposit deadlines for your college.
- **GRADUATE!**

Try not to let the college application process overwhelm you. Starting early and staying organized will help! Each application is different, so be sure to read it CAREFULLY before beginning. Follow this guide to help eliminate confusion.

STEPS TO APPLYING TO COLLEGE

1. Most colleges offer an on-line version of their application and prefer you to apply on-line. a. You can apply for all Texas public college & universities at: www.applytexas.org
 - a. You can apply for out-of-state and private universities at: www.commonapp.org
2. Complete the application. Don't forget to save it.
3. Go to the Registrar's office to complete a transcript request form.
4. The Registrar sends your transcript electronically.
5. Send your SAT and ACT scores to the colleges of your choice. a. Send your SAT scores from www.collegeboard.org or send your ACT scores from www.actstudent.org

COMMUNITY COLLEGE INFORMATION

ASSOCIATE DEGREE: You could earn an Associate’s Degree by taking related course work beyond the basic certificate program. This degree will provide you the background to get a job in your field of study. With an Associate’s Degree you have the option of transferring to a four-year university as a junior.

Below is a list of a few Community Colleges near DFW...

Community College	Location	Website	Phone Number
Dallas County Community College District (DCCCD)	7 campuses throughout the Dallas area	www.dcccd.edu	https://www.dcccd.edu/CU/Pages/CollegeNumbers.aspx
North Central Texas College (NCTC)	5 campuses near DFW	www.nctc.edu/	940-668-7731
Tarrant County Community College (TCC)	6 campuses in Tarrant County	www.tccd.edu/	817-515-8223
Collin College	7 campuses in North DFW	www.ccccd.edu	972.881.5710
Austin Community College	Austin, TX	www.austin.cc.edu	512.223.7503
Blinn College	Brenham, TX	www.blinn.edu	979.830.4140
Kilgore College	Kilgore, TX	www.kilgore.edu	903.983.8209
McLennan Community College (MCC)	Waco, TX	www.mclennan.edu	254.299.8628
South Plains	Levelland, TX	www.southplainscollege.edu	806.894.9611 EXT 2373
Texas State Tech	Waco, TX	www.waco.tstc.edu	254.867.2361
Tyler Junior College	Tyler, TX	www.tjc.edu	903.510.2523

**** DO I HAVE TO TAKE A TEST TO BE ADMITTED TO COMMUNITY COLLEGE? ****

You may have to take the TSI test before you start classes at a community college. The TSI is a state-legislated program designed to improve student success in college. Part of the program is an assessment to determine your basic skills in reading, mathematics and writing. Contact the Admissions Department of the Community College that you are interested in for more details and to register.

Possible Fields of Study at Community Colleges...

- | | |
|---|--|
| Automobile Technology | Graphic Design |
| Criminal Justice | Culinary Arts |
| Fire Safety | Emergency Medical Services Health Occupations |
| Auto Body Technology | Computer Sciences |
| Dental Assistant Gaming Graphics Aviation | Fashion Design Legal Studies Cosmetology Fashion |
| Drafting | Marketing Real Estate |

To apply, go to www.applytexas.org

CAREER, TRADE, & TECHNICAL SCHOOL INFORMATION

CAREER, TRADE and TECHNICAL schools offer specialized courses that focus on skills in a wide variety of career fields.

Below is a sampling of schools in Texas and the Metroplex area:

Anthem College	www.anthem.edu
Medical & Dental Assistant, Pharmacy Tech, Surgical Tech, Basic Massage Therapy, Medical Billing/Coding	
Art Institute of Dallas	www.artinstitutes.edu
Advertising, Graphic Design, Interior Design, Animation, Audio/Video, Game Design, Photography, Web Design, Hotel & Restaurant, Hospitality, Fashion Design, Culinary Arts	
CCI Training Center	www.cci-training.com
Medical Billing/Coding, Pharmacy Tech, Phlebotomy, Medical Front Office, Office & Business Skills, IT/Computer	
Concorde Career Institute	www.concorde.edu
Medical & Dental Assistant, Medical Office Administration, Vocational Nurse, Surgical Technician	
Court Reporting Institute of Dallas	www.crid.com
Court Reporting; Closed Captioning, Government Reporting, Medical Transcriptions, Media Room Reporting	
DeVry University	www.devry.edu
Health Sciences, Business & Management, Information Sciences, Media Arts	
Everest College	www.everest.edu
Health Related Careers, HVAC, Electrical; Business, Criminal Justice	
ITT Technical Institute	www.itt-tech.edu
Surgical Technician, Pharmacy Technician, Medical Assistant, Medical Records, Claims Technician	
Kaplan College	www.kaplancollege.com
Medical & Dental Assistant, Computer Networking, Medical Billing, Coding Specialist	
KD Studio Actors Conservatory	www.kdstudio.com
Acting, Film, Musical Theatre	
Lincoln Tech	www.lincolncollegeoftechnology.com
Automotive/Diesel, Welding, Collision Repair, HVAC, Electrical Technology	
Ogle School of Hair Design	www.ogleschool.com
Hair Styling & Care, Cosmetology, Facials, Nails	
PCI Health Training Center	http://www.pcihealth.edu/
Medical Assistant, Patient Care Technician, Medical Office Administration	
Platt College	www.plattcolleges.edu
Medical & Dental Asst, Vocational Nursing, Health Information Technology, Home Entertainment & Networking Tech, Network Systems Administration & Security, Phlebotomy, Pharmacy Technician, Medical Office Administration	
Texas State Technical College*	www.tstc.edu
Agriculture, Construction, Audio/Video Arts, Business Administration and Management, Health Science, Hospitality/Tourism, Human Services, Information Technology, Public Safety, Manufacturing, Transportation	

WHAT TEST DO I NEED TO TAKE IN ORDER TO GO TO COLLEGE?

You will need to register and take the **ACT** or the **SAT** in order to be admitted into a 4-year College or University.

HOW DO I REGISTER FOR THE ACT?

Visit www.actstudent.org

Tips for taking the ACT

***Answer every question.** Your scores on the multiple-choice tests are based on the number of questions you answer correctly. **There is no penalty for guessing.**

*Read the **question** or **passage** carefully.

*Read and consider **all** of the answer choices before you choose the one that best corresponds to the question.

English Section: Be aware of the writing style used in the passage. Consider the elements of writing that are included in each underlined part of the passage. In questions with no underlined portions you will be asked questions about a section of the passage or the whole passage. Be sure to re-read the sentence, using your selected answer, for verification of selection.

Mathematics Section: Read each question carefully to make sure you understand the type of answer required. Solve the problem and then locate your solution among the answer choices. Make sure you answer the question asked and your answer is reasonable. If you use a calculator, be sure it is working on test day and has reliable batteries.

Reading Section: Read passage for understanding prior to answering the questions. Refer to the passage when answering the questions.

Science Section: Note different viewpoints in passages.

HOW DO I REGISTER FOR THE SAT?

To Register, visit www.collegeboard.org

Tips for taking the SAT

- To learn how the SAT test is scored, visit <http://sat.collegeboard.org/scores/how-sat-is-scored>
- ***You neither gain nor lose credit for questions you omit.*****
- Since all correct answers receive one point, answer all the questions that seem easy before you spend time on those that seem difficult.
 - **You can guess.** If you know that one or more answer choices for a question are definitely wrong, then it is generally to your advantage to guess from the remaining choices. But because of the way the test is scored, random guessing is unlikely to increase your score.
 - You do not have to answer every question correctly to score well. In fact, many students who answer only 40-60 percent of the questions correctly receive average or slightly above average scores.
 - Use the test book for scratch work and to mark questions you omitted, so you can go back to them if you have time. You will not receive credit for any responses written in the test book. (Adapted from "Taking the SAT" College Entrance Examination Board)

WHICH TEST IS RIGHT FOR ME? SAT vs ACT

	SAT	ACT
How often is it administered?	Seven times per year.	Six times per year.
What is the test structure?	<p>Ten section exam:</p> <p>3 Critical Reading sections 3 Math sections 3 Writing sections 1 experimental section: the experimental section is masked to look like a regular section.</p>	<p>Five section exam:</p> <p>1 English section 1 Math section 1 Reading section 1 Science section Writing (strongly encouraged)</p> <p>**An experimental section is added to tests on certain dates only, and is clearly</p>
What is the test content?	<p>Math: up to 9th grade basic geometry and Algebra 2</p> <p>Critical Reading: sentence completions, short and long critical reading passages, reading comprehension</p> <p>Writing: an essay <u>and</u> questions testing grammar, usage, and word choice</p>	<p>Math: up to trigonometry Science: charts, experiments Reading: one each of Prose Fiction, Social Science, Humanities, Natural Science</p> <p>English: stresses grammar</p> <p>Writing: an essay</p>
Penalty for wrong answers?	Yes	No
How is the test scored?	<p>200 - 800 per section, added together for a combined score.</p> <p>2400 is considered the highest possible combined score.</p>	<p>1 - 36 for each subject, averaged together for a composite score</p> <p>36 is the highest possible composite score.</p>
How are scores reported to colleges?	It is the student's responsibility to request test scores be sent to colleges through College Board	It is the student's responsibility to request test scores be sent to colleges through ACT
Best time to register	At least six weeks before the test date.	At least four weeks before the test date.
Website	www.collegeboard.org	www.actstudent.org

Army, Air Force, Navy, Coast Guard, Marines Information

Contact an enlistment recruiter to get information:

- Army – www.goarmy.com
- Air Force – www.afrotc.com
- Navy – www.navy.com
- US Coast Guard – www.uscg.mil
- US Marines – www.marines.com

JOB SEARCHING WEBSITES

- www.bls.gov/oco
- www.texashotjobs.org
- www.snagajob.com
- <http://www.careerrookie.com/>
- <http://www.youtern.com/>
- www.indeed.com
- www.careerbuilder.com
- www.monster.com
- www.idealists.com
- www.simplyhired.com
- <http://www.groovejob.com/>
- <https://www.usajobs.gov/StudentsAndGrads>

*** Every effort has been made to ensure that the information in this packet is up to date and current; however, students are responsible for researching the information to verify accuracy.*