

THE COLLEGE CONNECTION NEWSLETTER

FOR HIGH SCHOOL JUNIORS AND SENIORS

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EVERYTHING YOU NEED TO KNOW ABOUT THE FAFSA BEFORE OCTOBER 1ST

(Collegeraptor.com)

Before we get to what you need to know about the FAFSA form before October 1st, here are three basic things you should know:

What is the FAFSA?

FAFSA stands for **Free Application for Federal Student Aid**. It is an application that college students must fill out in order to be eligible for student aid.

Why is Filing the FAFSA so Important?

Because filling the FAFSA grants you access to the funds that are disbursed every year to students by way of college grants, student loans, and work study awards. Didn't submit the FAFSA? You may need to take out private loans instead to fund your education. That can be extremely expensive. The federal government has aimed to make the application accessible and easy to navigate; recently, the FAFSA application has also become completed via the FAFSA mobile app.

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JUDGING A DEGREE BY THE PROGRAM, NOT THE COLLEGE

(Insidehighered.com)

Students pursuing a college degree generally have a sense of where their institution ranks in comparison to others, but not necessarily how their particular course of study measures up. Now they can find out. Using data from the latest College Scorecard, two new studies look much more granularly at how specific programs rate in helping recent graduates recoup their investments. Some 43 million students presently owe nearly \$1.6 trillion in federal student debt, according to government data. Such numbers warrant concern, said Martin Van Der Werf, the associate director of editorial and postsecondary policy at Georgetown University's Center on Education and the Workforce. "I would like to see more regulatory crackdown particularly on programs that attract students who were promised a quick credential and then entry into a lucrative career," he said.

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COLLEGE APPLICATION MISTAKES COULD DOOM YOUR CHILD'S CANDIDACY

(parentology.com)

It's that time of year. Rising seniors are learning the ins and outs of college applications, causing a range of emotions—from angst to avoidance. Sure, there's plenty of time to apply. But it's never too soon to be aware of the pitfalls in the process, common college application mistakes that your child may make (And you may even contribute to the problem.)

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SCHOLARSHIPS

STOKES EDUCATIONAL SCHOLARSHIP

Interested in a career in computer science and national security? This \$30,000 a year scholarship plus guarantees you a job after college at Fort Meade, MD. Applications opens September 1st



RON BROWN SCHOLAR PROGRAM

Offers four-year renewable awards for \$10,000 per year to African American high school seniors who plan to attend college full-time. Scholarship is based on financial need, academic achievement, essay, extracurricular activities, leadership experience, community service and recommendations. Early Deadline: January 9, 2022



ELKS NATIONAL FOUNDATION MOST VALUABLE STUDENT AWARD

Applicant must be a high school senior who is a citizen of the United States. Selection is based upon scholarship, leadership, and financial need. \$15,000 scholarship. Applicants do not need to be related to a member of the Elks. Deadline is November 15th



TOP TEN LIST SCHOLARSHIP

This scholarship gives you the chance to show what's truly special and different about you for a chance to win a \$1,500 scholarship.

Deadline: December 31, 2021



SENIOR CHECKLIST

-  FAFSA Opens October 1st
-  Ask for teacher recommendations
-  [Register for the SAT or ACT](#)
-  Start working on your admissions essays
-  Research scholarships
-  Early Decision Deadline is November 1st
-  Register for the Common Application
-  Check out the newer Coalition Application

URBAN OUTFITTERS & FUJIFILM SCHOLARSHIP

53 people will win prizes including up to \$20,000 in Scholarships. Applicants should submit two essays about their passion and inspiration guiding their college experience. Deadline to apply is October 16, 2021



Fun Fact:

More than three-quarters of college applicants get into their first-choice schools

6 THINGS YOU MUST DO IN COMMUNITY COLLEGE TO BE COMPETITIVE FOR UC TRANSFER

(Ask Ms. Sun)

Getting excited or anxious about how well you are preparing for UC transfer? Here is a list of must-dos to help you gain a competitive edge!

Things You Must Do

1. Look into the requirements for **Transfer Admission Guarantee** (TAG) at the six UC campuses that offer them (Berkeley, UCLA, and San Diego do not offer TAG). Carefully review the [chart](#) that outlines the TAG program restrictions, filing deadlines, major limitations, and eligibility information (make sure you read the entire document and remember that the information is updated every year, usually in late August). For links to the TAG program at each UC campus, go to [Campus-Specific Admission Information and Transfer Programs](#) section of my website and look under each UC campus for the link to the TAG program.
2. While Berkeley, UCLA, and San Diego do not offer TAG, each campus has **other transfer programs** available:
 - Berkeley offers two transfer programs: [Transfer Alliance Project](#) (at partner California community colleges only; targets disadvantaged students) and [Starting Point Mentorship Program](#) (any California community college student may participate by filing an application, subject to space availability).
 - UCLA's [Transfer Alliance Program](#) (at partner California community colleges only) gives you priority consideration for admission to majors in the College of Letters and Science.
 - San Diego's [UniversityLink](#) program (targets disadvantaged students) guarantees admission to UCSD if you meet certain requirements and attend one of the partner California community colleges.
3. Make sure you **complete your English and Math requirements ASAP**. If you are applying for TAG, many campuses set English and Math completion deadlines to Fall term prior to transfer for TAG (UCI is the earliest with a deadline of Summer term before the TAG filing period). Even if you are not applying to TAG, you should still complete your English and Math requirements as soon as possible (many UCs shy away from applicants with in-progress Spring English or Math requirements because of the risk of having to cancel the admission offer when applicants drop or receive non-passing grades in those courses).
4. **Academic achievement is the single most important factor in transfer admission evaluation**. Your grades and the completion of your major prerequisite requirements are essential for successful transfer (completion of general education requirements can help speed up your time to graduation). While it's important for you to demonstrate interest in your major through extracurricular or academic enrichment activities, **your grades and coursework should ALWAYS come first**.

Aim to complete ALL major prerequisite requirements by the end of Fall term prior to transfer. When deciding how to schedule major prerequisite requirements and general education courses, **always take the major prerequisite requirements first**. Your academic preparation for your major carries significant weight in the admission evaluation process and having the grades available for evaluation will give you an edge.

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COLLEGE NEWS

The **University of Oregon** jumped four places in the annual U.S. News & World Report rankings for best national universities, breaking into the top 100 for the first time since the UO began tracking its placement.




Syracuse University rejected demands that it fire a scholar who made controversial comments about the 20th anniversary of the Sept. 11 attacks. The professor, who is Black, wrote on Twitter that she was “still really disturbed by how many white pundits and correspondents talk about [Sept. 11],” specifically the idea that it was the “first time that Americans ever felt fear.”

Following three months of negotiations and intense debate and disagreement among alumnae over the future of **Mills College**, the women’s college’s trustees decided to merge with **Northeastern University**. Mills will thus become the coed Mills College at Northeastern University in July 2022.

The board voted unanimously to establish an undergraduate degree program in Early Childhood Education at the **University of Alaska Anchorage**. Prior to opening the program for enrollment, the State Board of Education must agree to certify graduates of the program until final accreditation is earned.

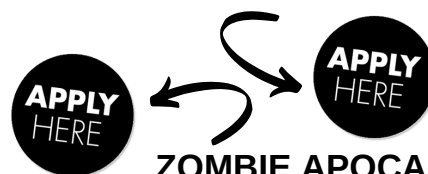
The **California Legislature** passed a measure that would extend federal food assistance benefits to more college students in the state. The bill is similar to other efforts across the country to address student hunger as the pandemic heightens student food and housing insecurity.

JUNIOR CHECKLIST

-  ACT - Next test date is October 23. You must register by October 1st. It takes 30 minutes to complete registration and you will need a photo
-  SAT - Next test date is October 26. You must register by October 8
-  Attend virtual tours and college visits

VOICE OF DEMOCRACY COMPETITION

The National Audio Essay Scholarship open to high school students grades 9th - 12th. It consists of a 3-5 minute audio CD/flash drive recorded essay on the 2018-19 theme “Why My Vote Matters”. Each state winner is provided with a five day all-expenses paid trip to Washington D.C., plus the opportunity to compete for National Scholarships totaling more than \$130,000. Deadline: October 31, 2021



ZOMBIE APOCALYPSE SCHOLARSHIP

This Zombie Apocalypse Scholarship committee wants to know your plan to avoid the zombies, where you’d hide, and the top-five things you’d bring to stay alive. They’re giving one successful survivor \$2,000 toward his or her college education. Deadline: October 31, 2021

COCA COLA SCHOLARS PROGRAM SCHOLARSHIP

\$20,000 achievement-based scholarship awarded to graduating high school seniors. Students are recognized for their capacity to lead and serve, as well as their commitment to making a significant impact on their schools and communities. Deadline is October 31, 2021



EDUCATION MATTERS SCHOLARSHIP

The Education Matters Scholarship is giving you the chance to state why education matters. One applicant will be awarded \$5,000 scholarship. Deadline: November 30, 2021



UNDERSTAND THE FULL IMPACT OF YOUR FAFSA® APPLICATION

(studentaid.gov)

Not only is your FAFSA form an application for federal student aid, it also is used in determining your eligibility for certain state and school financial aid. Your FAFSA information is shared with the colleges and/or career schools you list on the application. The financial aid office at a school uses your information to figure out how much aid you may receive at that school.

Note: The school might also have other forms for you to fill out to get school aid, so check with the financial aid office to be sure.

Your information also goes to your state higher education agency, as well as to agencies of the states where your chosen schools are located. Many states have financial aid funds that they give out based on FAFSA information.

Review Your Student Aid Report (SAR)

The SAR is a summary of the FAFSA data you submitted. You (the student) will get your SAR within three days to three weeks after you submit your FAFSA form. Look over your SAR carefully, make sure you didn't make a mistake on your FAFSA form, and make corrections to your FAFSA data if necessary. Find out more about the SAR, its purpose, how the method you use to file your FAFSA form determines when you'll get the SAR, and what you should do with the SAR.

What Not to Expect from the SAR

The SAR won't tell you how much financial aid you'll get. Also, if you used the Internal Revenue Service Data Retrieval Tool (IRS DRT) when filling out your FAFSA form, the SAR won't show the details of your income and tax information.

So how do you find out how much aid you'll get?

If you've been accepted at a college or career school that you listed on your FAFSA form, the school will calculate your aid and send you an electronic or

paper aid offer, sometimes called an award letter, telling you how much aid you're eligible for at the school. The timing of the aid offer varies from school to school and could be as early as winter (awarding for the fall) or as late as immediately before you start school. It depends on when you apply and how the school prefers to schedule awarding of aid.

Provide Required Verification

You might see a note on your SAR saying you've been selected for verification; or your school might contact you to inform you that you've been selected. Verification is the process your school uses to confirm that the data reported on your FAFSA form is accurate. If you're selected for verification, your school will request additional documentation that supports the information you reported.

Don't assume you're being accused of doing anything wrong. Some people are selected for verification at random; and some schools verify all students' FAFSA forms. All you need to do is provide the documentation your school asks for—and be sure to do so by the school's deadline, or you won't be able to get financial aid.

THE FAFSA PROCESS

We provide more than \$120 billion in grants, loans, and work-study funds each year to help pay for college or career school. To apply for this aid, you must complete the Free Application for Federal Student Aid (FAFSA) form. Also, state governments and many colleges and career schools use your FAFSA information to award you their aid.

DID YOU KNOW?
Some schools won't consider you for merit scholarships (scholarships based on academic achievement or other talents or skills) until you've submitted a FAFSA, so complete one even if you think you won't qualify for federal aid.

RELAX!
The FAFSA is designed to be simple to fill out. Tips throughout the application help you understand the questions. Most people finish filling out the FAFSA in less than two hours!

PREPARING FOR THE FAFSA®

The FAFSA process is quicker and easier when you have a username and password called an FSA ID. (If your parent is providing information on your FAFSA, he or she will need his or her own FSA ID as well.) Learn more about the FSA ID and how to create yours at StudentAid.gov/aid.

GATHER THIS INFORMATION
The FAFSA asks questions about you and your finances, so have the information below handy.

- Social Security number
- File reporter number
- Federal tax information and tax returns
- Records of federal income
- Cash, savings, and checking account balances
- Investments other than the home in which you live

DON'T HAVE ALL YOUR INFO READY YET?
There's a way you can start the FAFSA, and it will create backlinks to help you. (Check out whether you need to report all federal and private assets at StudentAid.gov/dependencies.)

FILLING OUT THE FAFSA®

Each October, the FAFSA is available for the next school year. It's important to fill it out as soon as possible to meet school and state financial aid deadlines.

SUBMISSION OPTIONS

- Electronic form (on or off FAFSA.gov)
- Mail an application (included PDF of rules you should read before you mail) to (800-433-3243)
- Electronic submission by your school or career school (ask if they can submit the FAFSA for you)

MEETING FINANCIAL AID DEADLINES

Each state and school has its own FAFSA deadline. Check a college's or career school's deadline on its website or by calling its financial aid office. Most state deadlines are at fafsa.gov/deadlines.htm.

DID YOU KNOW?
You may be able to receive and transfer the information into the form automatically using the Internal Revenue Service Data Retrieval Tool (IRS DRT).

PROCESSING THE FAFSA®

After you submit your FAFSA, your information will be sent to the colleges and/or career schools you listed on the form.

PROCESS TIMELINE

- You'll receive an e-mail within a few days, letting you know your FAFSA was processed.
- Your college or career school might request additional information from you. Make sure you respond by any deadlines.

FIRST-TIME APPLICANTS

You'll receive an aid offer from each college or career school you applied to and listed on your FAFSA, stating the amount of aid you could receive at the school.

Review and compare your offers, and decide which school to attend based on the school's net cost and how well the school suits your needs.

RENEWAL APPLICANTS

You'll receive an aid offer from your school stating the amount of aid you could receive at the school.

RECEIVING FINANCIAL AID

Formally accept the school's aid offer, and remember! If you're offered student loans, borrow only as much as you really need.

Your school will handle your aid. Ask the financial aid office when and how your aid will be paid out, what it'll cover, and how much (if any) money will come directly to you once tuition and fees are paid.

Get free assistance and answers at fafsa.gov or 1-800-4-FED-AID (1-800-433-3243).

JUDGING A DEGREE BY THE PROGRAM, NOT THE COLLEGE

(Continued from page 1)

“And then they find out that that it was a waste of time -- the career really isn't very lucrative, and the credential doesn't have a lot of value. And it's very costly. Those are the students who really need protection.” Even good institutions can have programs with poor outcomes. The *Wall Street Journal* recently reported that graduates of Columbia University's film school who took out federal student loans incurred a median debt of \$181,000. Yet two years after receiving their master's degrees, half of those borrowers were earning less than \$30,000 a year. “When you're doing institution-level accountability, Columbia is never going to fail,” says Gillen. “But when you do program-level, you can hold specific programs accountable.”

Using the same data, the Third Way report evaluates which programs allow students to recoup the cost of their college education within five years of entering the workforce. Unlike TPPF's report, it looks only at bachelor's, associate and certificate programs and is concerned not with debt per se but with total cost. Nearly two-thirds of all programs -- 64 percent -- allowed students to recoup their educational costs within 10 years of graduating, said Michael Itzkowitz, a senior fellow in higher education at Third Way and the author of the report. “By the same token, there are nearly 6,000 college programs -- about 16 percent of them -- that leave students with no return on investment, meaning that they're earning even less than someone with no college experience whatsoever,” he said. “To put that in perspective, there were 353,000 students -- out of about 2.2 million in our data set -- who graduated from those programs. They're leaving too many students underemployed or possibly underprepared to succeed in the 21st-century job market.”

Among those earning bachelor's degrees, the Third Way report found that 100 percent of nursing and engineering students took five years or less to recoup their educational investments, compared to 44 percent in anthropology programs and 45 percent in religious studies.

6 THINGS YOU MUST DO IN COMMUNITY COLLEGE TO BE COMPETITIVE FOR UC TRANSFER

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6. If you receive a D or F grade, make sure you repeat the course to erase the bad grade from GPA calculation and fulfill your course requirement (although you **MUST** report both the non-passing grade **AND** the repeated grade on the UC Application when you apply). For courses you didn't pass and don't intend to repeat, make sure you look into "academic renewal" (AR) at your community college; the process is different at every college so make sure you time everything just right so you have it done by the time you apply to the UCs (you **MUST** report every AR you have received on your UC Application).

BONUS! What You Should NOT Worry About

An occasional W is not a big deal; the UCs simply disregard them during admission evaluation. If you have a string of Ws, then you should provide an explanation on your UC Application. Remember: you **MUST** report every W grade you have received on your UC Application. Exceptions: 1) Haas School of Business frowns upon Ws in major prerequisite requirements so you **MUST** provide an explanation if you have any Ws in those; 2) Merced prefers that you provide an explanation for every W you received.

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COLLEGE APPLICATION MISTAKES COULD DOOM YOUR CHILD'S CANDIDACY

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Let's take a look at common college application mistakes facing this year's crop of applicants

- They wait too long to get started.
- They underestimate what needs to be done.
- They don't tell their counselor where they intend to apply.
- They don't make use of virtual resources.
- They don't take the next steps.

There's nothing like the college process for reinforcing life skills, from setting deadlines to making them. But remember: It's your student's application process, not yours.

If you need help filling out the FAFSA form, use these free tools:

- Select the blue and white question mark icon next to a FAFSA question to view a "tool tip" that provides information about how to answer that question.
- In the online FAFSA form, the tool tip may have a "More Help" link for additional information. You also can select the "Help" button at the bottom of the tool tip to reach the ["FAFSA Help"](#) page, where you can browse FAQs, search for more information, or click on "Contact Us."
- Once you click on "Contact Us," you'll have the option of emailing us with your question or, during business hours, chatting (in English or Spanish) with live technical support staff. (In the myStudentAid mobile app, you can find the contact information via the "hamburger menu"—the three parallel lines at the top right of the screen.)
- Contact the [financial aid office](#) at the college or career school you plan to attend.

FAFSA® Filing Options

You may choose any of these methods to file a FAFSA form:

- Log in at fafsa.gov to apply online or
- Fill out the form in the myStudentAid mobile app, available on the [App Store](#) (iOS) or [Google Play](#) (Android) or
- Complete a [2021-22 FAFSA PDF](#) (note: you must print out and mail the FAFSA PDF for processing) or
- Request a print-out of the FAFSA PDF by calling us at 1-800-4-FED-AID (1-800-433-3243); then fill out the form and mail it for processing

Additional UC Transfer Resources

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Sign up for the [UC Transfer Admission Planner](#) and update your community college coursework and grades at the end of each term. The UC TAP allows you to express interest to the UCs where you plan to apply and the information you fill in can be used to apply for TAG later.

Check out [Quick Reference Guide to UC Admissions](#), a comprehensive resource guide put together by the UCs that explains EVERYTHING there is to know about freshman and transfer admissions (if you need something in writing as proof, this is where you'll find it).

EVERYTHING YOU NEED TO KNOW ABOUT THE FAFSA BEFORE OCTOBER 1ST

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Why October 1st?

Because that's the day the FAFSA becomes available for the current academic year. Although you will have plenty of time to submit your FAFSA form after October 1st, it is always better to submit it as early as possible. Submit the form as soon as possible. The sooner you do, the higher your chances of getting the maximum financial aid that you are eligible for.

Things You Should Know & Do Ahead of October 1st

Now that we've got the basic details of the FAFSA covered, here are a few important things you should know and do before October 1st:

Start Organizing Today

The FAFSA application is long with more than 100 questions. Some argue that it is too long, but that's an argument for another day. For now, you have to answer all the questions and fill in all the details asked for. Otherwise, the FAFSA considers your application incomplete. Leaving out even one question marks it as incomplete. Unprocessed, it denies you access to federal student aid. To help you stay organized, the website provides a service called myChecklist, providing users with assistance surrounding student aid. The FAFSA asks you for a lot of information regarding your family situation and your finances. You will also need to fill in some personal details. Instead of scrambling after October 1st to get all of the details you need to fill in, why not start getting it all together today? That way you have it all ready to go on October 1st and can start filling in the form right away.

These are some details you should have ready before you start filling in the FAFSA:

- **Your Social Security number:** You should normally have it with you. If you do, that's great – you don't need to do anything else. But if you don't have it or don't know where it is, you can apply for a new or replacement card from the Social Security Administration. This can take some time, so make sure and check today whether or not you have your Social Security card. Don't worry; for security purposes, the FAFSA masks student's social security numbers on the log-in page.
- **Your Driver's License Number:** If you have a driver's license you will need to fill in your license number. If you do not have a driver's license, this does not apply to you.
- **Your Previous Year's Tax Records:** Earlier all tax information was imported directly from the IRS records but this has recently changes. Now families are required to report income information from an earlier tax year.
- **Your FSA ID:** This is a username and password that is required for logging in to certain U.S. Department of Education websites. Your FSA ID is required for completing the FAFSA process but creating one can take time. Creating your FSA ID early will ensure that you are ready to start filling the FAFSA form on October 1st.
- **Your Parents' FSA ID:** Your parents may also need to create an FSA ID if their information is required on the FAFSA form. Start doing your homework on this now so you can start the formalities at the earliest.
- **List of Colleges You're Interested in Attending:** You can add up to 10 schools on the FAFSA, so if you've got more than 10 on your shortlist, think about which 10 you want to add. You can add any 10 schools that you are considering, even those that you have not applied to yet or those that have not accepted you yet. If you are considering a college, add it to the FAFSA so those colleges get your information electronically and can start putting together your financial aid package if you are accepted.

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EVERYTHING YOU NEED TO KNOW ABOUT THE FAFSA BEFORE OCTOBER 1ST

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Procrastination Can Cost You

Maybe you don't have all the information you need ready by October 1st or maybe you think the deadline is some time away so no real need to rush. The truth is, procrastinating and focusing on only the FAFSA deadline is a mistake that can cost you big.

Every college has its own financial aid application deadline. You MUST check the deadlines for each of the colleges you plan on applying to. The FAFSA deadline may be three months away. But if the college financial aid application deadline is earlier, that earlier date is what is crucial. If you file the FAFSA within after the college deadline, you will lose your eligibility for any financial aid disbursed by the college.

Also, most colleges and schools allocate limited funds to distribute as award money. They give this out on a first come first served basis till the funds run out. Don't wait too long to submit the FAFSA. You may be too late to receive any of these reserved funds.

File the FAFSA Even if You Think You are Not Eligible for Financial Aid

It's surprising how many students do not file the FAFSA because they think they may not qualify for federal grants. As a general rule, if you are planning on attending college, you should file the FAFSA regardless of family income or any other circumstances. Even if you do not qualify for one type of aid, you still need the FAFSA. It qualifies you for grants, scholarships, and other financial aid awarded by colleges and some states.

You can change your mind later and decide not to accept any federal student aid, but for now, get your information ready and prepare for filing the FAFSA on October 1st or at the earliest date after that.

SIMPLE STEPS TO TRANSFER TAX INFORMATION INTO YOUR FAFSA FORM
The IRS Data Retrieval Tool (IRS DRT) Electronically Transfers Your Federal Tax Return Information Into Your FAFSA Form

WHY

- EASY** Transfer info with the click of a button.
- FAST** Instantly retrieve your information.
- ACCURATE** Correctly fill in your information.

HOW

- 1 Log in to your current FAFSA form or start a new application at fafsa.gov.
- 2 In the finances section of the online form, you will see a "Link to IRS" button if you are eligible to use the IRS DRT.
- 3 Click the "Link to IRS" button and log in with your FSA ID to be transferred to the IRS to retrieve your info.
- 4 Once at the IRS site, enter your information exactly as it appears on your federal income tax return and click the "Submit" button.
- 5 Check the "Transfer My Tax Information into the FAFSA Form" box, and click the "Transfer Now" button.
- 6 You will know that your federal tax return information has been successfully transferred because the words "Transferred from the IRS" will display in place of the IRS information in your FAFSA form.

SUBMIT YOUR FAFSA FORM
(Free Application for Federal Student Aid)

**For your protection, your tax information will not be displayed on either the IRS site or fafsa.gov.*

The IRS DRT can be used by both students and parents.

Federal Student Aid | PROUD SPONSOR of the AMERICAN MIND®
AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION

To learn more about the IRS DRT, visit StudentAid.gov/irsdrt