

# THE COLLEGE CONNECTION NEWSLETTER

FOR HIGH SCHOOL JUNIORS AND SENIORS

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## HOW TO FILL OUT THE FAFSA AND WHY IT MATTERS

*thecollegeinvestor.com*

College students need all the financial help they can get - that's why every college student and prospective college student needs to fill out the FAFSA which opens October 1st!

Even if you think you have enough money to pay for college, you should fill out a *Free Application for Federal Student Aid* (FAFSA) to avoid missing out on grants, scholarships and low cost financial aid.

It's important to know that beyond grants and scholarships, filling out the FAFSA is what's required to get Federal student loans. That's why you should also make sure that you're filling out the FAFSA every year you attend school.

### Why Do I Need To Fill Out The FAFSA?

Many students and parents don't fill out the FAFSA because they think federal grants are only available to families earning less than \$50,000. The truth?

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## 7 THINGS YOU WILL NEED TO FILL OUT THE FAFSA

*studentaid.gov*

If you need financial aid to pay for college, complete the Free Application for Federal Student Aid (FAFSA®) form. The 2023-24 FAFSA form is now available. Fill it out as soon as possible on or after Oct. 1 at the official government site, [fafsa.gov](https://fafsa.gov).

It's easier to complete the FAFSA form if you gather what you need ahead of time. Here are a few items to help you fill it out.

1. **Your FSA ID** - If you haven't done so already, create a FSA ID, which is your account username and password. The FSA ID is a digital legal signature that lets you complete and update the FAFSA form, so create your own and keep it safe. Parents of dependent students will need to use their own FSA ID to complete the FAFSA process. We recommend creating your account early since it can take up to three days before you can use your FSA ID.

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## 7 THINGS JUNIORS NEED TO PREP FOR COLLEGE ADMISSIONS

*IvyWise.com*

As hard as it is to look outside in the winter and imagine tulips popping up, it may be hard to comprehend that one year from today, current high school juniors will be submitting their college applications. Your junior year involves critical steps that can *make or break your chances of admission* to the most selective colleges and universities, so make sure you're prepared.

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## SCHOLARSHIPS

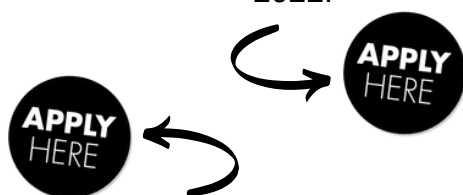
### QUESTBRIDGE SCHOLARSHIP

The National College Match is a college admission and scholarship process through which high-achieving, low-income students can be admitted early with full four-year scholarships



### 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, 2022.



### ELKS NATIONAL FOUNDATION MOST VALUABLE STUDENT AWARD

Applicant must be a high school senior and US Citizen. 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.



### ASHRAE ENGINEERING SCHOLARSHIP

\$3,000 scholarship for students pursuing engineering degrees. Apply by May 1



### AROUND THE CORNER FROM COLLEGE SCHOLARSHIP

Open to current high school students planning to attend college. \$1,000 scholarship. Deadline is Dec. 31st and June 30th

### GE REAGAN FOUNDATION SCHOLARSHIP

For students who demonstrate leadership. Application opens Fall 2022



### 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.











### HORATIO ALGER ASSOCIATION

Manages 70 of the largest need based scholarship opportunities in the country for high school juniors who have faced or overcome obstacles. Scholarships by state and by career.



## SENIOR CHECKLIST

-  • Attend virtual college meetings
-  • Register for the SAT or ACT
-  • FAFSA opens October 1st
-  • 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

## FUN FACT

Filing a FAFSA® is the single most important thing you can do to get money for college.

## Niche's 2023 list of the hardest colleges to get into in America

1. Harvard
2. Stanford
3. Princeton
4. Cal Tech
5. Yale
6. MIT
7. U of Chicago
8. Columbia
9. Duke
10. Brown

Check out the top 50 at [CBSnews.com](https://www.cbsnews.com)

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You could qualify for other financial despite your income or your family's income. Why should you fill out a FAFSA? To maximize your chances to receive grants, scholarships and avoid student loan debt, and much more!

To qualify for grants, financial aid, and scholarships, you must fill out a FAFSA form. If you don't meet the requirements for need-based scholarships, the college could award a merit-based scholarship instead.

When some schools have tuition over \$65,000, need-based financial aid is even available to students from middle and upper-middle class income brackets.

Once you fill out a FAFSA form, you automatically qualify for low-interest and forgivable federal student loans, which are the best kind of student loans. The FAFSA form is also required to qualify a parent for a federal parent PLUS loan.

How can completing a FAFSA form improve your chances of getting into a particular school? If a student fails to submit a FAFSA form to an institution, they are less likely to enroll. Aside from qualifying for grants, scholarships, and other forms of financial aid, filling out a FAFSA form indicates that you are interested in that institution, making it more likely that the institution will try to entice you to attend by offering financial aid.

## WHAT'S THE HARDEST COLLEGE TO GET INTO RIGHT NOW?

*Cbsnews.com*

Here's an in-depth look at [Niche's 2023 list](#) of the hardest colleges to get into in America.

Niche, which runs a ranking and review website, used several criteria, including acceptance rates, standardized test scores and other factors. (As a result, some colleges in this list have the same acceptance rate but different overall rankings.)

Not surprisingly, all eight Ivy League schools made the list — but some other colleges on the list are tougher to get into than Ivy League schools, according to Niche's data.

Carleton College comes in at #50 with an acceptance rate of 21% compared with Harvard at #1 with an acceptance rate of 5%. Niche ranked University of Southern California #1 in America for film and photography.

**COLLEGE NEWS**

**Occidental College** to give free tuition to admitted students who are Cal Grant eligible.

At **University of Alaska**, Four outstanding staff members were recognized with the “Staff Make Students Count” award that recognizes staff who have made a difference in the lives of students. Each received a plaque, \$1000, and two Alaska Airlines vouchers.

**Princeton University** announced that students with a household income of less than \$100,000 a year will not have to pay for tuition or room and board starting in 2023. Students can also get an annual personal and book allowance of up to \$4,050 per school year.

**The University of Washington** Board of Regents on Thursday approved a resolution to begin exiting all direct investments in fossil-fuel companies with the goal of complete divestiture by Fiscal Year 2027.

College Success Foundation (CSF), a national nonprofit organization that helps students from low-socioeconomic backgrounds achieve their dream of a college education, recently relocated its Tacoma regional office to the campus of **University of Puget Sound**.

For the fourth consecutive year, **Williamette University** is one of the top three liberal arts colleges in the Pacific Northwest on the US News “Best Colleges” list.

**JUNIOR CHECKLIST**



• ACT - Next test date is December 10th. You must register by



November 4th. It takes 30 minutes to complete registration and you will need a photo.



• SAT - Next test date is November 5th. You must register by October 7th.



- Honors or AP Classes
- College Classes
- Extracurriculars

**HEISMAN HIGH SCHOOL SCHOLARSHIP**

We honor community minded high school male and female athletes who change the game on and off the field. Application closes Oct. 18th



**HSF SCHOLARSHIPS**

More than 150 scholarships for Latino students with or without US citizenship.

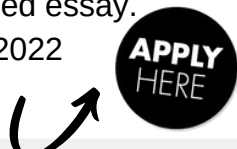
**ZOMBIE APOCALYPSE SCHOLARSHIP**

Share your plans to avoid the zombies, where you'd hide, and the top-five things you'd bring to stay alive. \$2,000 Scholarship. Deadline: October 31, 2022



**VOICE OF DEMOCRACY COMPETITION**

The National Audio Essay Scholarship open to high school students grades 9th - 12th. This audio-essay program provides high school students with the unique opportunity to express themselves in regards to a democratic and patriotic-themed recorded essay. Deadline: October 31, 2022



**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. Application is open

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**IMPORTANT:** Do NOT create an FSA ID on someone else’s behalf. This includes parents. A parent should not create an FSA ID for their children and a student should not create an FSA ID for their parents. It may cause issues signing and submitting the FAFSA form and lead to financial aid delays. (Also, it’s against the rules.)



**2. Your Social Security Number**

You can find your Social Security number (SSN) on your Social Security card. If you don’t have access to it or you don’t know where it is, you can request a new or replacement card from the Social Security Administration. If you are not a U.S. citizen but meet other eligibility criteria for federal student aid, you’ll also need your Alien Registration number. Both parents and students need this information for the FAFSA form.

**3. Your Driver’s License Number**

You’ll need to enter your driver’s license on the FAFSA form. If you don’t have a driver’s license, then don’t worry about this step.

**4. Your Federal Income Tax Return**

On the 2023-24 FAFSA form, you (and your parents, if you are a dependent student) will report your 2021 income.

Since you probably filed your 2021 income tax return by the time the FAFSA form is available, you may be eligible to transfer your tax information into the FAFSA form right away using the IRS Data Retrieval Tool (DRT).

- Not everyone is eligible to use the IRS DRT
- The IRS DRT does not input all the financial information required on the FAFSA form. Therefore, you should have your 2021 tax return and 2021 IRS W-2 available for reference.

The IRS DRT is the fastest, most accurate way to input your tax return information into the FAFSA form. To address security and privacy concerns related to the IRS DRT, the tax return information you transfer from the IRS will not display on fafsa.gov. Instead, you’ll see “Transferred from the IRS” in the appropriate fields on fafsa.gov.

- You cannot use your 2022 tax information. We understand that for some families, 2021 income doesn’t accurately reflect your current financial situation. If you experienced a reduction in income since the 2021 tax year, you should complete the FAFSA form with 2021 tax information. Then, contact the school where you plan to attend and explain and document the change in income.
- You cannot update your 2023-24 FAFSA form with your 2022 tax information after filing the tax return. The 2023-24 FAFSA form requires 2021 information.

**7 Items You Need To Fill Out The FAFSA**



- 1. FAFSA ID**
- 2. Your Social Security Number**
- 3. Your Driver's License Number**
- 4. Your Federal Income Tax Return**
- 5. Records of Untaxed Income**
- 6. Records your assets**
- 7. List of schools you are interested in**

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Spring semester of junior year is the final push before students actually start applying to college in the fall, so students need to get serious about their college plans.

Here's what high school juniors need to be doing to get ready for the college admissions process.

- **Build Your List** - research schools and prepare your balanced college list.
- **Visit Colleges** - Take advantage of campus tours, information sessions, informational interviews, special visit weekends, and opportunities to sit in a class, chat with students, and meet with a professor. Consider using spring break as an opportunity to see college campuses during the school year when they are in action.
- **Meet with your College Guidance Counselor** - Your relationship with your college counselor is more important than you may realize. Most selective colleges require a letter of recommendation from this individual, and you want him or her to be able to address your personal qualities, not just your academic performance.
- **Make a Plan for Standardized Testing** - If you have not already made a plan, you need to first decide whether you will take the SAT or ACT. Most colleges accept both and there is no reason to spread yourself thin by studying for both.
- **Ace Your Classes** - In many cases, especially if you apply early decision or early action, college admission officers will only have access to your grades through the end of junior year, and they will look at all grades up until this point!
- **Rigor Matters!** - When you sign up for senior year classes, remember that colleges are as interested in the rigor of your curriculum as your performance within those classes.
- **Make Summer Plans** - Whatever you choose to do this summer, make it meaningful and enriching. Whether you opt for summer courses, pre-college programs, internships, research opportunities, service trips, studying abroad, or working a job, there should be a reason behind your choice. Your summer endeavors should be long-term, purposeful, and aligned with your academic and/or extracurricular interests.

Colleges look for students to get experience in the areas they wish to study, and summers are often the best time to explore your interests in-depth. Deadlines for the most competitive internships are as early as January, so don't wait until May to begin making your plans.

There are a number of things that high school juniors should be doing now to prepare for the college admissions process come fall, so there's no time to waste. Meet with your college counselor ASAP to create a college prep plan that will help you get and stay on track through senior year.

A civil lawsuit filed in state court accuses three past and present **San Diego State University** football players — including a top punter now in the NFL — of gang raping a 17-year-old girl last year at an off-campus party.

## COLLEGE NEWS

**The UCs** run a plagiarism check on all UC Personal Insight Questions in January (source) as part of the UC Application Verification process.

## Fresno Pacific

**University**, a Christian college, recently detailed how the president's debt-relief plan would give students and alumni "a helpful boost."

# WHEN YOU TURN 18

## A Survival Guide for Teenagers

### reaching the age of majority

The *age of majority* is a term used to describe the time in life after which a person is legally no longer considered a child. Historically, the

age of majority was set at 21 in most states. But after the 1971 ratification of the 26th Amendment to the U.S. Constitution giving 18-year-olds the right to vote in federal elections, most states, including California, lowered their age of majority to 18. (FC § 6502; 42 USC § 1973bb)

At the age of majority, teenagers acquire the right to:

- Enter into binding contracts.
- Buy or sell property, including real estate and stock.
- Marry without the written consent of a parent (or guardian) and a judge.
- Sue or be sued in their own names.
- Compromise, settle or arbitrate a claim.
- Make or revoke a will.
- Inherit property outright.
- Vote in federal, state and local elections.
- Consent to all types of medical treatment.
- Join the military without parental consent.



This does not, however, mean that you now have all the rights and privileges available to adults. Some come at an earlier age, while others come later. For example, you may be issued a provisional driver's license at age 16, but you cannot purchase alcoholic beverages until age 21. What the age of majority has really come to mean is that point when an individual is treated as an adult for *most* purposes.

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### 5. Records of Your Untaxed Income

The FAFSA questions about untaxed income, such as child support, interest income, and veterans' noneducation benefits may apply to you. On the 2023-24 FAFSA form, you'll report 2021 tax or calendar year information when asked these questions. Find specific details for parents and students.

### 6. Records of Your Assets (Money)

This section includes savings and checking account balances, as well as the value of investments, such as stocks, bonds, and real estate (excluding your primary residence.) Report the current amounts as of the date you sign the FAFSA form, rather than reporting the 2021 tax year amounts. Note: Misreporting the value of investments is a common mistake on the FAFSA form. Please carefully review what is and is not considered a student investment and parent investment to make sure you don't over- or under-report information. You may be surprised by what can (and cannot) be excluded.

### 7. List of the School(s) You Are Interested in Attending

Be sure to add any college you're considering, even if you haven't applied or been accepted yet.

- Even if it's only a slight chance you'll apply to a college, list the school on your FAFSA form.

- You can always remove a school later if you decide not to apply, but if you wait to add a school, you could miss out on financial aid.
- The schools you list on your FAFSA form will automatically receive your FAFSA results electronically. They will use your FAFSA information to determine the types and amounts of financial aid you may receive.
- If you add a school to your FAFSA form and later decide not to apply for admission to that school, that's OK! The school likely won't offer you aid until you've been accepted anyway.
- You can list up to 10 schools at a time on your FAFSA form. Find out what you can do when you apply to more than 10 schools.

TIP: Several states require you to list schools in a particular order to be considered for state aid.