

MVHS COUNSELING NEWSLETTER

High School & Beyond Planning — News & Information



September

FOR FAMILIES OF 12th GRADE STUDENTS

FALL MEANS PUMPKIN SPICE AND FAFSA!

It that time again, where we pretend like Autumn in Tucson, means it is not 90+ outside and we can start wearing sweaters. It's also time that our soon to be MVHS graduates should be working on both applying to college as well as filling and filing their FAFSA (Free Application for Federal Student Aid).

The FAFSA opens October 1st, 2018. MVHS is committed to making sure that 100% of our 12th grade students and their families understand the importance of the FAFSA, regardless of income, and why they should submit their FAFSA as soon as possible.



In an effort to increase our FAFSA completion, we have dedicated time during summit to get all MVHS seniors started out. On Monday, October 1st, students will have the opportunity to create their FSA ID, which is required to complete the FAFSA. In order to create this ID, students must know their social security number. If you would like to complete both your student and your FSA ID, prior to our FSA summit lesson we encourage you to do so.

Did You Know?

“One of the most common reasons students do not fill out the FAFSA is because they believe their parents make too much money, so they won't qualify.” The amount your family makes is only a portion of the formula utilized to determine your family's Estimated Family Contribution (EFC). Other factors include: cost of attendance, parents' assets, student's assets, number of children in college, parents marital status and student's dependency status.

Some schools and universities that will not award Merit-based financial aid (aid based on your grades and tests scores) if they do not have your FAFSA on file.

Source: USNEWS Why-you-should-fill-out-the-fafsa

FAFSA FACTS

- Completing the FAFSA takes about 30 minutes and it is available in Spanish.
- Free assistance is available via email, by phone, and on the web: www.studentaid.ed.gov/contact
- You do **NOT** have to pay to file the FAFSA. Beware of fraudulent websites that want you to pay them to file your FAFSA. It is always free! www.fafsa.gov
- You must file the FAFSA for every year you attend school. For example, if you are currently a college freshman, you should complete the 2018-2019 FAFSA to receive aid for your sophomore year.

STEP 1: College Applications

Every college sets its own admission requirements, so it's a good idea for your child to check with the college's website to see what criteria (GPA, test scores, etc.) applicants must meet in order to be a good candidate.

Early applications are usually due in the fall, sometimes even as early as October. For regular admissions, applications are usually due in December or January. Encourage your child to start working on them now.

College includes many options such as apprenticeships, on-the-job training programs, community college certificates, two-year degrees, and four-year degrees.

Here are the most common parts to an application:

- ✓ **The Application:**
Most colleges use their own custom application form, but many schools use a shared application called the Common Application.
- ✓ **Personal Statement/Essay:**
Most out of state colleges will require at least one written essay. **Your child's main goal should be to share personal information in a clear, engaging way.** This is perhaps the most critical element of an application. The personal statement is a way for admissions officers to get to know who applicants are and why they want to attend their college.
- ✓ **Transcript:**
Most colleges will require a high school transcript, which is a record of your child's classes and grades. Students, who have earned college credit, will also need to submit those college transcripts. NOTE: Colleges only accept "official" transcripts typically sent by the school registrar.
- ✓ **Test Scores:**
The required test could be one of the following: SAT and/or ACT, SAT Subject Tests (select subjects), ACCUPLACER (for community college) ASVAB (for military).
- ✓ **Short Answer Response:**
These are extra questions beyond a personal statement.
- ✓ **Activities Log/Resume:**
This listing of extracurricular activities is a way for admissions to get to know your child.
- ✓ **Letters of Recommendation:**
Sometimes a college will require one or more letters of recommendation, from someone other than a family member.

Sources: [UW Dream Project](#) and [ReadySetGrad](#)

Did You Know?

Your teen should consider applying to at least three colleges, one from within each of these three categories:

- **Reach** - You might not get in, but it is worth applying because you really want to go.
- **Solid** - You are a competitive applicant and will likely be accepted.
- **Safety** - You will definitely be accepted, and it is a backup in case the others do not work out.

Step 2: Apply for Financial Aid

You and your child should complete and submit the [Free Application for Federal Student Aid \(FAFSA®\)](#) This application opens **October 1**. You should complete this step as soon as possible.

Students will be required to report income and tax information from an earlier tax year. Because you will have already done your taxes by the time you fill out your FAFSA, you may be able to use the IRS Data Retrieval Tool (IRS DRT) to automatically import your tax information into your FAFSA. <https://studentaid.ed.gov/sa/fafsa/filling-out#irs-drt>

Filing early is holding your child's place in line for financial aid. The sooner you get in line, the likelier it is that you will be awarded aid. Students need to file for financial aid every year they are in college.

Checklist for Parents

Here are the steps you should take to prepare to help your child apply for financial aid.

Before the *FAFSA*:

- **Learn the basics of the federal student aid programs** (grants, work-study, and loans) at [StudentAid.gov/types](https://studentaid.gov/types). Federal aid is intended to help cover the student's cost of attendance (tuition and fees, room and board, books and supplies, and other education expenses.)
- **Encourage your child to maximize any available free money to help pay for college.** There's information and a free scholarship search at [StudentAid.gov/scholarships](https://studentaid.gov/scholarships) and visit the college and career center.
- **Understand whether your child needs to provide parent information on the FAFSA.** [StudentAid.gov/dependency](https://studentaid.gov/dependency) will help you determine if your child is dependent or independent.
- **Understand who counts as a parent for purposes of filling out the FAFSA.** [StudentAid.gov/fafsa-parent](https://studentaid.gov/fafsa-parent) includes the definition of "legal parent" and discusses which parent's information should be reported on the FAFSA when the legal parents are divorced or separated and not living together.
- **YOU and YOUR CHILD should get FSA IDs.** An *FSA ID* is a username and password that you'll be using to sign the FAFSA. You and your child each need your own FSA ID—and you each need to create your own for privacy purposes, and because the information is easier to remember if you create your own. (Note: Only one of a student's parents needs to sign the student's FAFSA, so only one parent needs an FSA ID.) PARENTS: Before you can sign your child's FAFSA online, you need to get your own username and password.

Student Checklist

- Meet with your school counselor to make sure you are on track to graduate.
- Contact the admission and the financial aid offices at the colleges you are interested in attending. What are the admissions requirements? When are the deadlines? Are there fees? What forms do the financial aid offices require?
- Register for the September/October SAT and/or ACT, and SAT Subject Tests™ required by the schools you choose.
- Prepare and submit your applications on time if you want to apply for early action or early admission.
- Ask your teachers/mentors to begin writing recommendation letters (if required).
- Take your SAT or ACT tests as early as possible so you can re-take them if you need to. Ask your counselor if you qualify for a test fee waiver.
- Have your scores sent to the schools you're applying to.
- If you applied for early action or early decision, contact the admissions office to make sure all your paperwork and forms have been received. Check with the financial aid office, too.
- Request your official transcript to be sent from the registrar to each college.
- Get an FSA ID if filing the FAFSA. An FSA ID is a username and password that you'll be using to sign the FAFSA. (You'll need your Social Security Number)
- Submit your FAFSA as soon as possible after October 1.

Family Checklist

- Help your child get organized. Create a calendar with your child. This should include application deadlines and other important dates.
- Help your child decide about applying early. If your senior is set on going to a certain college, he or she should think about whether applying early is a good option. Now is the time to decide because early applications (out of state schools) are usually due in November. Read about the pros and cons of [applying early](#).
- Encourage your child to take your SAT or ACT tests as early as possible and to send the scores to the schools that he or she wants to apply to. Remember: Test fee waivers may be available. Ask the school counselor about this.
- If your child applied for early action or early decision, encourage him or her to contact the admissions office to make sure all the paperwork and forms have been received. Check with the financial aid office, too.
 - Early Action: When a prospective student applies for admission by early deadline and receives notice of acceptance, denial, or deferment with no obligation to the university to enroll, if accepted for admission.
 - Early Decision: Students willing to commit to a school if accepted, submit their applications by the early deadline. If accepted, the student must enroll in that school. Students should only apply "early decision" to their first choice school.
- Find out if your child's school or a community organization is offering any assistance to help students complete college applications.
- Offer to look over your senior's college applications. Remember that this is your child's work so try to remain in the role of advisor and proofreader and respect his or her voice.
- Help your child to complete and submit all required parts of each college application online.
- Work together to apply for financial aid. The earlier you apply, the better.
- Learn about college loan options together. Borrowing money for college can be a smart choice – especially if your high schooler gets a low-interest federal loan. Be cautious; learn about loan options and a [parent's role in borrowing money](#).
- Filing the FAFSA, get an FSA ID. An FSA ID is a username and password that you'll be using to sign the FAFSA.

Sources: [ReadySetGrad.org](#), [BigFuture](#), and [What Kids Can Do](#)