

An aerial photograph of a city, likely Denver, showing a dense urban area with various buildings and a large green park in the foreground. In the background, there are mountains under a sky with soft, orange-tinted clouds, suggesting a sunset or sunrise. A large, semi-transparent blue rectangle is overlaid on the right side of the image, containing the title text.

# | Paying for College

# What is college?

Any postsecondary education  
(after high school)

- Technical college
- Community college
- University

Types:

- Certificates and other credentials
- Associate degrees
- Bachelor's degrees
- Graduate and professional degrees

1

Certificates and  
other Credentials

1 year or more  
(depending on program)

Provides preparation for specific jobs and careers. Programs can typically be completed in a few weeks to a little over a year of full-time attendance. Many certificates build into and count toward associate degrees.

Examples:

- Certificates of Proficiency
- Certificates of Completion
- Apprenticeships
- Licenses
- Professional Certifications

2

Associate Degrees

2 years

Provides preparation for employment or a bachelor's degree. Programs can typically be completed in two years of full-time attendance.

Examples:\*

- Associate of Applied Science
- Associate of Science
- Associate of Arts

4

Bachelor's Degrees

4 years

Provides a well-rounded education for success in a career or for graduate study. Programs can typically be completed in four years of full-time attendance.

Examples:

- Bachelor of Science
- Bachelor of Arts
- Bachelor of Applied Science
- Professional Bachelor's Degree

+

Graduate and  
Professional Degrees  
and Credentials

Typically 1-6 years  
beyond a bachelor's  
degree

Provides advanced preparation in a variety of careers that require education beyond a bachelor's degree. Programs can typically be completed in one to six years of full-time attendance, depending on the field of study.

Examples:

- Master's degrees
- Doctoral degrees
- Graduate Certificates

# How much does college cost?

## 2022 Average Utah In-State Tuitions and Fees

<u>Technical College</u>	~\$95/credit + fees
<u>2-Year College</u>	\$3,173
<u>4-Year University</u>	\$6,921

## 2022 Average National Out-Of-State Tuitions and Fees

<u>Nationwide Colleges and Universities</u>	\$26,382
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## 2021 Average National Private Non-Profit Tuitions and Fees

<u>2-Year College</u>	\$18,000
<u>4-Year University</u>	\$37,600

\*Don't forget external costs – Food, housing, books, supplies, transportation, etc.

## 2023-2024 FACTS-AT-A-GLANCE



Institutions	Application Fee	2023-2024 Tuition & Fees	Admissions Requirements	Certificates & Degrees Available	Fall Admissions Deadline	Scholarship Application Deadline	Financial Aid Deadline	1-year Avg. On-Campus Housing & Meal Plan
<b>Bridgerland Tech College</b>	Application fee: \$0 Enrollment fee: \$0	\$95/credit + fees (vary by program)	High school diploma or recognized equivalent <a href="https://btech.edu/students/enrollment">btech.edu/students/enrollment</a>	Certificates	Year-round	Year-round	None	N/A
<b>Brigham Young University</b>	\$35	Church member: \$6,496 Non-member: \$12,992	Letters of recommendation, ecclesiastical endorsement, essays, GPA, high school or college transcripts. ACT/SAT optional. <a href="https://enrollment.byu.edu/applying">enrollment.byu.edu/applying</a>	Bachelor's Master's Doctorate	Priority: Nov. 1, 2023 Final: Dec. 15, 2023	Dec. 15, 2023	For need-based scholarships Jan. 20, 2023	Housing: \$4,720 Meal Plan: \$5,000
<b>BYU-Pathway</b>	\$0	\$81/credit	Does NOT require a high school diploma or GED equivalent, if over 18 years old <a href="https://byupathway.org/admissions">byupathway.org/admissions</a>	Certificates Associate's Bachelor's	Sept. 6, 2023	Sept. 18, 2023	N/A	N/A
<b>Davis Tech College</b>	HS student annual fee: \$40 Adult application fee: \$45	\$95/credit + fees (vary by program)	Varies by program: <a href="https://davistech.edu/programs">davistech.edu/programs</a>	Certificates	Year-round	Year-round	Year-round	N/A
<b>Dixie Tech College</b>	Application fee: \$40 Enrollment fee: \$0	\$105/credit + fees (vary by program)	Standardized testing, background checks, immunizations, etc., depends on program requirements <a href="https://dixietech.edu/apply">dixietech.edu/apply</a>	Certificates	Year-round	Year-round	Varies by program	N/A
<b>Ensign College</b>	\$35	Church member: \$3,888 Non-member: \$7,776	Domestic students: ecclesiastical endorsement & high school diploma or GED equivalent <a href="https://ensign.edu/how-to-apply">ensign.edu/how-to-apply</a>	Certificates Applied Associate's Associate's Bachelor's	Sept. 2, 2024	Year-round	Year-round	N/A
<b>Mountainland Tech College</b>	Application fee: Program Specific Registration fee: \$40	\$120/credit + fees (vary by program)	Does NOT require a high school diploma or GED equivalent <i>unless</i> applying for federal, state or scholarship aid <a href="https://mtec.edu/admissions">mtec.edu/admissions</a>	Certificates	Year-round	CTE Scholarship: Jan. 28, 2024	Year-round	N/A
<b>Ogden-Weber Tech College</b>	Application fee: \$0 Enrollment fee: \$45	\$95/credit + fees (vary by program)	Does NOT require a high school diploma or GED equivalent. Complete required testing per program <a href="https://otech.edu/how-to-enroll">otech.edu/how-to-enroll</a>	Certificates	Year-round	Year-round	Year-round	N/A
<b>Salt Lake Community College</b>	\$20	Resident: \$4,256.50 Non-resident: \$13,700.50	High school diploma or GED equivalent <a href="https://slcc.edu/admissions">slcc.edu/admissions</a>	Certificates Applied Associate's Associate's	Aug. 2024	Feb. 1, 2024	Priority dates: Fall: Apr. 15, 2024 Spring: Nov. 1, 2023	N/A
<b>Salt Lake Tech College (SLCC)</b>	\$20	\$90/credit + fees (vary by program)	Does NOT require a high school diploma or GED equivalent <a href="https://slcc.edu/sltech/admissions.aspx">slcc.edu/sltech/admissions.aspx</a>	Certificates	Aug. 2024	Year-round	Year-round	N/A
<b>Snow College</b>	\$30	Resident: \$4,180 Non-resident: \$7,065	High school diploma or GED equivalent <a href="https://snow.edu/admissions/apply.html">snow.edu/admissions/apply.html</a>	Certificates Applied Associate's Associate's Bachelor's	Year-round. Must be admitted by 1st day of class.	Mar. 1, 2024	June 1, 2024	Housing: \$2,368 Meal Plan: \$2,198
<b>Southern Utah University</b>	\$0 (subject to change)	Resident: \$6,769.50 Non-resident: \$20,585.50	2.7 GPA = General Acceptance 2.3 GPA = Provisional Acceptance/Review Committee <a href="https://suu.edu/apply">suu.edu/apply</a>	Certificates Applied Associate's Associate's Bachelor's	Aug. 28, 2024	Resident: Mar. 1, 2024 Non-Resident: 1st day of Fall	May 1, 2024	Housing: \$4,181 Meal Plan: \$2,794

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<b>Southwest Tech College</b>	Application fee: \$0 Enrollment fee: \$0	\$95/credit + fees (vary by program)	Does NOT require a high school diploma or GED equivalent <a href="https://stech.edu/admissions/enrollment">stech.edu/admissions/enrollment</a>	Certificates	Year-round	None	None	N/A
<b>Tooele Tech College</b>	Application fee: \$0 Enrollment fee: \$0	\$85/credit + fees (vary by program)	High school diploma or GED equivalent <a href="https://tooeletech.edu/how-to-enroll">tooeletech.edu/how-to-enroll</a>	Certificates	Year-round	Year-round	Varies by program	N/A
<b>Uintah Basin Tech College</b>	Application fee: \$0 Enrollment fee: \$0	\$100/credit + fees (vary by program)	Varies by program: <a href="https://ubtech.edu/certificate-programs">ubtech.edu/certificate-programs</a>	Certificates	Year-round	Year-round	Year-round	N/A
<b>University of Utah</b>	Utah first-time freshman or tribal HS student: \$0 Other undergraduate students: \$55	Resident: \$9,400 Non-resident: \$31,104	Required: Common Application, high school transcripts. Optional: ACT/SAT scores, personal statement, letters of recommendation & Honors College application section (requires a short essay). <a href="https://admissions.utah.edu/apply">admissions.utah.edu/apply</a>	Bachelor's Master's Doctorate	Early Action: Dec. 1, 2023 Final: Apr. 1, 2024	Dec. 1, 2023	Priority: Feb. 1, 2024	Housing: \$8,161 Meal Plan: \$4,815
<b>Utah State University</b>	\$50	Resident: \$8,305 Non-resident: \$24,223	2.8 High School GPA; (2.79 GPA & below - considered for USU Earned Admission Path) <a href="https://usu.edu/admissions/apply">usu.edu/admissions/apply</a>	Certificates Applied Associate's Associate's Bachelor's Master's   Doctorate	Priority: Mar. 1, 2024 Final: Aug. 1, 2024	Dec. 1, 2023	Feb. 1, 2024	Housing: \$4,464 Dining: \$4,180
<b>Utah State University Eastern</b>	\$50	Resident: \$4,651 Non-resident: \$12,426	High school diploma or GED equivalent <a href="https://eastern.usu.edu/admissions/apply">eastern.usu.edu/admissions/apply</a>	Certificates Applied Associate's Associate's Bachelor's Master's   Doctorate	Sept. 1, 2024	July 1, 2024	Feb. 1, 2024	Housing: \$2,040 Meal Plan: \$2,300
<b>Utah State University Statewide Campuses</b>	\$50	Resident: \$7,903 Non-resident: \$23,821	2.8 High School GPA; (2.79 GPA & below - considered for USU Earned Admission Path) <a href="https://statewide.usu.edu/apply">statewide.usu.edu/apply</a>	Certificates Applied Associate's Associate's Bachelor's Master's   Doctorate	Priority: Mar. 1, 2024 Final: Sept. 1, 2024	Dec. 1, 2023	Feb. 1, 2024	N/A
<b>Utah Tech University</b>	\$35	Resident: \$6,074 Non-resident: \$17,644	High school diploma or GED equivalent <a href="https://admissions.utahtech.edu">admissions.utahtech.edu</a>	Certificates Applied Associate's Associate's Bachelor's   Master's	Year-round	Mar. 1, 2024	Priority: May 1, 2024	Housing: \$4,485 Meal Plan: \$3,000
<b>Utah Valley University</b>	\$35	Resident: \$6,270 Non-resident: \$17,830	High school diploma or GED equivalent <a href="https://uvu.edu/welcome">uvu.edu/welcome</a>	Certificates Applied Associate's Associate's Bachelor's   Master's	Aug. 1, 2024	Mar. 1, 2024	Year-round	N/A
<b>Weber State University</b>	\$30	Resident: \$6,390.66 Non-resident: \$17,084.92	High school diploma or GED equivalent <a href="https://weber.edu/admissions/apply.html">weber.edu/admissions/apply.html</a>	Certificates Applied Associate's Associate's Bachelor's Master's   Doctorate	Year-round	Dec. 1, 2023	Apr. 1, 2024	Housing: \$4,932 Meal Plan: \$4,400
<b>Westminster University</b>	\$0	\$41,416	Recommended curriculum, HS transcript & standardized test scores, or essay <a href="https://westminsteru.edu/admissions/undergraduate-admissions">westminsteru.edu/admissions/undergraduate-admissions</a>	Bachelor's Master's Doctorate	Early Action: Dec. 1, 2023 Regular: Feb. 1, 2024	Year-round	Year-round	Housing: \$6,716 Meal Plan: \$3,846

Information is subject to change. For specific questions, please contact the institution's admissions office directly.



# Paying For College Student Bundle



Apply for  
Scholarships



File the  
FAFSA



Earn and Save



Paying for College  
Student Bundle

Individual Student  
Situations



Creative Ways to  
Cut Costs



**Apply for Scholarships**



# Did you know?

Scholarships are not just for high school seniors or current college students!

For example, these scholarship providers open applications to students in kindergarten:

- My529™ Make Your Mark
- My529™ Book Your Summer
- Doodle4Google™



# Who provides scholarships?

- State and local government
- Technical colleges, community colleges, and universities
- Community organizations, school districts, and K-12 schools
- Companies and corporations
- Private donors

## Common types of scholarships:

- Merit-based scholarships
- Need-based scholarships
- Athletic scholarships
- Activity-based scholarships
- Identity-based scholarships
- Field of study scholarships
- Creative or artistic scholarships
- Military scholarships

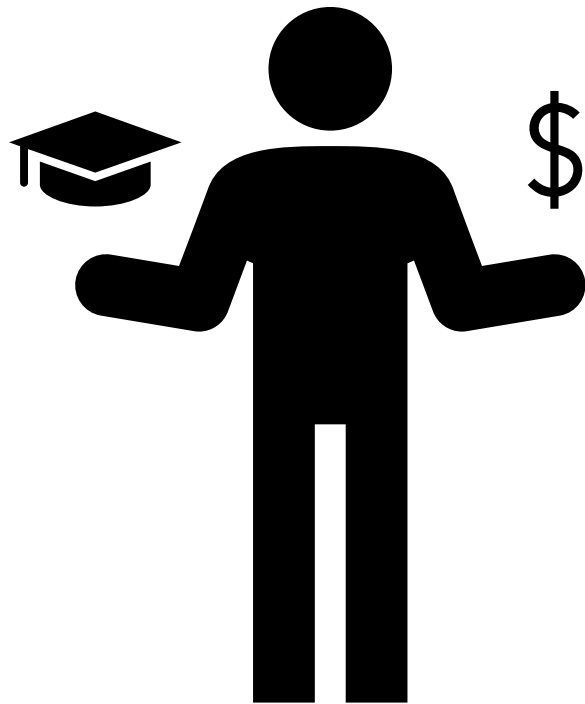
# Where to begin:

1. School counseling or guidance office
2. Apply through your college or university
3. Explore employer-sponsored tuition
4. Community scholarships
5. Online scholarship search
6. File the FAFSA

Click the icons to watch the video



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**File the FAFSA**

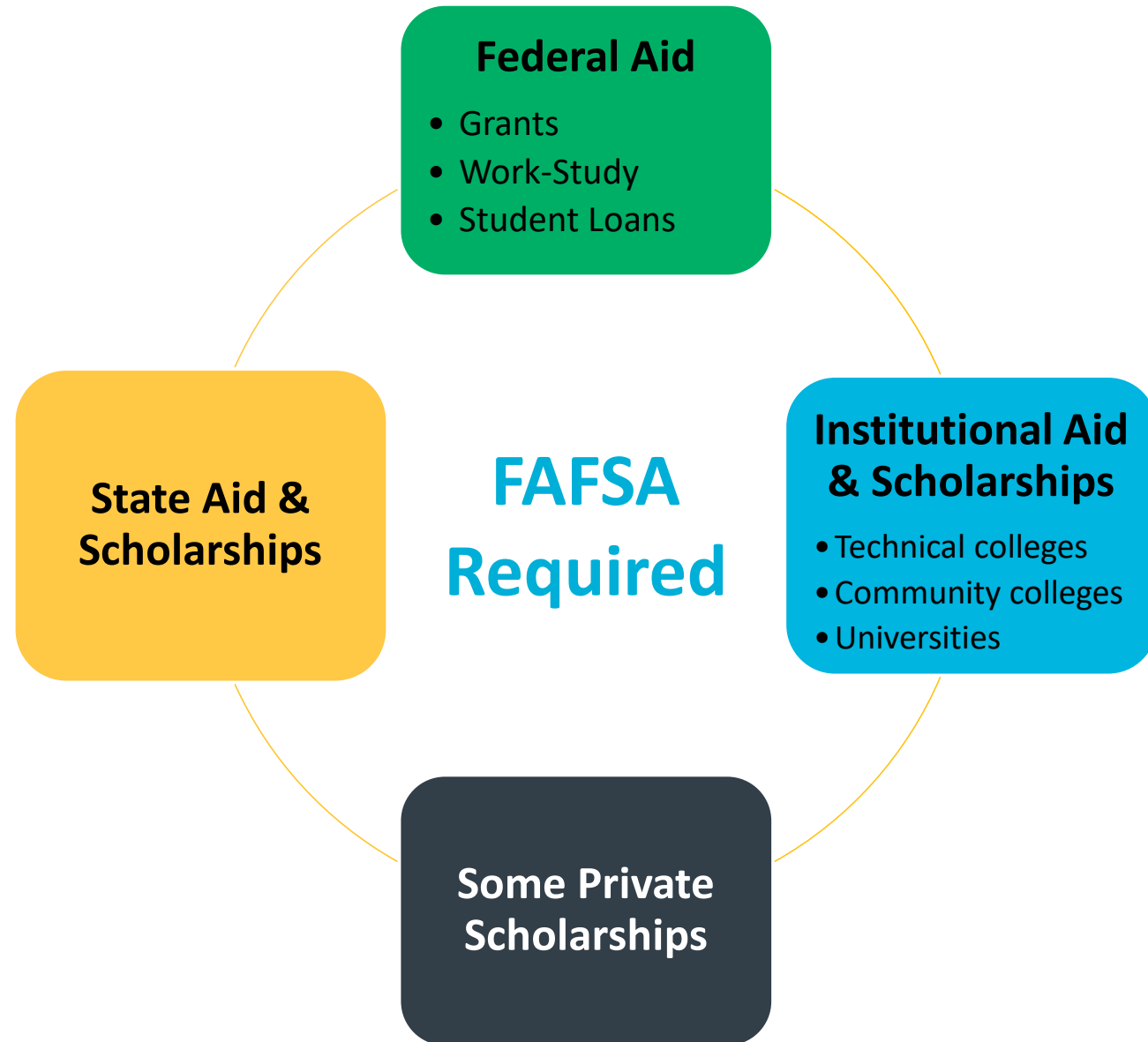
# What is the FAFSA?

- Stands for: **Free** Application for Federal Student Aid
- FAFSA is a **gateway** to aid and scholarship opportunities
- Students apply October 1\* senior year **AND** every year of college
  - \*Except for the 2023-24 school year, when the FAFSA will open in December 2023
- Go to **fafsa.gov** to apply!





# Why Complete the FAFSA?



# What will the FAFSA ask?

The FAFSA attempts to calculate a family's ability to pay for college

The FAFSA will ask for:



Demographic information like age and family size



High school information and college interests



Tax information, income, and assets for the student and parent(s)

# FAFSA Timeline



Click the icons to watch the video

Create an FSA ID and complete the FAFSA  
(Fall)



Receive, complete, and return offer letter  
(Winter/Spring)



If eligible for Work-Study, apply for jobs on campus  
(Summer/Year-Round)



1<sup>st</sup> DAY OF  
12<sup>th</sup>  
GRADE

1<sup>st</sup> DAY OF  
COLLEGE



Complete FAFSA verification  
(if selected, Winter/Spring)

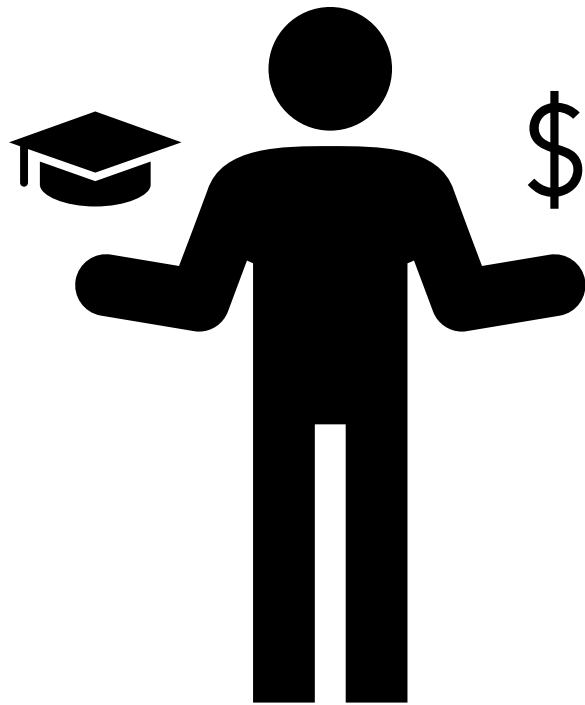


Complete entrance counseling & sign Master Promissory Note  
(Federal Loans only)



Aid is disbursed to the college  
(happens each term or semester)

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**Earn and Save**

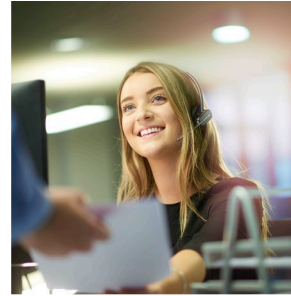


# Consider Working While in College

Work-study jobs, part-time employment, seasonal roles, and internships all offer opportunities to learn and grow outside of the classroom while earning a degree.

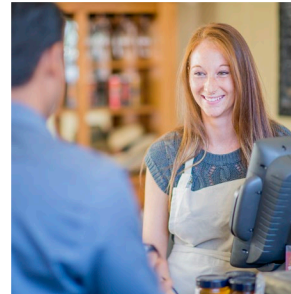
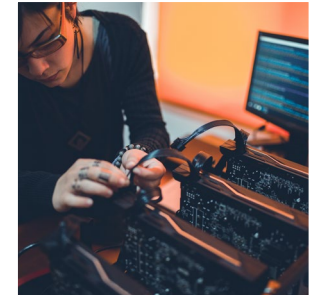


Click the icons to watch  
the video



## Work-Study Programs

## Part-Time Employment




## Summer or Seasonal Jobs

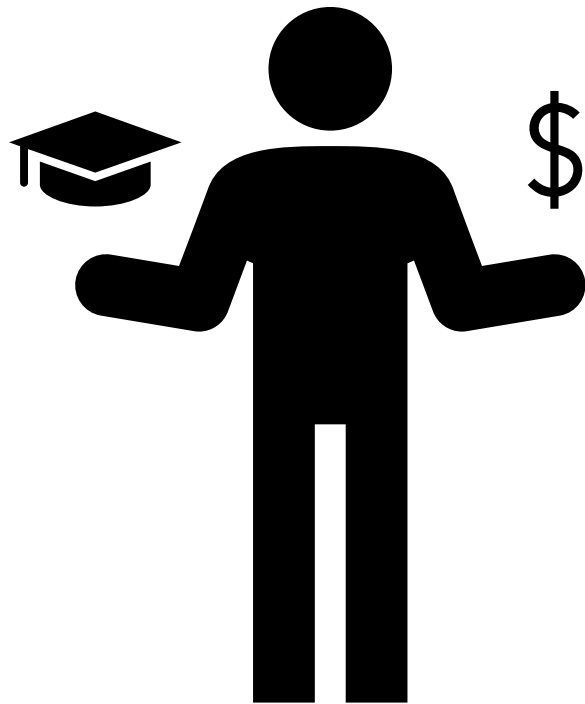
## Internships



# Saving Options

Bank or Credit Union	my529 	ABLE Account
<ul style="list-style-type: none"><li>• Earns interest</li></ul>	<ul style="list-style-type: none"><li>• Investment account</li><li>• Visit <a href="https://my529.org">my529.org</a> for information on Utah's plan</li></ul> <p>Short video - <a href="https://youtu.be/tur4nwALKJE">https://youtu.be/tur4nwALKJE</a></p>	<ul style="list-style-type: none"><li>• Investment account, but for qualified disability expenses</li><li>• <a href="https://ableut.com">ableut.com</a></li><li>• <a href="https://stableaccount.com">stableaccount.com</a></li></ul>

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# Creative Ways to Cut Costs

# High School Students



Click the icons to watch  
the video

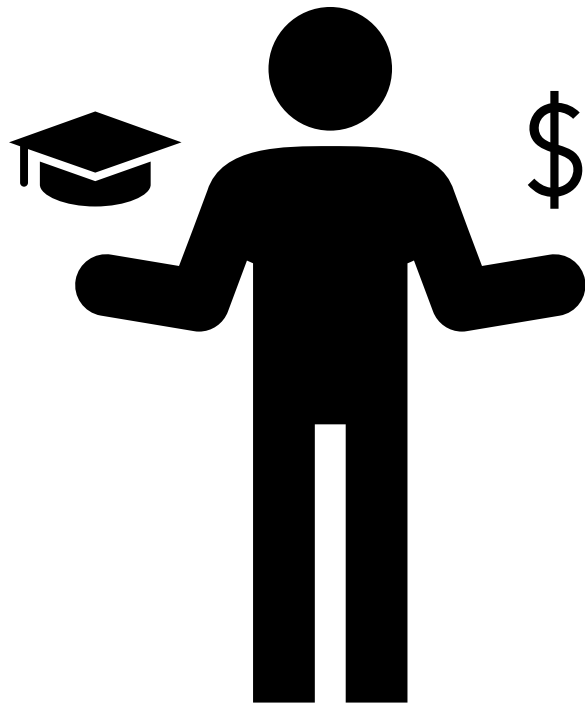
- Increase GPA
- Take or retake the ACT/SAT
- Volunteer in your community or school
- 1, 2, 4, or more (right college fit)
- Earn college credit in high school by participating in Concurrent Enrollment (CE), Advanced Placement (AP), International Baccalaureate (IB), Dual Enrollment classes at a technical college



# College Students

- Become a resident assistant, presidential ambassador, or run for student leadership
- Research student benefits
- Consider the Western Undergraduate Exchange (WUE) by WICHE if attending college out-of-state
- Housing: consider living at home or with roommates
- Textbooks: Save on textbooks by renting or buying used copies. Students can also use the library reserve as an alternative
- Take advantage of plateau tuition
- Earn credits to graduate on time

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# Individual Student Situations

# Deferment

The option to postpone or delay college enrollment and scholarships for a period of time.

- What reasons do students have to defer college?
  - Military service
  - Religious services
  - Humanitarian service
  - Personal circumstances such as illness, family responsibilities, or financial constraints
  - Research, internships, or other educational experiences
- Some reasons for deferment may not be eligible depending on the college. Contact the college for eligible reasons to defer attendance.
- **Make sure to inform the college or university about plans to defer admission and scholarships.**



# Deferment

What can be deferred?	What CANNOT be deferred?
<ul style="list-style-type: none"><li>• Enrollment</li><li>• Scholarships</li><li>• Housing</li></ul>	<ul style="list-style-type: none"><li>• Admissions</li><li>• Federal aid</li><li>• Deadlines for aid or scholarships</li></ul>

*\*Each college has different policies and procedures. The examples above may not be or could be deferred depending on the institution.*

Most colleges require that students apply, be admitted, and be accepted before they can defer. In short, students usually have to decide on a college before being able to defer attendance.

Federal financial aid such as grants, work-study, and student loans CANNOT be deferred.

However, we recommend that students still complete the FAFSA and apply for scholarships.

Why?

- Backup plan
- Some deferrable scholarships require FAFSA completion, such as the Opportunity Scholarship
- The form auto-fills information the next time, making it easier to complete upon return
- More resources and assistance are available while students are still in high school. So, learning and understanding how to apply to college and file the FAFSA are skills students can rely on later when they return to college after



# **DREAMers, Immigrants, and International Students**

# FAFSA Citizenship Terminology

- **U.S. Citizens**

- Naturalized and born citizens

- **Eligible Non-Citizens**

- Students with documentation that Federal Student Aid considers “eligible” for federal aid
- Categories include: Permanent Residents (Green Card), Refugees, Asylum Grantees, etc.

- **Ineligible Students**

- Students with documentation that Federal Student Aid considers “ineligible” for federal aid or those without documentation
- Categories include: Undocumented Students, those with DACA, TPS, DED, etc.

- **International Students**

- Foreign students who are going to attend (or attending) college in the United States
- International students are ineligible for federal aid from the FAFSA

# Legislation

## House Bill (HB) 144

Utah law allows undocumented students to pay in-state tuition if the student:

- Attended a Utah high school for at least 3 years
- Has a Utah high school diploma or Utah GED
  - Submit a high school transcript with graduation date listed
- Signs and submits an HB 144 affidavit.

## House Bill (HB) 118

- For students who are foreign nationals or legally admitted into the United States with F-1, H-4, or J-1 visas.

## House Bill (HB) 102

- Provides earlier access to in-state tuition depending on the student's immigration status.



# Students with Disabilities

# Modifications vs. Accommodations

## Modifications: K-12

- Modifications are made to assignments and the curriculum to meet the Free Access to Public Education, also known as FAPE, requirements in secondary education.
  - E.g., reduced number of questions on assignments, reduction topics covered in class, use a word list or list of math formulas

## Accommodations: Higher Education

- Accommodations are made on college campuses to create accessibility for students with disabilities, but adjustments aren't made to the course requirements or the curriculum
  - E.g., specialized tutoring, recorded/audiobooks, class notetakers, preferential seating, lecture notes, study guides, etc.

Source: <https://www.parentcenterhub.org/accommodations/>

# FERPA form - Student Information Release Form

***“FERPA gives parents certain rights with respect to their children's education records. These rights transfer to the student when he or she reaches the age of 18 or attends a school beyond the high school level.” – U.S. Department of Education***

- The student needs to request the FERPA form. A parent cannot.
  - The student must agree to who is listed as the recipient in order to release records if it's an individual other than the student with access to records.
- This can be beneficial if the student is deferring enrollment or taking a gap year.
  - e.g., military service, ecclesiastical mission, humanitarian service, etc.

Remember that if you want a trusted adult involved in your college information, meetings, and conversations, you should want this form signed

Source: <https://www2.ed.gov/policy/gen/guid/fpco/ferpa/index.html>



# Questions?

Contact Information