

Paying for College Toolkit

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UTAH
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Agenda

- What are ways students can pay for college?
- What is the purpose of this toolkit? Why did this toolkit come about?
- Dive into the resources available in the toolkit
 - Provide access to the toolkit to begin exploring
- Discuss ways to utilize the paying for college resources
- Q&A

Paying for College: Order of Operations

1st

Free money (Such as scholarships or grants)

Nearly free resources (such as CE/AP/IB or dual enrollment)



2nd

Earned money (such as work-study or other employment)

Saved money (Such as a 529, credit union, or bank account)



3rd

Borrowed money (use federal student loans before private)

Steps Students can Take to Pay for College

1. Apply for Scholarships

- State scholarships, institutional scholarships, private scholarships

2. File the FAFSA

- Grants, work-study, student loans

3. Work

- Work-study, other employment, benefits from work such as tuition reduction or tuition reimbursement

4. Save

- Bank or credit union, 529 education savings account, other investment accounts, ABLE savings account (STABLE) for students with disabilities

5. Find other ways to cut costs

- Take college courses while in high school and many other ideas

Purpose of the Toolkit

- In 2021, the Paying for College Guide was discontinued
 - Its information was dispersed throughout different manuals and documents (USHE College Guide, FAFSA Manual, etc.)
 - Many school counselors expressed their sadness that the Paying for College Guide was discontinued
- In 2021, former UHEAA employees moved to the Office of the Commissioner and were no longer providing Paying for College and FAFSA presentations to schools
- Combining the need for Paying for College resources and removing the work to create materials for presentations the Paying for College Toolkit was developed

Introducing the Paying for College Toolkit

The toolkit consists of 7 PowerPoint presentations

- The Full Presentation
- The Simplified Presentation



Introducing the Paying for College Toolkit

The toolkit consists of 7 PowerPoint presentations

- The Full Presentation
- The Simplified Presentation
- Then 5 Individual Sections separated out



Apply for
Scholarships



File the
FAFSA



Paying for College
Student Bundle

Earn and Save



Individual Student
Situations




Creative Ways to
Cut Costs



Introducing the Paying for College Toolkit

- The Toolkit consists of 7 printable handouts to accompany the presentations
 - Handout #1 – Apply for Scholarships
 - Handout #2 – File the FAFSA
 - Handout #3 – Earn and Save
 - Handout #4 – Creative Ways to Cut Costs
- Individual Student Situations Handouts
 - Handout #5 – Deferment
 - Handout #6 – Dreamers and Immigrants
 - Handout #7 – Students with Disabilities

Paying for College: Apply for Scholarships  Scan for scholarship video

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

SCHOLARSHIP TYPES

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

Getting Started

1. School counseling or guidance office

- Ask: "Who can I talk to about scholarships in high school?"
- Set up a time to meet and be prepared with questions
- Apply to as many scholarships as possible

2. Apply through your college or university

- Scholarships upon admission
 - Many Utah colleges have automatic scholarship opportunities when students apply
 - Some colleges do have separate scholarship applications
- Departmental scholarships
- Leadership scholarships
- Private scholarships

3. Explore employer-sponsored tuition

- Tuition reduction
 - Employer benefits that provide reduced tuition
- Tuition reimbursement
 - Employer benefits that reimburse employees for tuition costs
- Employee scholarships
- Both parents' or students' employers may offer this benefit

4. Community scholarships

- Many community organizations and local businesses provide scholarship opportunities.
 - Inquire at your credit union
 - Check with local businesses
 - Ask community organizations
- Local scholarships can increase chances of earning the award
- Apply for small scholarships, too, \$250-1,000 scholarships can reduce out-of-pocket costs

5. Online scholarship search

- An online search for scholarships can go a long way. Just be aware of scams and fraudulent applications. Never pay to apply for a scholarship. If a website looks sketchy, then just leave and move on to an official site.

6. File the FAFSA

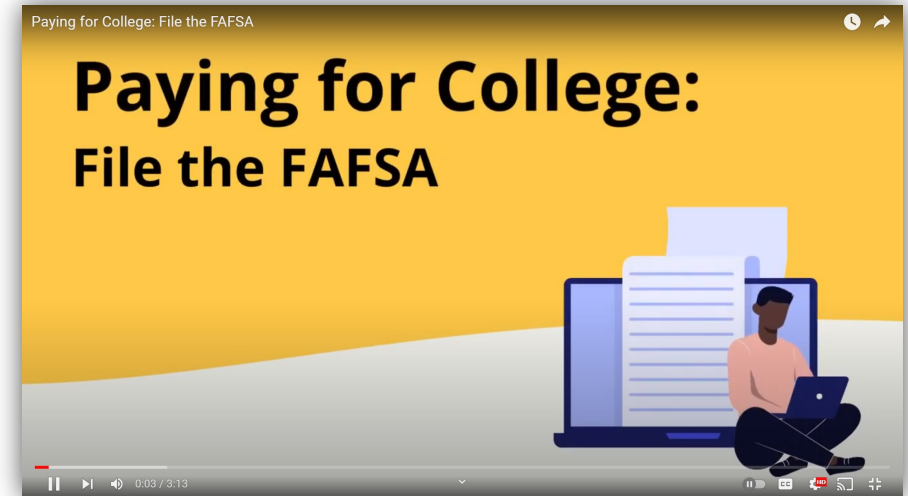
- Although the FAFSA doesn't give scholarships, it may be required to qualify for scholarships.
- Commonly, scholarships requiring the FAFSA are based on need. However, that isn't always the case.
- An example would be the Opportunity Scholarship, which is merit-based.

Additional Resources

USHE.edu/state-scholarships-aid	Goingmerry.com
KTSutah.org	Fastweb.com
Myscholly.com	Scholarships.com
Bigfuture.collegeboard.org/scholarships	Cappex.com
Unigo.com	Niche.com
Chegg.com/scholarships	Careeronestop.org

Introducing the Paying for College Toolkit

- The toolkit consists of 4 accompanying short videos
 - Video #1 – Apply for Scholarships
 - Video #2 – File the FAFSA
 - Video #3 – Earn and Save
 - Video #4 – Creative Ways to Cut Costs
- In addition, there are 13 older short videos available to aid in your teaching techniques



Go to USHE.edu to find the Toolkit

Different Ways to Utilize the Toolkit

PCCRs

- Quickly share a slide or video on your computer screen or associated TV
- Printable handouts to share with families for takeaway material and note taking





Different Ways to Utilize the Toolkit

Classroom Presentations or Lessons

- Present the simplified version in quick 20-30-minute presentation periods or focus on one section
- Present the full presentation to cover a whole class period
- Printed handouts for students to take with them
- Videos to aid you in your presentations

Different Ways to Utilize the Toolkit

Paying for College Workshops or Family Events

- Kickoff event with introduction portion of the Paying for College presentation (first 8 slides)
- 5+ different breakout presentations
- Printed handouts available in each breakout room
- Videos to aid the presenters
- Easily find presenters since materials are ready to present





Different Ways to Utilize the Toolkit

Lunchtime Activities or School News

- Videos and handouts could be shared during lunchtime activities with students of all grades
- Videos could be shared on school news broadcasts to invite students to visit the counseling office to meet
- Activities could be created for student interaction
 - e.g., trivia, scholarship activities, FSA ID creation, etc.

Different Ways to Utilize the Toolkit

Social Media Campaign

- 5 week/month campaign that discusses items in each section of the presentation
- Monthly idea
 - January – Scholarships
 - February – FAFSA
 - March – Earn and Save
 - April – Creative Ways
 - May – End of year review



Questions?

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