

#### 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

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Certificates and other Credentials

1 year or more depending on progran

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
- Licer
- 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 wellrounded 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.

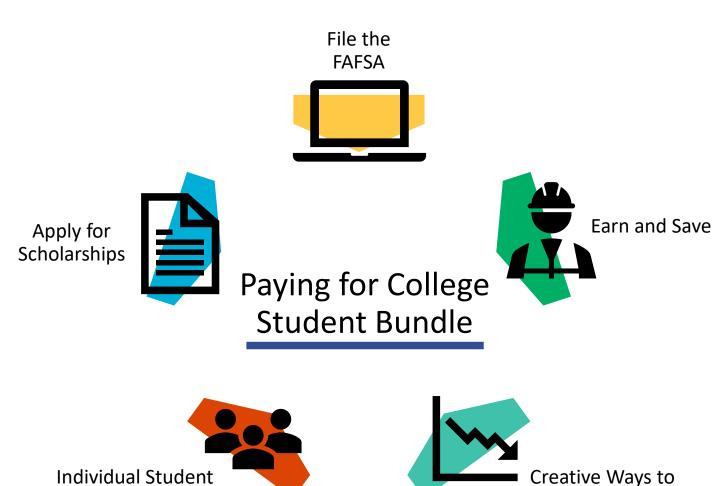
#### Examples:

- Master's degrees
- Doctoral degrees
- · Graduate Certificates

#### Paying For College Student Bundle

Situations





**Cut Costs** 



## 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<sup>™</sup> Make Your Mark
- My529<sup>TM</sup> Book Your Summer
- Doodle4Google<sup>TM</sup>

### 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



Identity-based scholarships



Need-based scholarships



Field of study scholarships



Athletic scholarships



Creative or artistic scholarships



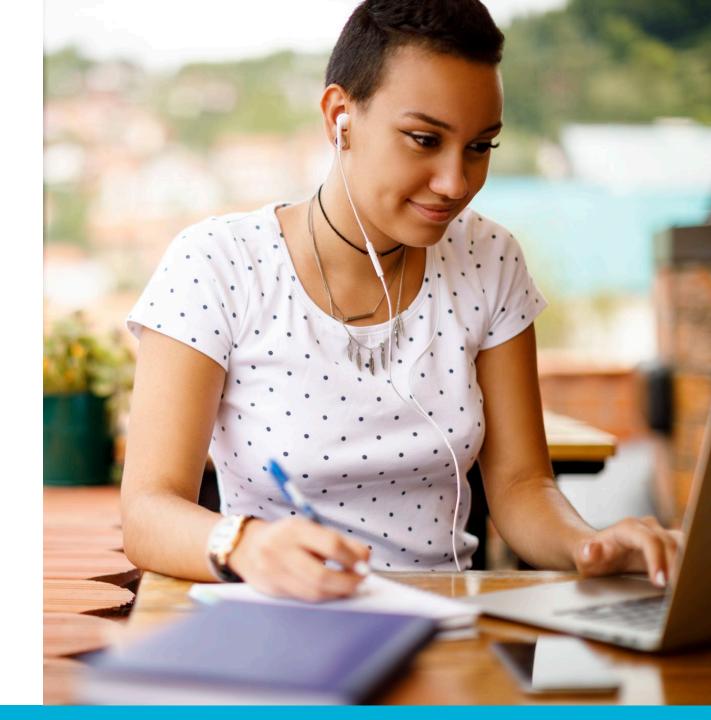
tivity-based scholarships



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







## 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:
  - Where can I find a list of scholarships and deadlines?
  - Are there any scholarships specific to our school?
  - Where have students received scholarships from our school scholarships in the past?
  - What tips or workshops are available to teach me to be a better applicant?
  - What resources should I use?
- Apply to as many scholarships as possible.

# 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
  - Such as band, dance, sciences, social sciences, STEM, etc.
- Leadership scholarships
  - Both externally and internally
- Private scholarships
  - Some private donors provide opportunities through the college





## Explore employersponsored tuition

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

### **Community scholarships**

Many community organizations and local businesses provide scholarship opportunities.

- Inquire at your credit union
- Check with local businesses
- Ask community organizations

National scholarships vs. local scholarships

 Local scholarships can increase chances of earning the award due to smaller applicant pools

Apply for small scholarships, too, \$250-1,000 scholarships can reduce out-of-pocket costs



#### Search for scholarships online

An online search for scholarships can go a long way.

Some websites and apps we recommend are:

- <u>USHE.edu/state-scholarships-aid</u>
- Key to Success app <u>KTSutah.org</u>
- Myscholly.com
- Bigfuture.collegeboard.org/scholarships
- Unigo.com
- Chegg.com/scholarships

- Goingmerry.com
- Fastweb.com
- Scholarships.com
- Cappex.com
- Niche.com
- Careeronestop.org

\*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.

#### File the FAFSA

Although the FAFSA doesn't give scholarships, it may be required to qualify for scholarships.

- Examples of scholarships that could require the FAFSA:
  - State scholarships (e.g. Opportunity Scholarship and Utah Promise Scholarship)
  - Technical college, community college, and university scholarships
  - Private scholarships

Commonly, scholarships requiring the FAFSA are based on need. However, that isn't always the case.

 The best example is the Opportunity Scholarship which is merit-based.



## Deferment

#### 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?

- Enrollment
- Scholarships
- Housing

- Admissions
- Federal aid
- Deadlines for aid or scholarships

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

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

#### 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: <a href="https://www2.ed.gov/policy/gen/guid/fpco/ferpa/index.html">https://www2.ed.gov/policy/gen/guid/fpco/ferpa/index.html</a>

# DREAMers, Immigrants, and International Students

## Scholarship Resources for Refugee and Asylee Students

- One Refugee onerefugee.org
- Immigrants Rising immigrantsrising.org/resource/overview/
- University Alliance for Refugees and At-Risk Migrants (UARRM) - uarrm.org/toolkit
- Opportunity Scholarship & Financial Aid Estimator: studentaid.gov/aid-estimator/
  - thedream.us



# Scholarship Lists and Databases for FAFSA Ineligible Students

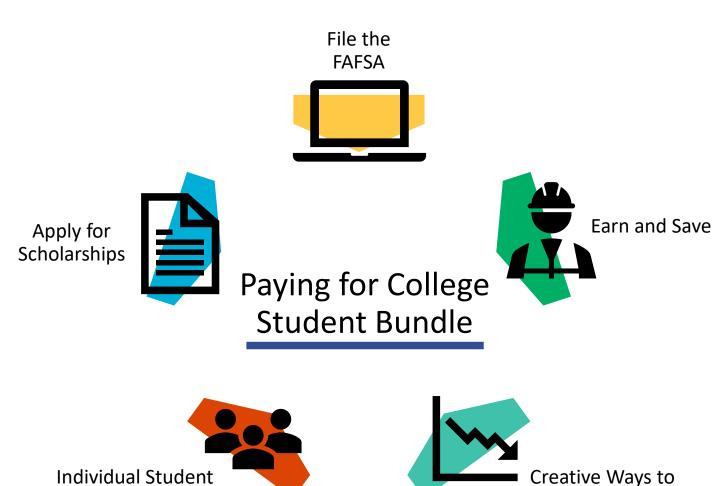
- University of Utah Dream Center: dream.utah.edu
- Salt Lake Community College Dream Center:
- slcc.edu/dreamcenter/
- Utah State University: usu.edu/financialsupport/undocumented-student-resources
- Weber State University: weber.edu/undocumented/scholarships.html
- Utah Tech University: scholarships.utahtech.edu/non-residentfreshman-scholarships-2/
- Southern Utah University: suu.edu/diversity/undocumented-dacaresources.html
- Davis Technical College: davistech.edu/scholarships
- Utah Valley University: uvu.edu/studentaffairs/initiatives/



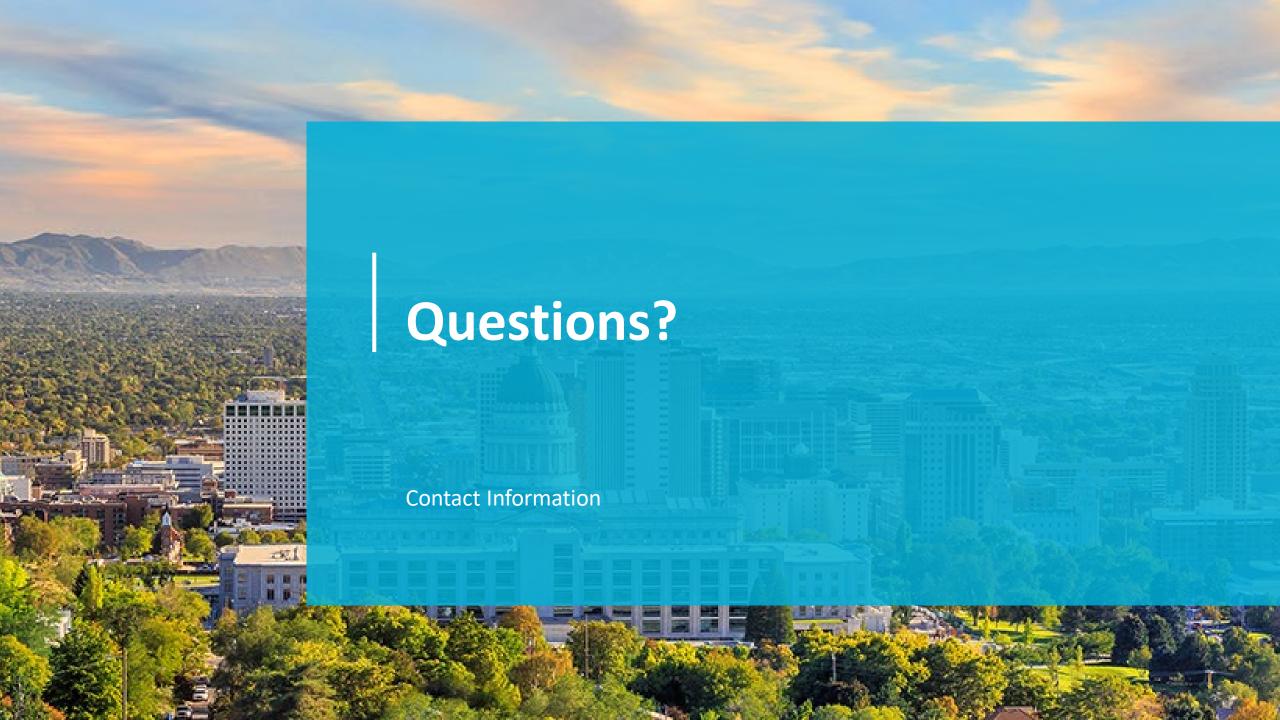
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#### **Video Resources**

- What's Included in the Cost of College?
  - https://youtu.be/DDBSXNpShcE
- The Financial Aid Order of Operations
  - https://youtu.be/d gAv2QSpiQ
- Tips for Searching and Applying for Scholarships
  - https://youtu.be/AeD8Zslag4o
- 4 Steps for Applying for Scholarships
  - https://youtu.be/LDDI-0RJCG8
- 4 Tips for Winning Scholarships
  - https://youtu.be/U\_4wiiDJPBQ