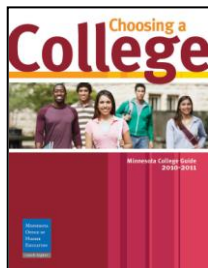


# Appendix A: Other Useful Resources

The Office of Higher Education produces a variety of free materials to help students explore their college, career and financial aid options. These materials can be ordered online at [www.getreadyforcollege.org/materials](http://www.getreadyforcollege.org/materials).

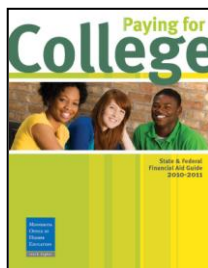
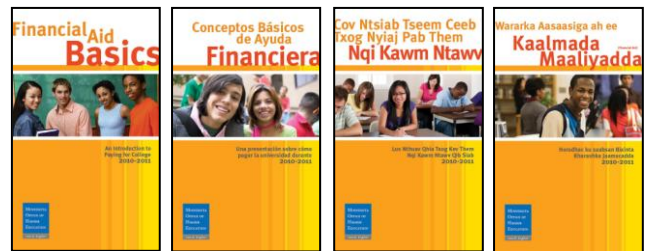


## Choosing a College: Minnesota College Guide

Profiles more than 75 two- and four-year degree-granting Minnesota colleges and universities and features a program grid to help students identify programs that interest them.

## Financial Aid Basics brochures

Summarizes key financial aid information and serves as a good introduction to paying for college. Available in English, Spanish, Hmong and Somali.



## Paying for College: State & Federal Financial Aid Guide

Describes federal and state financial aid programs, how to qualify and apply for aid, education tax benefits available to students and families, and lists financial aid contacts at most Minnesota postsecondary institutions.

## ¡Sí se puede! Ayuda a tus hijos a realizar sus sueños con una carrera universitaria, profesional o técnica

Helps Latino parents understand the U.S. education system and how to prepare and pay for college.



## Within My Reach

Helps middle school students explore their interests and talents, relate those to possible careers options and discover how to use high school to achieve their college dreams.

## Resources from Other Organizations

### ***College Counseling Sourcebook, 6th Edition***

**Publisher:** The College Board

**Cost:** \$49.95 (or \$25 for PDF), plus shipping

**Website:** [store.collegeboard.com](http://store.collegeboard.com)

### ***Counselor's Toolkit***

**Publisher:** Great Lakes Higher Education Corporation

**Cost:** free

**Website:** [www.counselorstoolkit.org](http://www.counselorstoolkit.org)

### ***Counselors and Mentors Handbook on Federal Student Aid***

**Publisher:** U.S. Department of Education

**Cost:** free (PDF only)

**Website:** [www.fsapubs.org](http://www.fsapubs.org)

### ***Creating Helping Environments for College-Going***

**Publisher:** Center for Higher Education Policy Analysis, Rossier School of Education

**Cost:** free (PDF only)

**Website:** [www.usc.edu/dept/chepa/ mesa/papers.htm](http://www.usc.edu/dept/chepa/ mesa/papers.htm)

### ***Federal Student Aid Information for Counselors***

**Publisher:** U.S. Department of Education

**Cost:** free

**Website:** [www.FSA4Counselors.ed.gov](http://www.FSA4Counselors.ed.gov)

### ***Latino Scholarship Dollars: Scholarships for America's Latino Students***

**Publisher:** The Tomás Rivera Policy Institute

**Cost:** free (PDF only)

**Website:** [www.latinocollegedollars.org](http://www.latinocollegedollars.org)

### ***Minnesota Summer Academic Enrichment Guide***

**Publisher:** Minnesota Minority Education Partnership

**Cost:** free (online only)

**Website:** [mmep.thedatabank.com/guide.asp](http://mmep.thedatabank.com/guide.asp) (online searchable database)

### ***MnCareers***

**Publisher:** iSeek Solutions

**Cost:** \$8 or \$125 per box (25)

**Website:** [www.iseek.org/mncareers/mncareersorder.html](http://www.iseek.org/mncareers/mncareersorder.html)

## Events & Presentations

The Office of Higher Education provides workshops for educators and the families they serve.

### College Planning Presentations

The Office of Higher Education offers presentations on preparing and paying for higher education. Past topics include:

- Benefits of Higher Education
- How to Prepare Academically
- Different Types of Higher Education
- How to Choose a College
- 7 Ways to Finance Education
- How Financial Aid Works
- Where to Find Scholarships

Presentations can be tailored to meet your needs and vary in length, but typically last 90 minutes. Single or multi-day sessions are available for large or small groups.

#### For more information, contact:

Devon Gilchrist  
devon.gilchrist@state.mn.us  
651-259-3903 or 1-800-657-3866

### Statewide Financial Aid Conference

This Office of Higher Education conference is held each year in early November at numerous participating college host sites.

The half-day conference, attended by over 300 high school counselors, financial aid administrators, and community organizations each year, consists of a presentation about the application process and available sources of financial aid, followed by a question and answer forum with an on-site panel of local financial aid administrators. Learn more at [www.getreadyforcollege.org/finaidconf](http://www.getreadyforcollege.org/finaidconf).

#### For more information, contact:

Ginny Dodds  
ginny.dodds@state.mn.us  
651-355-0610 or 1-800-657-3866

### College Goal Sunday

College Goal Sunday is a series of statewide events to encourage and help students and their parents to apply for financial aid using the *Free Application for Federal Student Aid* (FAFSA). Experienced financial aid administrators are on hand to help. For more information, visit [www.mncollegegoalsunday.org](http://www.mncollegegoalsunday.org).

## Other Events

Minnesota College Fairs  
Minnesota Financial Aid Events  
Minnesota Private College Week  
National College Fair

[www.mn-acac.org/mc/page.do?sitePageId=100690&orgId=macac](http://www.mn-acac.org/mc/page.do?sitePageId=100690&orgId=macac)  
[www.mafaa.org](http://www.mafaa.org)  
[www.mnprivatecolleges.org/events/mpcw/](http://www.mnprivatecolleges.org/events/mpcw/)  
[www.nacacnet.org/EventsTraining/CollegeFairs/](http://www.nacacnet.org/EventsTraining/CollegeFairs/)

# Websites

## Career Information

Apprenticeships.....	<a href="http://www.dli.mn.gov/Appr.asp">www.dli.mn.gov/Appr.asp</a>
Construct My Future.....	<a href="http://www.constructmyfuture.com">www.constructmyfuture.com</a>
Health Careers.....	<a href="http://www.healthcareers.umn.edu">www.healthcareers.umn.edu</a>
Internet System for Education and Employment Knowledge.....	<a href="http://www.iseek.org">www.iseek.org</a>
MnCareers.....	<a href="http://www.iseek.org/mncareers/">www.iseek.org/mncareers/</a>
Job Shadow.....	<a href="http://www.jobshadow.org">www.jobshadow.org</a>
Occupational Outlook Handbook.....	<a href="http://www.bls.gov/oco/">www.bls.gov/oco/</a>
Office of Apprenticeship Training.....	<a href="http://www.doleta.gov/OA/">www.doleta.gov/OA/</a>

## College Preparation & Admissions Tests

ACT.....	<a href="http://www.actstudent.org">www.actstudent.org</a>
PLAN.....	<a href="http://www.act.org/plan/">www.act.org/plan/</a>
PSAT.....	<a href="http://www.collegeboard.com/psat/">www.collegeboard.com/psat/</a>
SAT.....	<a href="http://www.collegeboard.com/sat/">www.collegeboard.com/sat/</a>
TOEFL.....	<a href="http://www.toefl.org">www.toefl.org</a>

## College Searches

The College Board.....	<a href="http://www.collegeboard.com">www.collegeboard.com</a>
College Navigator.....	<a href="http://www.collegenavigator.gov">www.collegenavigator.gov</a>
College View.....	<a href="http://www.collegeview.com">www.collegeview.com</a>
Internet System for Education and Employment Knowledge.....	<a href="http://www.iseek.org">www.iseek.org</a>
Peterson's / Thomson Learning.....	<a href="http://www.petersons.com">www.petersons.com</a>
Princeton Review.....	<a href="http://www.princetonreview.com">www.princetonreview.com</a>

## Community Service

AmeriCorps.....	<a href="http://www.americorps.gov">www.americorps.gov</a>
ServeMinnesota.....	<a href="http://www.serveminnesota.org">www.serveminnesota.org</a>

## Financial Aid

Free Application for Federal Student Aid.....	<a href="http://www.fafsa.gov">www.fafsa.gov</a>
FAFSA 4caster.....	<a href="http://www.fafsa4caster.ed.gov">www.fafsa4caster.ed.gov</a>
FAFSA PIN.....	<a href="http://www.pin.ed.gov">www.pin.ed.gov</a>
Order Federal Publications.....	<a href="http://www.fsapubs.org">www.fsapubs.org</a>
Minnesota College Goal Sunday.....	<a href="http://www.mncollegegoalsunday.org">www.mncollegegoalsunday.org</a>
Minnesota Office of Higher Education.....	<a href="http://www.getreadyforcollege.org/paying">www.getreadyforcollege.org/paying</a>
Minnesota Financial Aid Estimator.....	<a href="http://www.getreadyforcollege.org/estimator">www.getreadyforcollege.org/estimator</a>
Military Service Education Benefits.....	<a href="http://www.getreadyforcollege.org/military">www.getreadyforcollege.org/military</a>
Order Free Minnesota Publications in Bulk.....	<a href="http://www.getreadyforcollege.org/materials">www.getreadyforcollege.org/materials</a>
Resources for Undocumented Students.....	<a href="http://www.getreadyforcollege.org/undocumented">www.getreadyforcollege.org/undocumented</a>
Scholarships Offered by Minnesota Institutions.....	<a href="http://www.getreadyforcollege.org/mnscholarships">www.getreadyforcollege.org/mnscholarships</a>
Tuition for Minnesota and Reciprocity Institutions.....	<a href="http://www.getreadyforcollege.org/tuition">www.getreadyforcollege.org/tuition</a>
U.S. Department of Education.....	<a href="http://studentaid.ed.gov">studentaid.ed.gov</a>

## Military Service

Careers in the Military.....	<a href="http://www.careersinthemilitary.com">www.careersinthemilitary.com</a>
Today's Military.....	<a href="http://www.todaysmilitary.com">www.todaysmilitary.com</a>
U.S. Air Force.....	<a href="http://www.airforce.com">www.airforce.com</a>
U.S. Army.....	<a href="http://www.goarmy.com">www.goarmy.com</a>
U.S. Coast Guard.....	<a href="http://www.gocoastguard.com">www.gocoastguard.com</a>
U.S. Marines.....	<a href="http://www.marines.com">www.marines.com</a>
U.S. Navy.....	<a href="http://www.navy.com">www.navy.com</a>

## Minnesota Colleges & Universities

Internet System for Education and Employment Knowledge.....	www.iseek.org
Minnesota Career College Association .....	www.mncareercolleges.org
Minnesota Private College Council .....	www.mnprivatecolleges.org
Minnesota State Colleges and Universities system .....	www.mnscu.edu
Minnesota Online.....	www.minnesotaonline.org
Minnesota Transfer .....	www.mntransfer.org
University of Minnesota.....	www.umn.edu

## Professional Organizations & Associations

American School Counselor Association .....	www.schoolcounselor.org
Association of Metropolitan School Districts .....	www.amsd.org
Education Minnesota.....	www.educationminnesota.org
Minnesota Association for College Admission Counseling .....	www.mn-acac.org
Minnesota Association for Career and Technical Administrators ..	www.macta.net
Minnesota Association of Counselors of Color .....	www.mnacc.org
Minnesota Association of Secondary School Principals .....	www.massp.org
Minnesota School Counselors Association .....	www.mnschoolcounselors.org
National Association for College Admission Counseling .....	www.nacacnet.org
Postsecondary Education Programs Network .....	www.pepnet.org

## Scholarship Searches

American Indian College Fund.....	www.collegefund.org/scholarships/ main.html
American Indian Science & Engineering Society.....	www.aises.org/Programs/Scholarships andInternships
Association on American Indian Affairs .....	www.indian-affairs.org
A Better Chance .....	www.abetterchance.org
College Answer .....	www.collegeanswer.com
FastWeb Free Scholarship Search .....	www.fastweb.com
Hispanic Association of Colleges & Universities.....	scholarships.hacu.net
Hispanic College Fund .....	www.hispanicfund.org
Hispanic Scholarship Fund .....	www.hsf.net
Latino Scholarship Dollars .....	www.latinocollegedollars.org
Marine Corps Scholarship Foundation.....	www.mcsf.org
Migrant Scholarships.....	www.migrant.net
Military Tuition Support .....	www.todaysmilitary.com/ benefits/tuition-support
Military.com .....	education.military.com
My Military Education .....	www.mymilitaryeducation.org
Scholarship Experts .....	www.scholarshipexperts.com
Scholarships.com .....	www.scholarships.com
Scholarships for Military Children .....	www.militaryscholar.org
Scholarships Offered by Minnesota Institutions.....	www.getreadyforcollege.org/mnscholarships
United Negro College Fund.....	www.uncf.org

---

Also see the website list handout in **Appendix B**.

---



# Appendix B:

## Handouts for Students and Parents

The following pages include handouts to help students and parents explore college and financial aid options. Most can also be downloaded as PDFs at [www.getreadyforcollege.org/materials](http://www.getreadyforcollege.org/materials).

### Included Handouts

- Useful Website List
- Student's College Planning Guide
- Parents' College Planning Guide
- Postsecondary Enrollment Options
- Does Saving for College Affect Financial Aid?
- College Preparation & Admissions Tests
- Questions to Ask at a College Fair
- Choosing the Right College
- Campus Visit Checklist
- Admissions Policies
- College Comparison Worksheet
- Evaluate Online Education
- Tips for Writing Application Essays
- College Application Worksheet
- Federal Higher Education Tax Benefits
- Minnesota Achieve Scholarship
- Student Loan Comparison Chart
- Frequently Asked Financial Aid Questions
- Beware of Scholarship Scams
- Average Federal and State Need-based Grants
- Reduced Out-of-State Tuition Options
- Financial Aid Comparison Worksheet
- What to Do if Your Income Has Been Reduced
- Factors that Affect Financial Aid Eligibility
- Tips for Completing the 2010-2011 FAFSA
- Completing the FAFSA flowchart
- 2010-2011 FAFSA on the Web Worksheet



## Financial Aid Information

### Minnesota Office of Higher Education

[www.getreadyforcollege.org](http://www.getreadyforcollege.org)

Provides information on preparing and paying for higher education as well as a Minnesota financial aid estimator ([www.getreadyforcollege.org/estimator](http://www.getreadyforcollege.org/estimator)).

### Minnesota College Goal Sunday

[www.mncollegegoalsunday.org](http://www.mncollegegoalsunday.org)

Annual event that helps high school seniors and parents complete the FAFSA.

### Federal Student Aid

[www.studentaid.ed.gov](http://www.studentaid.ed.gov)

Provides detailed information on pursuing education beyond high school.

### FinAid: The Smart Student Guide to Financial Aid

[www.finaid.org](http://www.finaid.org)

Provides links to information on student financial aid.

### Free Application for Federal Student Aid (FAFSA)

[www.fafsa.gov](http://www.fafsa.gov)

Allows students to apply online for student financial aid and check the status of their application.

### Federal Financial Aid FAFSA4caster

[www.fafsa4caster.ed.gov](http://www.fafsa4caster.ed.gov)

Allows students and families to receive an early estimate of eligibility for federal student aid.

### Students.gov

[www.students.gov](http://www.students.gov)

Provides those planning for college easy access to the information on preparing and paying for education.

## 529 College Savings Plans

### Minnesota 529 College Savings Plan

[www.mnsaves.org](http://www.mnsaves.org)

### Internet Guide to 529 Plans

[www.savingforcollege.com](http://www.savingforcollege.com)

## Minnesota Colleges & Universities

### Minnesota Career College Association

[www.mncareercolleges.org](http://www.mncareercolleges.org)

Provides basic information on 14 of Minnesota's private career colleges.

### Minnesota Online

[www.minnesotaonline.org](http://www.minnesotaonline.org)

A gateway to online education from schools in the Minnesota State Colleges and Universities system.

### Minnesota Private College Council

[www.mnprivatecolleges.org](http://www.mnprivatecolleges.org)

Provides information on 17 of Minnesota's private four-year, liberal arts colleges.

### Minnesota State Colleges and Universities

[www.mnscu.edu](http://www.mnscu.edu)

Provides information on public state colleges and universities in Minnesota.

### Minnesota Transfer

[www.mntransfer.org](http://www.mntransfer.org)

Provides information on how students can transfer credits between Minnesota institutions.

### University of Minnesota

[www.umn.edu](http://www.umn.edu)

Provides information on the University's Twin Cities, Duluth, Crookston, Morris and Rochester campuses.

### National College Fairs

[www.nacacnet.org/EventsTraining/CollegeFairs/](http://www.nacacnet.org/EventsTraining/CollegeFairs/)

---

**Find out more about specific Minnesota colleges and universities at:**

[www.iseek.org/education/](http://www.iseek.org/education/)

---



## College Admissions Tests

### ACT, Inc.

[www.actstudent.org](http://www.actstudent.org)

### The College Board

[www.collegeboard.com/sat](http://www.collegeboard.com/sat)

### Test of English as a Foreign Language

[www.toefl.org](http://www.toefl.org)

## College Information & Searches

### College Answer

[www.collegeanswer.com](http://www.collegeanswer.com)

Provides information on preparing, selecting, applying and financing college as well as college and scholarship searches and a variety of cost calculators.

### The College Board

[www.collegeboard.com](http://www.collegeboard.com)

Provides useful information on financial aid available for students and parents as well as a college search.

### College Gold

[www.collegegold.com](http://www.collegegold.com)

Provides information on FastWeb's College Gold book and access to interactive tools, calculators, and resources to help you plan and pay for college.

### College Navigator

[www.collegenavigator.gov](http://www.collegenavigator.gov)

Provides information on colleges, tuition and enrollment demographics through a searchable database.

### College View

[www.collegeview.com](http://www.collegeview.com)

Provides a college search of schools in the United States and Canada.

### CollegeNet College Search

[cnsearch.collegenet.com/cgi-bin/CN/](http://cnsearch.collegenet.com/cgi-bin/CN/)

Provides a college search and allows student to apply online to select schools.

### ISEEK

[www.iseek.org/education/](http://www.iseek.org/education/)

Provides information on higher education options.

### Peterson's / Thomson Learning

[www.petersons.com](http://www.petersons.com)

Provides higher education information for parents and students of all ages.

## General Scholarship Resources

### CareerOneStop Scholarship Search

[www.careerinfo.net.org/scholarshipsearch](http://www.careerinfo.net.org/scholarshipsearch)

### CollegeNet Scholarship Search

[www.collegenet.com/mach25/](http://www.collegenet.com/mach25/)

### FastWeb Free Scholarship Search

[www.fastweb.com](http://www.fastweb.com)

### NCAA Scholarships

[www.ncaa.org/wps/ncaa?ContentID=1088](http://www.ncaa.org/wps/ncaa?ContentID=1088)

### Scholarship Experts

[www.scholarshipexperts.com](http://www.scholarshipexperts.com)

### Scholarships.com

[www.scholarships.com](http://www.scholarships.com)

### Union-sponsored Scholarships and Aid

[unionplus.educationplanner.org](http://unionplus.educationplanner.org)

## Minnesota-specific Scholarships

### Private Scholarships for Minnesota Students

[www.nextstudent.com/directory-of-scholarships/State/0024/State-Minnesota-scholarships.aspx](http://www.nextstudent.com/directory-of-scholarships/State/0024/State-Minnesota-scholarships.aspx)

### Scholarships Offered by Minnesota Institutions

[www.getreadyforcollege.org/mnscholarships](http://www.getreadyforcollege.org/mnscholarships)

## Resources for Military Families

### AMVETS Scholarships

[amvetsnsf.org/scholarships.html](http://amvetsnsf.org/scholarships.html)

### Careers in the Military

[www.careersinthemilitary.com](http://www.careersinthemilitary.com)

### Marine Corps Scholarship Foundation

[www.mcsf.org](http://www.mcsf.org)

### Military.com Education Benefits

[www.military.com/education-home/](http://www.military.com/education-home/)

### Military College Help

[www.todaysmilitary.com/benefits/tuition-support](http://www.todaysmilitary.com/benefits/tuition-support)

### Military Education Service Benefits

[www.getreadyforcollege.org/military](http://www.getreadyforcollege.org/military)

**Scholarships for Military Children**

[www.militaryscholar.org](http://www.militaryscholar.org)

**Military Transition**

[www.careeronestop.org/militarytransition/](http://www.careeronestop.org/militarytransition/)

**My Military Education**

[www.mymilitaryeducation.org](http://www.mymilitaryeducation.org)

**U.S. Air Force**

[www.airforce.com](http://www.airforce.com)

**U.S. Army**

[www.goarmy.com](http://www.goarmy.com)

**U.S. Coast Guard**

[www.gocoastguard.com](http://www.gocoastguard.com)

**U.S. Navy**

[www.navy.com](http://www.navy.com)

**U.S. Marines**

[www.marines.com](http://www.marines.com)

**Resources for Minority Students****American Chemistry Society**

[www.acs.org/scholars](http://www.acs.org/scholars)

**American Geological Institute**

[www.agiweb.org/mpp/](http://www.agiweb.org/mpp/)

**American Indian College Fund**

[www.collegefund.org/scholarships/main.html](http://www.collegefund.org/scholarships/main.html)

**American Indian Education Foundation**

[www.aiefprograms.org](http://www.aiefprograms.org)

**American Indian Graduate Center**

[www.aigcs.org](http://www.aigcs.org)

**American Indian Science & Engineering Society**

[www.aises.org/Programs/ScholarshipsandInternships](http://www.aises.org/Programs/ScholarshipsandInternships)

**American Institute of Certified Public Accountants**

[www.aicpa.org/members/div/career/mini/smas.htm](http://www.aicpa.org/members/div/career/mini/smas.htm)

**Asian American Journalists Association**

[www.aaja.org/programs/for\\_students/journalism\\_scholarships/](http://www.aaja.org/programs/for_students/journalism_scholarships/)

**Association on American Indian Affairs**

[www.indian-affairs.org](http://www.indian-affairs.org)

**Financial Aid for Native American Students**

[www.finaid.org/otheraid/natamind.phtml](http://www.finaid.org/otheraid/natamind.phtml)

**Gates Millennium Undergraduate Scholars Program**

[www.gmsp.org](http://www.gmsp.org)

**Hispanic Association of Colleges & Universities**

[scholarships.hacu.net](http://scholarships.hacu.net)

**Hispanic College Fund**

[www.hispanicfund.org/scholarships/](http://www.hispanicfund.org/scholarships/)

**Hispanic Scholarship Fund**

[www.hsf.net](http://www.hsf.net)

**Jackie Robinson Scholarship**

[www.jackierobinson.org/apply/application.php](http://www.jackierobinson.org/apply/application.php)

**Latino College Dollars**

[www.latinocollegedollars.org](http://www.latinocollegedollars.org)

**Migrant Scholarships**

[www.migrant.net/migrant/scholarships.htm](http://www.migrant.net/migrant/scholarships.htm)

**Minority, Ethnic, & International Student Scholarships**

[www.hamline.edu/hamline\\_info/offices\\_services/student\\_relations/sas/financial\\_aid/undergraduate/fa\\_office\\_grants\\_mineth.html](http://www.hamline.edu/hamline_info/offices_services/student_relations/sas/financial_aid/undergraduate/fa_office_grants_mineth.html)

**Minority Scholarship List**

[www.miami.edu/index.php/ug/scholarships/database/](http://www.miami.edu/index.php/ug/scholarships/database/)

**Multicultural Student Scholarships**

[kaarme.com/multicultural\\_scholarships](http://kaarme.com/multicultural_scholarships)

**National Action Council for Minorities in Engineering**

[www.nacmebacksme.org/NBM\\_B.aspx?pageid=113](http://www.nacmebacksme.org/NBM_B.aspx?pageid=113)

**National Association for the Advancement of Colored People**

[www.naacp.org/youth/scholarships/](http://www.naacp.org/youth/scholarships/)

**National Association of Black Journalists**

[www.nabj.org/programs/scholarships/](http://www.nabj.org/programs/scholarships/)

**National Association of Hispanic Journalists**

[www.nahj.org/category/for-students/scholarships-for-students/](http://www.nahj.org/category/for-students/scholarships-for-students/)

**Page Education Foundation Grants**

[www.page-ed.org](http://www.page-ed.org)

**United Negro College Fund**

[www.uncf.org/forstudents/scholarship.asp](http://www.uncf.org/forstudents/scholarship.asp)

## Information on Scholarship Scams

[www.getreadyforcollege.org/gPg.cfm?pageID=186](http://www.getreadyforcollege.org/gPg.cfm?pageID=186)  
[www.finaid.org/scholarships/scams.phtml](http://www.finaid.org/scholarships/scams.phtml)

## Campus Crime Information

**Campus Crime Statistics, U.S. Dept. of Education**  
[www.ope.ed.gov/security/](http://www.ope.ed.gov/security/)

## Avoid Diploma Mills

Diploma mills, or degree mills, are fraudulent “colleges” that offer potential students degrees requiring little or no serious work. These “colleges” are not legitimate or accredited. Learn more about diploma mills:

**Check for Accreditation**  
[www.ope.ed.gov/accreditation/Search.aspx](http://www.ope.ed.gov/accreditation/Search.aspx)

**Council for Higher Education Accreditation**  
[www.chea.org/degreemills/default.htm](http://www.chea.org/degreemills/default.htm)

**Oregon Office of Degree Authorization**  
[www.osac.state.or.us/oda/unaccredited.aspx](http://www.osac.state.or.us/oda/unaccredited.aspx)

**List of Known Degree/Diploma Mills**  
[www.michigan.gov/documents/  
Non-accreditedSchools\\_78090\\_7.pdf](http://www.michigan.gov/documents/Non-accreditedSchools_78090_7.pdf)

## Career Information & Resources

**Apprenticeship Training, U.S. Department of Labor**  
[www.doleta.gov/OA/](http://www.doleta.gov/OA/)

**Apprenticeships, Minnesota Department of Labor and Industry**  
[www.dli.mn.gov/Appr.asp](http://www.dli.mn.gov/Appr.asp)

**Construct My Future**  
[www.constructmyfuture.com](http://www.constructmyfuture.com)

**Explore Health Careers**  
[www.healthcareers.umn.edu](http://www.healthcareers.umn.edu)

**ISEEK Careers**  
[www.iseek.org/careers/](http://www.iseek.org/careers/)

**Job Shadow**  
[www.jobshadow.org](http://www.jobshadow.org)

**Occupational Outlook Handbook**  
[www.bls.gov/oco/](http://www.bls.gov/oco/)

## Community Service

**AmeriCorps**  
[www.americorps.gov](http://www.americorps.gov)

**ServeMinnesota**  
[www.serveminnesota.org](http://www.serveminnesota.org)

## Other Useful Websites

**General Educational Development (GED) Testing**  
[www.acenet.edu/cill/ged](http://www.acenet.edu/cill/ged)

# Student's College Planning Guide

Use this checklist to help prepare you for educational opportunities after high school.

## In 7th & 8th Grade

- Begin thinking about the high school classes that will prepare you for college. Take the most difficult classes you can handle.
- Ask your parents, guardians or teachers to help you develop good study habits.
- Practice setting and reaching goals.
- Volunteer in your community.
- Take interest and skills assessments to help you think about possible career options.
- Talk with your school counselor and parents about careers that interest you.
- Create a tentative high school class plan.
- Enroll in a summer enrichment program.

## In 9th & 10th Grade

- Take interest and skills assessments to help you explore careers that interest you.
- Talk with your school counselor about college and career options and the education required for those careers.
- Talk with your family about paying for college.
- Talk with friends, teachers, counselors and your parents about college.
- Participate in extracurricular activities.
- Take the PLAN in 10th grade to prepare for the ACT, and to identify areas where you need improvement.
- Review your high school class plan. Take the most difficult classes you can handle. Stay focused on your schoolwork.
- Explore internships and apprenticeships.
- Enroll in a summer enrichment program.
- Sign up for classes that will earn you college credit during your junior year of high school.

## In 11th Grade

- Attend college and financial aid fairs.
- Mentor others and have a mentor for yourself.
- Take the PSAT in the fall to prepare for the SAT, and to identify areas where you need improvement.
- Consider possible career options and investigate the education that is needed.
- Request materials from schools that interest you, and visit their websites.
- Arrange campus visits to those schools that interest you.
- Participate in extracurricular activities.
- Request admissions and financial aid forms.
- Sign up for classes that will earn you college credit during your senior year of high school.
- Take the ACT and/or SAT in the spring.
- Review your high school class plan. Take the most difficult classes you can handle. Stay focused on your schoolwork. Make sure you are meeting your high school graduation requirements.
- Research your private scholarship options.
- Enroll in a summer enrichment program.
- Get a job to earn and save money for college, or explore your skills through an internship or apprenticeship.

## In 12th Grade

- Stay focused on your schoolwork and take the most challenging classes you can handle.
- Take career interest assessments and determine the education needed for careers that interest you.
- Participate in extracurricular activities.
- Volunteer in the community.

### **September - November**

- Arrange campus visits to those schools that interest you. It's okay to go more than once.
- Take or retake the ACT and/or SAT.
- Review your high school class plan to make sure you are on track to graduate.
- Select the schools to which you will apply. Make a list of deadlines for each school.
- Create a resume of your academic, athletic and work activities as well as other achievements. Prepare a portfolio if you're interested in the arts.
- Ask for recommendations (if required) from teachers, counselors and others who can comment on your abilities and talents.
- Attend a financial aid event. Review a copy of *Paying for College: State & Federal Financial Aid Guide*.
- Sign up for spring classes that will earn you college credit.

### **December - February**

- Apply to four or more colleges that interest you. Some may have earlier or later deadlines. (Make copies of each application.)
- Attend a financial aid event.
- Apply for scholarships offered by the colleges to which you have applied.
- Apply for financial aid by completing the Free Application for Federal Student Aid at **[www.fafsa.gov](http://www.fafsa.gov)** as soon as possible after January 1. You and your parents will need the previous year's income tax information to complete it.
- Review your Student Aid Report (SAR) for accuracy.

### **March - May**

- Have your final high school transcript sent to the colleges to which you've applied.
- Carefully review and compare the financial aid packages offered by each college to which you applied. Each college is different and may offer you different amounts of different types of aid.
- Choose a college and notify in writing those you don't plan to attend.
- Send in any required forms or deposits.

### **Summer**

- Get a job to earn money for college.
- Review orientation materials from the college you selected.
- If living on campus, check with the college for a list of what's provided by the school and what the school expects the student to provide.
- Contact your roommate.

# Parents' College Planning Guide

Use this checklist to help your student prepare for educational opportunities after high school.

## In 7th or 8th Grade

- Monitor your student's progress in reading, writing and math. Identify and discuss any learning problems with your student's teacher.
- Help your student set realistic goals. Recognize your student's efforts as well as successes.
- Talk with your student's school counselor about assessment tests to help your student identify personality traits, interests and skills as well as explore career options.
- Talk with a school counselor and your student about classes that lay the groundwork for college.
- Encourage your student to take challenging courses.
- Encourage your student to be an active learner by taking notes, participating in discussions, asking questions and learning from mistakes.
- Establish a quiet space for studying and a regular daily schedule for homework. Buy a dictionary and thesaurus.
- Help your student develop problem-solving skills by asking for his or her input, assigning responsibilities and allowing him or her to make certain decisions.
- Consider summer enrichment classes and programs for your student.
- Continue saving and encourage your student to put aside some of his or her earnings.

## In 9th or 10th Grade

- Make sure your student is enrolled in challenging classes that are appropriate for your student's abilities.
- Help your student to evaluate his or her abilities and make the connection between education and career options.
- Talk with your student's school counselor about assessment tests to help your student identify personality traits, interests and skills as well as explore career options.
- Suggest a tutor or other special help if your student is struggling with a certain subject.
- Help your student to learn how to manage time and to use library and Internet resources.
- Talk with your student about his or her academic plan and learn about different types of postsecondary schools.
- Check if your high school requires its students to take the PLAN test in 10th grade.
- Suggest extracurricular activities to help your student develop teamwork, leadership and commitment skills.
- Continue saving and encourage your student to put aside some of his or her earnings.
- Consider summer enrichment classes and programs for your student.

## In 11th or 12th Grade

- Talk with your student's school counselor about assessment tests to help your student identify personality traits, interests and skills as well as explore career options.
- Help your student explore programs that can earn your student college credit, such as Advanced Placement, International Baccalaureate, Postsecondary Enrollment Options and College in the Schools.
- Check with your high school to learn whether it offers career-focused programs such as tech-prep, school-to-career and school-to-work.
- Make sure your student takes the PSAT no later than the fall of 11th grade.
- Check if your student has registered for the college entrance exam (ACT or SAT) required by the schools your student would like to attend.
- Search and apply for private scholarships as early as possible to help pay for college, but be wary of possible scams.
- Talk with your student about his or her academic plan to make sure your student takes the courses required for graduation and for admission to college. Talk about different types of colleges.
- Consider summer enrichment classes and programs for your student.
- Attend job fairs with your student. Explore career, apprenticeship or internship options.
- Attend college and financial aid fairs.
- Help your student narrow his or her choice of schools. Arrange for campus visits to those schools and help your student evaluate them.
- Download or request *Paying for College: State & Federal Financial Aid Guide* at [www.getreadyforcollege.org](http://www.getreadyforcollege.org) (click on "Publications").
- Find a mentor or enrichment program to build on your student's interests and aptitudes.
- Encourage your student to mentor other students or volunteer in the community.
- Make sure your student asks for letters of recommendation (if required) from teachers, counselors and others who can comment on his or her ability to succeed in college.
- Make sure admissions applications are sent on time to at least four schools. If you cannot afford the application fee, check if the school has the option to waive it.
- Apply for financial aid by completing the Free Application for Federal Student Aid at [www.fafsa.gov](http://www.fafsa.gov) as soon as possible after January 1 of your student's senior year. You and your student will need the previous year's income tax information to complete it.
- Make sure your student's high school transcript has been sent to the schools to which your student applied.
- Review your Student Aid Report (SAR) for accuracy. If you make corrections, return the form as soon as possible.
- Help your student choose a college. Make sure your student notifies in writing the schools he or she doesn't plan to attend.

# Postsecondary Enrollment Options

For parents and students in Minnesota

June 2010

<http://education.state.mn.us>



*Postsecondary Enrollment Options (PSEO) allows high school juniors and seniors to take courses, full-or part-time, at a postsecondary institution for high school credit.*

*The program provides students with a greater variety of class offerings and the opportunity to pursue more challenging coursework than may be available at the high school. The tuition, fees and required textbooks are at no cost to students.*

## Eligibility

Any public, nonpublic, home school or American Indian-controlled tribal contract or grant student classified as an 11th or 12th grader and accepted by a postsecondary institution, may enroll either full- or part-time in nonsectarian courses or programs at that postsecondary institution. Students participating in cultural exchange programs are not eligible.

Nonpublic schools are not required to follow all sections of the PSEO law. Students and families attending nonpublic schools are encouraged to discuss the school's PSEO policy with a counselor or program advisor well in advance of participation in this program.

## Eligible Institutions

Eligible institutions include the University of Minnesota and its branches; all state universities, community colleges and technical colleges; private, Minnesota, two- or four-year, residential, degree granting, liberal arts colleges; non-profit, degree granting trade schools; or accredited opportunities industrialization centers in Minnesota. If all colleges are 40 or more miles away, a student may request a college credit course be offered at the high school.

Students should work with a high school counselor or principal to ensure courses taken fulfill credit requirements for graduation. Home-schoolers work directly with the PSEO advisor at the college they plan to attend.

Students will need to complete and sign the Postsecondary Enrollment Options Program Notice of Student Registration form. A parent's signature is required unless the student is 18 years old or older.

## Transportation

Students or their parents are responsible for transportation to the postsecondary institution. Students may be able to ride a scheduled school bus for a fee. If the student's family qualifies, their parent or guardian may apply for reimbursement for transportation costs. Public school students can obtain the reimbursement forms from their high school counselor or principal. Nonpublic and home-schooled students can obtain their reimbursement forms from the postsecondary institution.

## Involvement in High School Activities

High schools may not prohibit students from participating in school sponsored activities based on PSEO status.

## Choosing to Participate

Students should start by planning early. The decision to participate is an important one. The student will be expected to be a responsible, self-starting independent learner. Students should seek out additional information and counseling at the high school and at the postsecondary institution to ensure that they are making the best choice for themselves and their educational future.

---

You have permission to reproduce and distribute this handout from the Minnesota Department of Education



## Courses and Credits

When selecting courses, students must be careful to fulfill the subject areas required for high school graduation. The high school should allow students flexibility in choosing generally comparable courses to meet requirements. Students may choose any nonsectarian electives they desire. Students are not permitted to take remedial, developmental or other courses not considered college level.

Students may take one or more courses up to a full-time course load as defined by the postsecondary institution.

The high school determines the amount of credit to be awarded. However, no more than 7 quarter credits or 4 semester credits can be required to equal one year of high school credit in each subject.

Credits received at a postsecondary institution are on the student's record and count as courses completed at that institution. Transferring credits to another institution is dependent upon the transfer rules of that institution.

When public school students have a disagreement with their high school about course credits they may appeal that disagreement in writing to the Commissioner of Education. Nonpublic school students should inquire of their high school counselor or program advisor about an appeals process.

If students withdraw from a course, they must let the postsecondary institution and the high school know immediately. PSEO students should expect to be subject to the same procedures and/or penalties as any other high school student when withdrawing from or failing a course.

Students with PSEO status are high school students taking courses at another location for part or all of the day. Their grades should be recorded by the high school for the honor roll and other special awards. Students are responsible for delivering their postsecondary grades to the high school.

Many high schools are cooperating with colleges and universities to provide college courses at the high school. Students may wish to take these courses. Many Minnesota colleges accept credit transfers of these courses in the same manner they would accept credits from another college; some do not. Students should check that the college they plan to attend will apply these credits toward their chosen college degree.

## How to Participate

High schools are required to provide information to sophomores and juniors by **March 1** for the following fall.

Students are requested to inform the high school before **March 30** if considering participation in the program the following academic year. However, students are not bound by the March 30 deadline. If students qualify for the postsecondary institution they wish to attend, they do not need the permission of the high school to enroll.

## Intermediate District

A student enrolled in a district that is a member of an intermediate district that operates a secondary vocational program at a college may access postsecondary courses and receive high school and college credit for courses successfully completed through that program. Students accessing those courses do not have PSEO status.

## Graduation

If at the date of the graduation ceremony the student has successfully completed all coursework and credit requirements for graduation, the student must be allowed to participate in the ceremony and receive a signed diploma along with the other graduates.

If the student is still in progress at the postsecondary institution toward completion of the graduation requirements, the student must be allowed to participate in the ceremony and receive an unsigned diploma. The signed diploma will be awarded after the college grades are received by the high school.

---

## For Further Information

Contact the Department of Education:  
Program questions: Jessica Rowe at  
651.582.8512, [jessica.rowe@state.mn.us](mailto:jessica.rowe@state.mn.us)

For PSEO reporting and finance questions,  
contact Steve Etheridge at 651/582-8771,  
[steve.etheridge@state.mn.us](mailto:steve.etheridge@state.mn.us)

---

You have permission to reproduce and distribute this handout from the Minnesota Department of Education.

# Does Saving for College Affect Financial Aid?

*An article for parents by the Minnesota Office of Higher Education, May 2010*

MINNESOTA  
OFFICE OF  
HIGHER  
EDUCATION

*reach higher*

Parents often ask: “Does saving for college hurt my child’s chances of receiving need-based financial aid?” For most families, probably not, but it depends upon your family’s economic circumstances. Read on. As a parent you will be better prepared to answer the question for yourself if you understand the basic three-step process of student financial aid.

1. **Application** – Free Application for Federal Student Aid (FAFSA)
2. **Assessment** – Education Savings and Asset Protection Allowance in need analysis
3. **Award** – student financial aid award from a college

**Application:** You will typically begin the annual student financial aid application process by completing the U.S. Department of Education’s Free Application for Federal Student Aid.<sup>1</sup> You and your child separately report income and net worth (assets minus liabilities) on the application and submit it to the U.S. Department of Education.

**Assessment:** The U.S. Department of Education assesses your family income and net worth, adjusted for household size, by applying a methodology called the federal need analysis. A dollar amount your family is expected to pay for college, known as the Expected Family Contribution (or EFC), is the result of the federal need analysis. The Expected Family Contribution amount is transmitted by the Department of Education to your child and to the colleges your child identified on the application.

The federal government does not consider all your parental assets as available to help pay for college. For example, the federal need analysis excludes your retirement plan funds, such as an Individual Retirement Account or a 401(k) plan, home equity and equity in a small business with fewer than 100 employees. Other assets you as the parent own, including college savings are protected, in part or in full, by an Education Savings and Asset Protection Allowance within the federal need analysis. For married parents of a dependent student in which the older spouse is 45 in 2010, the allowance is \$46,600.<sup>2</sup> The allowance increases as the age of the parents’ increase, as shown in the table on the next page.

As a parent of a dependent student, about 5.6 percent of your parental net worth exceeding the Education Savings and Asset Protection Allowance is included in your Expected Family Contribution. The 5.6 percent of your net worth over the allowance compares with a 20 percent rate for certain assets owned by your child, who has no asset protection allowance in the federal need analysis.<sup>3</sup> As such, there are important benefits for you as a parent to own college savings accounts, not your child. According to Mark Kantrowitz, an expert in student financial aid, “Many families mistakenly believe that they are penalized for saving.” In fact, according to

---

<sup>1</sup> Students and parents should check with college financial aid office to determine if additional information is required by the college to determine the student’s financial aid award.

<sup>2</sup> United States Department of Education, The EFC FORMULA, 2010-2011.

<sup>3</sup> Effective with the 2009-2010 academic year, assets in a 529 College Savings Plan account and/or a Coverdell Education Savings Account owned by a dependent student will be counted as a parental asset as provided in the College Cost Reduction and Access Act (H.R. 2669).

Kantrowitz, “The federal government *does not* count all of the assets, just a fraction, so a family with money saved will have money left over.”<sup>4</sup>

<b>Education Savings and Asset Protection Allowance</b>					
<b>Academic Year 2010-2011</b>					
Age of older parent*	Allowance if there are two parents	Allowance if there is only one parent	Age of older parent*	Allowance if there are two parents	Allowance if there is only one parent
25 or less	\$0	\$0	45	\$46,600	\$18,300
26	\$2,800	\$1,100	46	\$47,700	\$18,700
27	\$5,500	\$2,200	47	\$48,900	\$19,100
28	\$8,300	\$3,300	48	\$50,100	\$19,600
29	\$11,100	\$4,400	49	\$51,300	\$20,100
30	\$13,800	\$5,500	50	\$52,900	\$20,500
31	\$16,600	\$6,600	51	\$54,200	\$21,000
32	\$19,400	\$7,700	52	\$55,500	\$21,500
33	\$22,100	\$8,700	53	\$57,100	\$22,000
34	\$24,900	\$9,800	54	\$58,500	\$22,600
35	\$27,700	\$10,900	55	\$60,200	\$23,200
36	\$30,400	\$12,000	56	\$62,000	\$23,700
37	\$33,200	\$13,100	57	\$63,500	\$24,300
38	\$36,000	\$14,200	58	\$65,300	\$25,000
39	\$38,700	\$15,300	59	\$67,200	\$25,600
40	\$41,500	\$16,400	60	\$69,200	\$26,300
41	\$42,200	\$16,700	61	\$71,200	\$27,000
42	\$43,300	\$17,100	62	\$73,200	\$27,800
43	\$44,400	\$17,500	63	\$75,600	\$28,500
44	\$45,500	\$17,900	64	\$77,700	\$29,300
			65 or over	\$80,300	\$30,100

\*As of December 31, 2010

Source: U.S. Department of Education, Federal Student Aid Application Processing System for Software Developers, Academic Year 2010-2011, August 10, 2009.

**Award:** Once admitted to a college, your child will receive a financial aid award letter from the college(s) he or she listed on the FAFSA. For students enrolling in the fall, the award letter typically arrives in April, prior to fall term enrollment.

The letter states your Expected Family Contribution and lists any need-based federal and state grants your child will receive. College financial aid administrators will also include in the letter any college scholarships or other gift aid your child will receive. Your child will be expected to use loans and student work study to help pay for any remaining cost of attendance.

<sup>4</sup> www.finaid.org

If you have not saved for college, your child is more likely to accumulate college debt. From 1987 to 2007, student borrowing in Minnesota increased faster than tuition or personal income. Borrowing increases have been most pronounced in students from families who are unlikely to qualify for need-based financial aid.<sup>5</sup> Minnesota undergraduates borrowed \$1.2 billion in education loans in academic year 2006-2007. Sixty-eight percent of Minnesota undergraduates who attended public four-year institutions and graduated in 2007 borrowed an average of \$22,900. Seventy-four percent of Minnesota undergraduates who attended private not-for-profit four-year institutions and graduated in 2007 borrowed an average of \$27,500.<sup>6</sup>

**Question:** Does saving for college hurt my child's chances for need-based financial aid?

**Answer:** Your Expected Family Contribution increases if your college savings exceed the Education Savings and Asset Protection Allowance. However, the impact of college savings on your Expected Family Contribution is small. The federal need analysis counts only about 5.6 percent of your assets above the Education Savings and Asset Protection Allowance as available to pay for college. Furthermore, some of the most common assets you as a parent own are excluded from consideration in student financial aid, such as retirement funds and home equity. Families are typically unaware of the Education Savings and Asset Protection Allowance and the low rate at which parents are expected to use their savings for college. According to Mark Kantrowitz,

*Parents should expect to pay at least half to two-thirds of their children's college costs through a combination of savings, current income, and loans. Gift aid from the government, the colleges and universities, and private scholarships accounts for only about a third of total college costs.<sup>7</sup>*

In the end, if you save for your child's college expenses you reap the benefits of more attendance options for your child and your child may borrow less while attending college. Undergraduate students who graduate with less debt have greater employment options and more opportunities for future education. Financially planning and saving for college is a winning combination for you and your child.

### **Additional Resources**

- Free Application for Federal Student Aid, [www.fafsa.gov](http://www.fafsa.gov)
- Financial aid information, [www.finaid.org](http://www.finaid.org)
- Planning for education after high school and financial aid information, [www.getreadyforcollege.org](http://www.getreadyforcollege.org)
- Information on federal aid, [www.studentaid.ed.gov](http://www.studentaid.ed.gov)

---

<sup>5</sup> Minnesota Office of Higher Education, *Highlights of Financial Aid Awarded in 2007*, August 2008.

<sup>6</sup> Minnesota Office of Higher Education, *Minnesota Measures, 2009*.

<sup>7</sup> [www.finaid.org](http://www.finaid.org)

# College Preparation & Admissions Tests

PLAN	PSAT	ACT	SAT	Test of English as a Foreign Language (TOEFL)
<b>What does it test?</b>				
English, reading, math, and science reasoning skills	Critical reading and math reasoning abilities as well as writing skills	English, reading, math, and science reasoning skills; optional writing test	Critical reading and math reasoning abilities and writing skills	The ability of nonnative speakers of English to read, write, speak and understand North American English
<b>Why should I take this test?</b>				
Measures academic preparation and prepares you for college admissions tests (also includes a career interest inventory to help you explore career options)	Prepares you for college admissions tests and may qualify you for the National Merit Scholarship (if taken as a junior)	Most common college admissions test for four-year colleges in the Midwest and central United States	Most common college admissions test for four-year colleges on the East and West coasts	Required by some four-year colleges if English is not your native language
<b>When should I take the test?</b>				
Sophomore year	Junior year	Junior or senior year	Junior or senior year	Junior year or later
<b>When are the tests offered?</b>				
Usually in the fall, but check with your high school counselor	The third Saturday in October or the preceding Wednesday	There are five test dates scheduled during the academic year	There are seven test dates scheduled during the academic year	Test dates vary by location; check website
<b>Where are the tests held?</b>				
Usually at your high school	Usually at your high school	At a high school or a local college or university	At a high school or a local college or university	Sites vary by location; check website
<b>How long does it take to complete the test?</b>				
3 hrs. 10 min.	2 hrs. 45 min.	3 hrs. 25 min. (with writing test)	3 hrs. 45 min.	4 hrs. 30 min. (internet version)
<b>What does it cost?</b>				
Check with your high school	\$13 (may be waived for students for whom the fee is a hardship)	\$33 + \$15 for writing test (may be waived for students for whom the fee is a hardship)	\$47 (may be waived for students for whom the fee is a hardship)	\$170 (a fee reduction may be available for high school seniors who are U.S. citizens or permanent residents planning to take the test in the United States)
<b>How do I sign up for the test?</b>				
Check with your high school counselor	Check with your high school counselor	Visit the website listed below	Visit the website listed below	Visit the website listed below
<b>For More Information</b>				
<a href="http://www.actstudent.org/plan">www.actstudent.org/plan</a>	<a href="http://www.collegeboard.com/psat">www.collegeboard.com/psat</a>	<a href="http://www.actstudent.org">www.actstudent.org</a>	<a href="http://sat.collegeboard.com">sat.collegeboard.com</a>	<a href="http://www.toefl.org">www.toefl.org</a>

**While two-year colleges generally do not require new students to take a college entrance exam, most new students are required to take a placement test to determine which level of courses are appropriate for them.**

# Questions to Ask at a College Fair

When attending a college fair, it's important to gather the information that will help you evaluate your college options. Be sure to ask the college representatives the following types of questions:

## Admissions Questions

- What type of high school background is generally required for your school?
- What is the average GPA of entering freshmen?
- Are there different admissions requirements for specific colleges or programs?
- Does your college award credit for Advanced Placement (AP), College in the Schools (CIS) or International Baccalaureate (IB) or Postsecondary Enrollment Options (PSEO)?
- What are the housing options/requirements and parking rules?
- What types of extracurricular activities are available?
- Does your college offer study abroad options?
- Does your college provide access to internship options?
- Does your college provide academic services such as tutoring or career counseling?
- Does your college have job placement services?
- What are the characteristics of your student body (age, gender, race/ethnicity, etc.)?
- What percentage of first-year students return the following year?
- What percentage of graduates are employed within one year?
- How do I apply and which forms do I fill out?
- What are the admissions deadlines?
- Will my family's ability to pay for college be a factor in the admissions process?
- Can credits be earned online or transferred from other colleges?
- How safe is your campus?
- Which association has given your college accreditation?
- How do I arrange a campus visit?

## Financial Aid Questions

- How much does it cost to attend your college (including tuition, room and board, fees, etc.)?
- What financial aid options are available?
- Does the school participate in federal and state aid programs? (Not all schools are eligible.)
- What percentage of undergraduates receive aid? How much do they receive on average?
- Which financial aid forms do I need to fill out and what are the deadlines?
- Does the college offer scholarships? Who is most likely to receive them? How do I apply?
- Will private/non-government scholarships reduce the amount of need-based aid I receive?

# Choosing the Right College

Use the checklist below to identify the characteristics that matter most to you. Ask your parents to do the same. Then compare and discuss your answers. Search for colleges that match your key criteria and fit you academically, socially and culturally:

## My Top Criteria

- athletic offerings
- campus safety
- campus setting (urban, suburban, small town or rural)
- diversity of student population
- extracurricular organizations and events
- faculty experience and expertise
- financial aid availability and deadlines
- geographic location
- housing availability and cost
- length, time and location of classes
- number of students enrolled
- percentage of graduates employed within one year
- percentage of students who graduate
- percentage of students who return the following year
- programs of study (majors and minors)
- school facilities and equipment
- school or program reputation
- student-to-faculty ratio (class size)
- support services (meals, counseling, job placement)
- transportation availability and cost
- tuition and fees

## My Parents' Top Criteria

- athletic offerings
- campus safety
- campus setting (urban, suburban, small town or rural)
- diversity of student population
- extracurricular organizations and events
- faculty experience and expertise
- financial aid availability and deadlines
- geographic location
- housing availability and cost
- length, time and location of classes
- number of students enrolled
- percentage of graduates employed within one year
- percentage of students who graduate
- percentage of students who return the following year
- programs of study (majors and minors)
- school facilities and equipment
- school or program reputation
- student-to-faculty ratio (class size)
- support services (meals, counseling, job placement)
- transportation availability and cost
- tuition and fees

## If you're still having trouble identifying what's important to you, ask yourself:

- Why do I want to go to college?
- What do I want to get out of college?
- How will college help me work toward my goals?
- Which college will best/least help me work toward my goals?
- What are the advantages/disadvantages of going now rather than later?
- Does it matter how many students are enrolled with me?
- Do I want to be with students who have diverse ideas, viewpoints and backgrounds?
- In which type of campus setting am I most/least comfortable?

# Campus Visit Checklist

When you visit a campus, it is important that you ask the right types of questions:

## Look at Equipment and School Facilities

- Are the facilities and equipment up-to-date and operating?
- Is the equipment similar to what you will be using on the job?
- Is the library good for studying and research?
- How large are the dorm rooms? What types of furniture are provided/allowed?
- Are the dorm rooms quiet enough for studying?
- What is the cafeteria like?
- Are there plenty of computer labs?
- Do students get free e-mail and Internet access?

## Sit In on a Class or Two

- Do the instructors seem knowledgeable?
- Are the students participating in classroom activities?
- What kinds of work are the students doing?
- How large/small are the classes?

## Talk with Current Students in the Program

- How long have they been in school?
- Are they learning what they need to know to get a job?
- What is their opinion of the instructors? Are instructors available outside of class?
- Do the instructors spend time with them to be sure they understand the material?
- How much time is needed for studying and other work outside class?
- Have they had any problems with the school, the instructors or the classes?
- What do they like most/least about the school/program?
- How do they spend their free time?
- What are the other students like?

## Talk with Instructors in the Program

- What are the academic requirements in the program?
- What kinds of courses are offered? How often are they offered?
- How many students are in the program? How many are accepted into the program each year?
- How long does it take most students to complete the program?
- How long have they taught at the school? Do they teach full time or part time?
- What background do they have in the field? How does it relate to the courses they teach?
- What types of activities are they involved in that relate to the field of study?

## Talk with an Admissions Counselor

- Has the institution and its programs been accredited by a recognized accrediting association?
- What are the admissions requirements for the college or for a specific program?
- How do you apply and which forms do you fill out?
- When are the important deadlines for admissions?
- Will your family's ability to pay for college be a factor in the admissions process?
- What are the housing requirements and parking rules?
- What types of extracurricular activities are available?
- Can credits be earned online or transferred from other colleges?
- What percentage of first-year students return the following year?
- What percentage of graduates are employed within one year?

## Talk with a Financial Aid Counselor

- How much does it cost to attend the college (including tuition, room and board, fees, etc.)?
- What financial aid options are available?
- Does the school participate in federal and state aid programs? (Not all schools are eligible.)
- What percentage of undergraduates receive aid? How much do they receive on average?
- Which financial aid forms do you need to fill out and what are the deadlines?
- Does the college offer scholarships? Who is most likely to receive them? How do you apply?
- Will private/non-government scholarships reduce the amount of need-based aid you receive?
- How is financial aid paid out? When will you receive it?



## Admission Policies

The admissions policy for each college differs, but you can get an idea of how selective the process is by the type of school you're considering.

Admission policy	Type of school	Typical ACT composite score	Typical SAT critical reading + math score*
<b>Open</b> - All high school graduates are accepted until the school or program's enrollment capacity is reached.	All public two-year community and technical colleges and some private career schools in Minnesota.	None Required	None Required
<b>Liberal</b> - While most two-year colleges will accept any student with a high school diploma (or GED), some popular or difficult programs within those colleges are more selective.	Some public two-year community and technical colleges and some private career schools in Minnesota.	18 or higher	870 or higher
<b>Traditional</b> - The majority of freshmen accepted are in the top 50 percent of their high school graduating class.	Public universities and some private colleges and universities.	21 or higher	990 or higher
<b>Selective</b> - The majority of freshmen accepted are in the top 25 percent of their high school graduating class.	Some public colleges and universities and some private colleges and universities. Some specific programs at schools.	24 or higher	1110 or higher
<b>Highly selective</b> - The majority of freshmen accepted are in the top 10 percent of their high school graduating class.	Elite private colleges and universities.	27 or higher	1220 or higher

\* Score does not include the writing portion of the SAT.

Highest score possible is a 36.

Highest score possible is a 1600.

Talk with the admissions office of the colleges you want to attend to learn more about specific admissions requirements and exception policies.

# College Comparison Worksheet

Evaluate each school in the areas listed below and then compare your evaluations.

<b>School Characteristics</b>			
	School 1	School 2	School 3
<b>ACADEMICS</b>			
Class location (on or off campus, online)			
Class scheduling (when classes are held)			
Faculty experience and expertise			
Programs of study (majors and minors)			
Student-to-faculty ratio (class size)			
<b>ADMISSIONS</b>			
	School 1	School 2	School 3
Admissions or placement tests			
Applications forms (school, system, common, online)			
Credit for prior learning*			
Deadlines (early decision, early action, rolling, open)			
Selectivity (open, liberal, traditional, selective, very selective)			
Total first-year applicants			
> % accepted			
> % who actually enrolled			
> Average GPA of applicants			
<b>CAMPUS ENVIRONMENT</b>			
	School 1	School 2	School 3
Campus facilities, equipment and services			
> Computers and Internet access			
> Food service (cafeterias)			
> Health care			
> Housing			
> Library			
> Recreational			
> Transportation (parking, buses, etc.)			
Campus safety			
Campus setting (urban, suburban, small town, rural)			
Coeducational			
Geographic location (distance from home)			
Religious affiliation			

\* Advanced Placement, International Baccalaureate, Postsecondary Enrollment Options, College in the Schools, College-Level Exam Program

<b>STUDENT BODY</b>	School 1	School 2	School 3
Number of undergraduates enrolled			
> % of full-time students			
> % of men and women			
> % of students 25 or older			
> % of minority students			
> % of students from out-of-state			
> % of international students			
> % of student who live on campus			
% of students who return the following year			
% of students who graduate			
% of graduates employed within one year			
<b>COST</b>	School 1	School 2	School 3
Application fee			
> Fee waiver available?			
Amount of deposit (after acceptance)			
Total annual cost of attendance			
> Tuition and fees			
> Room and board			
> Other required expenses (books, supplies)			
<b>FINANCIAL AID</b>	School 1	School 2	School 3
Financial aid availability			
> Grants (participates in federal and/or state grant program?)			
> Scholarships			
> Work study			
> Loans			
Financial aid deadline			
Financial aid forms (FAFSA, PROFILE, school)			
% of undergraduates receiving financial aid			
> Average amount awarded to undergraduates			
<b>STUDENT ACTIVITIES</b>	School 1	School 2	School 3
Athletic offerings			
Campus clubs and activities			
Extracurricular organizations and events			
<b>STUDENT SUPPORT SERVICES</b>	School 1	School 2	School 3
Career counseling			
Job placement services			
<b>OTHER CONSIDERATIONS</b>	School 1	School 2	School 3
Financial condition			
School accreditation			

# Evaluate Online Education

**Most of the questions you should ask any school you are considering also apply to online education**, but try to get information that specifically reflects the experiences of online students.

## **Understand Online Academic Policies and Expectations**

- Can you take your entire program online or will you have to complete some requirements by attending classes, seminars or other events on campus?
- Is there a time limit on completing each course? On completing an entire program?
- How will your learning be evaluated? Will you submit assignments online, through the mail, by fax or other means? Is testing conducted online or will you need to go to a proctored site for exams?
- What level of performance or progress will you need to show to remain enrolled? Is tutoring or other support available if you need extra help?

## **Look for Features that Help You Learn Online**

- Does the institution provide self-assessment to help you determine whether you would like online learning before you enroll?
- Is there an online orientation to course requirements, navigation and procedures?
- Is the instructor available online or by phone, fax or e-mail? How long should you expect to wait for a response?
- Will you be able to interact with other students? Are discussions held "live" at scheduled times or will you communicate through listservs and threaded discussions that can be accessed anytime?

## **Find Out About Access to Information and Library Services**

- Does the institution employ librarians to assist online education students? Is reference and other help available online or by e-mail or phone?
- Can you request materials from the institution's library? How quickly can you get them?
- Will you have access to online indexes and full-text databases in your field?
- Does the institution have formal arrangements for you to use local libraries that are prepared to handle your needs?

## **Ask How Administrative Support is Provided to Online Students**

- Is it easy to contact someone to ask questions? Is there a course manager or toll-free telephone number?
- Are the following services available online: applying for admission, registration, changing or canceling courses, secure payment of tuition and other charges, ordering books and supplies or requesting a transcript?
- If services are not available online, what provisions have been made for online students to access them?
- Is the privacy of personal information you submit online protected?

## **Check Out Technical Requirements and Support**

- What computer hardware, software or other equipment is needed?
- What type of Internet access is recommended?
- What prior skills are expected in using software such as word processing, spreadsheets, e-mail, statistical analysis or database programs?
- Is technical support provided if you have problems? Can you reach technical support staff in person? When is technical assistance available?

## **Ask Which Student Services Are Available to Online Students**

- Are students enrolled in online education at this institution eligible for student financial aid?
- Will you be eligible for career planning and job placement? How are these services provided to students who are not on campus?

## **Investigate the School's Track Record with Online Education**

- How long has this program been offered online?
- Will the institution continue to offer this online program long enough for you to finish?

You should be able to find the answers to many of these questions from the school's website. If the information you need is not available online, contact the school directly.

## Tips for Writing Application Essays

If you're free to write your application essay on any topic under the sun, you'll need to pinpoint a topic that's just right for you. To narrow your options, consider the following:

### **Use the essay to reveal yourself.**

Talk about what that winning basket meant to you last year, or how proud you were when you received a complimentary letter from someone who read your editorial in the school paper. This will help admissions counselors know the real you, not just the numbers on your transcript or college admissions test.

### **Use the essay to show you are a hard worker.**

If you've dealt with something difficult in your life, use it to show how you worked hard and overcame it. If there is particular hardship (like a family illness, a disability or a death) that affected your high school performance, you should provide admissions counselors with a separate written record of this.

### **Use the essay as an explanation for grades.**

If a teacher gave you low marks, show how you persisted and how your grades improved. Only do this if the outcome is positive. If you just couldn't get along with a teacher, it will reflect poorly on you.

### **Use the essay to show what you can do with opportunity.**

Write about your first job. Write about how you have sought mentors in your life. Write about how you are excited to start your chosen career field because it's always been your dream, and attending college will make it a reality.

### **Use the essay to show your writing skills.**

Show admissions counselors your writing, organizational, analytical and language skills. Writing is often a big part of college, and admissions counselors will use your essay as a measure of how well you write. If you use humor, have a teacher or counselor review your essay to make sure the humor is appropriate.

**If you're still having trouble choosing a topic or simply getting started**, don't be afraid to ask for help. Most students do! A parent, teacher, school counselor or other trusted adult can be a valuable resource and may offer you insights about yourself.

**Have a high school teacher look at your essay for spelling, grammar and punctuation mistakes.** Make revisions to the essay until you are satisfied it's the best you can do.

### **Things to Avoid in Your Essay**

- Don't write what you think the admissions office wants to hear.
- Don't write about information that you supplied elsewhere in your application.
- Don't be too wordy. Be specific, but eliminate unnecessary words.
- Don't simply list your experiences or accomplishments. Describe how they're relevant.

# College Application Worksheet

Remember to keep copies of all forms, applications and letters you send.

Name of College	Admissions Tests					
	School 1	School 2	School 3	School 4	School 5	School 6
PSAT*	Date Taken: ___/___/___	Score(s): ___				
ACT*	Date Taken: ___/___/___	Score(s): ___				
SAT I*	Date Taken: ___/___/___	Score(s): ___				
SAT II (Subject test)*	Date Taken: ___/___/___	Score(s): ___				
<b>Admissions</b>						
Application requested	___/___/___	___/___/___	___/___/___	___/___/___	___/___/___	___/___/___
Campus visit	___/___/___	___/___/___	___/___/___	___/___/___	___/___/___	___/___/___
Application deadline	___/___/___	___/___/___	___/___/___	___/___/___	___/___/___	___/___/___
Admission test scores requested*	___/___/___	___/___/___	___/___/___	___/___/___	___/___/___	___/___/___
High school transcript requested	___/___/___	___/___/___	___/___/___	___/___/___	___/___/___	___/___/___
Credit for prior learning requested**	___/___/___	___/___/___	___/___/___	___/___/___	___/___/___	___/___/___
Application essay completed*	___/___/___	___/___/___	___/___/___	___/___/___	___/___/___	___/___/___
Personal statement completed*	___/___/___	___/___/___	___/___/___	___/___/___	___/___/___	___/___/___
Letters of recommendations*						
1.	___/___/___	___/___/___	___/___/___	___/___/___	___/___/___	___/___/___
2.	___/___/___	___/___/___	___/___/___	___/___/___	___/___/___	___/___/___
3.	___/___/___	___/___/___	___/___/___	___/___/___	___/___/___	___/___/___
"Thank You" notes sent	___/___/___	___/___/___	___/___/___	___/___/___	___/___/___	___/___/___
Application fee*	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
Signed & mailed application (with fee*)	___/___/___	___/___/___	___/___/___	___/___/___	___/___/___	___/___/___
Interview scheduled*	___/___/___	___/___/___	___/___/___	___/___/___	___/___/___	___/___/___

\* if required

\*\* such as Advanced Placement, International Baccalaureate, Postsecondary Enrollment Options or College in the Schools

Financial Aid	School 1	School 2	School 3	School 4	School 5	School 6
FAFSA completed ___ / ___ / ___						
Student Aid Report (SAR) received ___ / ___ / ___						
Submit SAR corrections (if any) ___ / ___ / ___						
School financial aid form completed*	___ / ___ / ___	___ / ___ / ___	___ / ___ / ___	___ / ___ / ___	___ / ___ / ___	___ / ___ / ___
CSS/PROFILE form completed* ___ / ___ / ___						
Financial aid award letter received	___ / ___ / ___	___ / ___ / ___	___ / ___ / ___	___ / ___ / ___	___ / ___ / ___	___ / ___ / ___
Private scholarships application completed*						
1. Date Submitted ___ / ___ / ___ Name:						
2. Date Submitted ___ / ___ / ___ Name:						
3. Date Submitted ___ / ___ / ___ Name:						
4. Date Submitted ___ / ___ / ___ Name:						
5. Date Submitted ___ / ___ / ___ Name:						
6. Date Submitted ___ / ___ / ___ Name:						
7. Date Submitted ___ / ___ / ___ Name:						
8. Date Submitted ___ / ___ / ___ Name:						
9. Date Submitted ___ / ___ / ___ Name:						
<b>After You Choose a College</b>	<b>School 1</b>	<b>School 2</b>	<b>School 3</b>	<b>School 4</b>	<b>School 5</b>	<b>School 6</b>
Deposit sent	___ / ___ / ___	___ / ___ / ___	___ / ___ / ___	___ / ___ / ___	___ / ___ / ___	___ / ___ / ___
Final high school transcript sent	___ / ___ / ___	___ / ___ / ___	___ / ___ / ___	___ / ___ / ___	___ / ___ / ___	___ / ___ / ___
Housing application sent	___ / ___ / ___	___ / ___ / ___	___ / ___ / ___	___ / ___ / ___	___ / ___ / ___	___ / ___ / ___
Meal plan selected	___ / ___ / ___	___ / ___ / ___	___ / ___ / ___	___ / ___ / ___	___ / ___ / ___	___ / ___ / ___
Placement test completed*						
1.	___ / ___ / ___	___ / ___ / ___	___ / ___ / ___	___ / ___ / ___	___ / ___ / ___	___ / ___ / ___
2.	___ / ___ / ___	___ / ___ / ___	___ / ___ / ___	___ / ___ / ___	___ / ___ / ___	___ / ___ / ___
3.	___ / ___ / ___	___ / ___ / ___	___ / ___ / ___	___ / ___ / ___	___ / ___ / ___	___ / ___ / ___
4.	___ / ___ / ___	___ / ___ / ___	___ / ___ / ___	___ / ___ / ___	___ / ___ / ___	___ / ___ / ___

\* if required

\*\* such as Advanced Placement, International Baccalaureate, Postsecondary Enrollment Options or College in the Schools

# Federal Higher Education Tax Benefits

Several federal individual income tax benefits may help you offset the cost of postsecondary education. If you qualify for higher education tax credits or deductions, you receive the benefits after you pay education expenses when you file your federal tax return. For a complete list of federal higher education tax benefits and further information, see IRS publication 970 at [www.irs.gov](http://www.irs.gov). Some of the federal tax benefits include the following.

## **Tax Credits** - reduces the amount of taxes you owe and may or may not be refundable

---

### **American Opportunity Tax Credit**

You may be able to claim an American Opportunity Tax Credit of up to \$2,500 for qualified tuition and related expenses for each eligible student on your federal individual income tax return. If you qualify for the credit and pay federal income tax, the credit reduces your taxes. The credit is partially (40%) refundable, which means you may claim the credit and get a refund even if you do not owe taxes. The American Opportunity Tax Credit expands the Hope Tax Credit for tax years 2009 and 2010.

### **Lifetime Learning Tax Credit**

You may be able to claim a federal individual income Lifetime Learning Tax Credit of up to \$2,000 for qualified tuition and related expenses per tax return per year. The credit reduces the amount of federal individual income taxes you may have to pay. The credit is non-refundable.

## **Tax Deductions** - subtracted from your taxable income

---

### **Student Loan Interest Deduction**

You may be able to deduct up to \$2,500 of the interest you paid on student loans on your federal individual income tax return.

### **Tuition and Fees Deduction**

You may be able to deduct qualified tuition and related expenses even if you do not itemize deductions on Schedule A, Form 1040. This deduction may be beneficial to you if you cannot take either the American Opportunity or Lifetime Learning Tax Credit.

## **Tax Exclusion From Income** - benefits not included as income when filing federal taxes

---

### **Employer Paid Educational Assistance**

Your employer can exclude from your W-2 wages, tips and other compensation \$5,250 in educational assistance benefits you receive annually under an educational assistance program. Your employer can tell you if there is a qualified program where you work. You do not have to include the benefits on your income tax return.

### **Limitations & Restrictions**

Federal individual income tax credits and deductions have different phase-in and phase-out periods, varying income eligibility requirements and different definitions of qualified expenses, as shown on the following table. Students and families may need to choose among tax benefits since some tax provisions cannot be used in combination in the same tax year. For example, you cannot use any of the tax free education expenses paid by your employer as the basis for any other deduction or credit and you cannot claim more than one higher education tax credit or deduction for the same qualified expenses in the same tax year.



	American Opportunity Tax Credit	Lifetime Learning Tax Credit	Student Loan Interest Deduction	Tuition & Fees Deduction
<b>Tax Benefit</b>	Reduces the amount of federal tax you pay; 40% refundable for individuals who do not have to pay federal income tax	Reduces the amount of federal tax you pay; non-refundable	Deduction from income on interest paid on student loans	Deduction from income for tuition and related expenses
<b>Annual Limits</b>	Up to \$2,500	Up to \$2,000	Up to \$2,500	Up to \$4,000 (see income limits)
<b>Eligible Institutions</b>	Any college, university, vocational school or other postsecondary educational institution eligible to participate in student aid programs administered by the U.S. Department of Education			
<b>Eligible Expenses</b>	Tuition and fees required for enrollment at an eligible institution, plus room and board		Tuition and fees required for enrollment at an eligible institution	
<b>Eligible Students</b>	Student enrolled at least half time in an undergraduate degree or recognized credential at an eligible educational institution	Student enrolled for one or more courses at an eligible educational institution	Student must be or have been enrolled at least half time in a degree, certificate or other recognized program	Student enrolled in one or more courses at an eligible educational institution
<b>Other Eligibility Conditions</b>	Can be claimed until the student's first 4 years of postsecondary education are completed and if the qualified higher education expenses were paid for an eligible student  You cannot claim this credit if your tax filing status is married filing separately or you are listed as an exemption on another person's tax return.	Can be claimed for undergraduate and graduate expenses and if the qualified higher education expenses were paid for an eligible student  You cannot claim this credit if your tax filing status is married filing separately or you are listed as an exemption on another person's tax return.	Can be claimed if you are legally required to pay interest on a student loan and you paid interest on a student loan  You cannot claim this credit if your tax filing status is married filing separately or you are listed as an exemption on another person's tax return.	Can be claimed if you paid educational expenses for an eligible student who is you, your spouse, or a dependent for whom you claim an exemption  You cannot claim this credit if your tax filing status is married filing separately or you are listed as an exemption on another person's tax return.
<b>Income Limits</b> (adjusted gross income)	<b>Single:</b> less than \$90,000  <b>Joint:</b> less than \$180,000	<b>Single:</b> less than \$60,000  <b>Joint:</b> less than \$120,000	<b>Single:</b> less than \$75,000  <b>Joint:</b> less than \$150,000	<b>Up to \$4,000</b> <b>Single:</b> \$65,000 or less <b>Joint:</b> \$130,000 or less  <b>Up to \$2,000</b> <b>Single:</b> \$65,000 to \$80,000 <b>Joint:</b> \$130,000 to \$160,000
<b>How to Claim the Benefit</b>	Claimed on federal income tax form			

# Minnesota Achieve Scholarship

The Achieve Scholarship is designed to address two critical barriers to college attendance: lack of academic preparation and financial access. Eligible Minnesota high school graduates who complete any one of four sets of courses defined as rigorous earn a one-time scholarship of up to \$1,200 (depending on financial need and funds available) to help pay for college.

## To be eligible, all students must:

- Have graduated from a Minnesota high school on or after January 1, 2010 (Some 2008 graduates may be eligible; For details, visit [www.getreadyforcollege.org/achieve](http://www.getreadyforcollege.org/achieve).)
- Be a U.S. citizen or eligible non-citizen
- Meet the definition of Minnesota resident used for state financial aid programs
- Have completed all of the required courses in one of four rigorous programs of study while in high school or a home-school setting and graduated with an unweighted grade point average of 2.5 or higher
- Have completed the Free Application for Federal Student Aid (FAFSA) and demonstrated financial need (**zero** Expected Family Contribution)
- Submit application and **complete official** high school transcript including graduation date and unweighted GPA by **August 31, 2010** for fall enrollment. Those submitted after this date may be considered on a first-come, first-served basis if funds are available
- Enroll full time (**15 credits**) in an eligible public or private postsecondary institution in Minnesota within the first academic year immediately following high school graduation

## Additional Award for Online Course Completion

Eligible students who graduated after January 1, 2009 and completed at least one online course while in high school may receive an additional award of \$150 to be used in conjunction with the Achieve Scholarship. If the online course is not clearly identified on the official high school transcript, student may be requested to provide additional documentation.

---

## Rigorous Programs of Study

### OPTION 1 - Similar to State Scholars Initiative.

Requires passing grades in the following:

- 4 years of English
- 3 years of math (including algebra I and a higher level course such as algebra II, geometry or data analysis and statistics)
- 3 years of science, including 1 year each of at least 2 of the following courses: biology, chemistry and physics
- 3 years of social studies
- 1 year of a language other than English\*

### OPTION 2 - Advanced Placement (AP) or International Baccalaureate (IB) courses and test scores:

This program requires a minimum of 2 Advanced Placement (AP) or International Baccalaureate (IB) courses in high school and a minimum passing score on the exams for those classes. Students must score 3 or higher on AP exams and 4 or higher on IB exams.

### OPTION 3 - Minnesota Coursework Requirements.

Requires passing grades in the following:

- 4 years of language arts
- 3 years of math, including 1 year each of geometry and 2 years of algebra, 1 of which is intermediate or advanced algebra
- 3 years of science, including 1 year each of a biological and physical science
- 3 years of social studies
- 2 years of a single foreign language\*

### OPTION 4 - Minnesota Dual Credit Program.

Requires passing grade of 'B' or better in the following:

High school students must take BOTH a math course (algebra II level or higher) AND a science course (biology, chemistry or physics) under the Postsecondary Enrollment Options (PSEO) program or the Concurrent Enrollment Program, worth a total of at least 6 college credits.

\*Students can request a foreign language requirement waiver if their first language is not English and they have attained English language proficiency. Students can request a waiver on the application or contact the Office of Higher Education.

**2010-2011 Academic Year  
STUDENT LOAN PROGRAM LOAN COMPARISON CHART**

	FEDERAL LOAN PROGRAMS					MN LOAN PROGRAM	
	PERKINS LOAN	STAFFORD LOAN	GRADUATE PLUS LOAN	PARENT PLUS LOAN	SELF LOAN		
<b>BORROWER</b>	Student	Student	Student	Parent	Student		
<b>COSIGNER REQUIRED</b>	NO	NO	NO	NO	YES		
<b>LOAN DESCRIPTION</b>	Need-based. School determines eligibility	Half time attendance required. Loans can be subsidized or unsubsidized <sup>1</sup>	Student must be enrolled at least half time at an eligible postsecondary institution in a graduate program.	Non-need-based. Parent may not have adverse credit history.	Non-need-based loan for participating schools. School determines eligibility. Cosigner must be credit worthy.		
<b>INTEREST RATE</b>	Fixed rate No interest accrues while student is in school.	Fixed rate	Fixed rate Interest accrues while student is in school.	Fixed rate Interest accrues while student is in school.	Variable rate, adjusted quarterly. Interest accrues while student is in school.		
<b>CURRENT INTEREST RATE</b>	0% In-school 5% Repayment	4.5% Subsidized 6.8% Unsubsidized	7.9%	7.9%	3.9% (as of Jul 1, 2010)		
<b>INTEREST RATE MAXIMUM</b>	5%	4.5% Subsidized 6.8% Unsubsidized	7.9%	7.9%	None		
<b>FEES</b>	None	Default Fee=1%	Default Fee=1% Origination Fee=3%	Default Fee=1% Origination Fee=3%	None		
<b>ANNUAL LOAN LIMITS</b>	\$4,000 (Undergraduate) \$6,000 (Graduate)	\$5,500 (1st Year) \$6,500 (2nd Year) \$7,500 (3rd-5th Year) \$20,500 (Graduate) Independent students or dependent students whose parents don't qualify for a PLUS loan may have higher limits.	None Annual eligibility limited to cost of education less any other financial aid.	None Annual eligibility limited to cost of education less any other financial aid.	\$7,500 Undergraduate \$9,000 Graduate		
<b>AGGREGATE LIMITS</b>	\$20,000 (Undergraduate) \$40,000 (Graduate)	\$31,000 (Undergraduate) \$138,500 (Graduate) Independent students may have higher limits.	None	None	\$7,500 (1st year) \$15,000 (2nd year) \$22,500 (3rd year) \$30,000 (4th year) \$37,500 (5th year) \$55,500 (Aggregate total debt for graduate and undergraduate)		
<b>REPAYMENT - IN SCHOOL</b>	Not required	Interest payments may be deferred for unsubsidized loans	Deferred while student is in school, attending at least half time.	Begins 30-60 days after final disbursement made. Up to 10 years to repay. May be deferred while student is in school at least half time	Quarterly interest payments required		
<b>REPAYMENT - OUT OF SCHOOL</b>	Begins 9 months after student graduates or drops below half-time status. Repayment term of up to 10 years.	Begins 6 months after student graduates or drops below half-time status. Repayment term of up to 10 years. Graduated and income-sensitive repayment options available.	Begins 6 months after student graduates or drops below half-time status. Repayment term of up to 10 years. Graduated and income-sensitive repayment options available.	Same as in-school	Monthly interest payments required for 12 months after borrower terminates studies. Repayment terms vary depending on balance. Extended interest only plan available.		
<b>FEE REFUNDS/INTEREST RATE DISCOUNT PROGRAMS AVAILABLE</b>	NO	NO	NO	NO	NO		
<b>ELIGIBILITY FOR FEDERAL LOAN CONSOLIDATION PROGRAMS</b>	YES	YES	YES	YES, but only with other PLUS Loans or parent's own federal student loans	NO		

<sup>1</sup> Determined by the student's EFC (Estimated Family Contribution).

# Frequently Asked Financial Aid Questions

## How do I apply for financial aid?

To apply for most financial aid, you will need to complete the Free Application for Federal Student Aid (FAFSA). This form is used to determine federal, state and school aid. The FAFSA is available from high school counselors and the financial aid office at the school you want to attend. You can also apply online at [www.fafsa.gov](http://www.fafsa.gov).

## Why should I complete the FAFSA when I know I won't qualify for aid?

Most student loan programs require the student to complete a FAFSA and many colleges and universities use the FAFSA to award institutional grants and scholarships.

## How much financial aid can I receive?

It will depend on your and your parents' income, living expenses, assets and savings. This is called the *expected family contribution* (EFC). Your eligibility is also determined by the cost of attendance at the institution you select. The FAFSA will determine your financial need from this information and will send a report to the schools you indicated. The amount of financial aid you are eligible to receive is determined by subtracting the EFC from the total price of a specific school:

$$\begin{array}{r} \text{Price of Specific School} \\ - \text{Expected Family Contribution} \\ = \text{Financial Need} \end{array}$$

Each school will offer a tailored financial aid package to meet this financial need, and may include a combination of grants, scholarships, work study and loans. Don't rule out any school simply because of price. Your financial aid eligibility increases as the price of a school increases, but the expected family contribution stays the same:

$\begin{array}{r} \$5,000 \text{ Price of College A} \\ - \quad 3,100 \text{ Expected Family Contribution} \\ = \quad \mathbf{\$1,900 \text{ Financial Need}} \end{array}$	$\begin{array}{r} \$15,000 \text{ Price of College B} \\ - \quad 3,100 \text{ Expected Family Contribution} \\ = \quad \mathbf{\$11,900 \text{ Financial Need}} \end{array}$
--	--

Visit [www.getreadyforcollege.org/estimator](http://www.getreadyforcollege.org/estimator) to calculate how much aid you may be eligible to receive.

## Do families need to complete a separate FAFSA for each child?

Yes. The FAFSA uses each child's social security number to identify the student.

## If my parents are legally separated or divorced but filed taxes jointly this year, do I need to include their financial information on the FAFSA?

No. Only the parent with whom you resided the longest during the preceding 12 months should provide financial information. If you did not live with either parent or lived with both equally, then the parent who provided the most financial support should provide financial information on the FAFSA.

## Do I need to include my stepparent's income on the FAFSA?

Yes. Your stepparent's financial information must be included even if he or she is not helping you pay for your education.

## What if my parents live together but were never married?

You will only need to provide information about the parent you lived with the most in the past 12 months. If you lived with both parents an equal amount of time, then report information about the parent who provided the most financial support for you in the past 12 months or the most recent year financial support was provided. However, some private college and universities may require the student to complete a noncustodial parent form for the parent whose income was not reported on the FAFSA. The information from that form will only be used to determine eligibility for scholarships funded by the college itself and will not affect eligibility for federal or state financial aid.

**My parents refuse to provide their tax information for the FAFSA. Can I still get financial aid?**

Yes, but you will only be eligible for the unsubsidized Stafford Loan, which means you must pay interest while attending college. However, if your inability to obtain parental information is due to unusual circumstances (parental incarceration, abuse, abandonment, etc.), you should contact your college's financial aid office to inquire about a dependency override, which will allow you to apply as an independent student.

**If I plan to get married after filing the FAFSA, should I list my status as married?**

No. Because the FAFSA is based on the information provided on the date it was completed, your marriage status would be "unmarried" if you complete the FAFSA before you get married.

**Does the FAFSA consider me an independent student if I am expecting a child during the academic year for which I will receive financial aid?**

Yes. Also be sure to include the child under household size.

**Will a family's retirement assets decrease a student's financial aid eligibility?**

It depends on how they save for retirement. Certain assets such as pensions, life insurance and individual retirement accounts (IRAs) are not evaluated when determining financial aid eligibility. Nor is home equity included for the home in which the family resides. Other assets such as savings accounts, 529 plans, certificates of deposit, stocks, mutual funds and other real estate are included. However, the formula used to calculate the expected family contribution (EFC) assumes families are saving for retirement and provides an "asset protection allowance" according to parental age and marital status. This amount is subtracted from the total net worth of the assets, and of the remainder, only 12 percent is considered available assets. A smaller percentage of assets, six percent, is actually assessed for the parent contribution. Families should not need to tap into retirement savings to pay for college.

**I live with my foster parents and their children. Should they be reported in parents' household size?**

If you were in foster care at or after age 13, you can answer 'Yes' to question 55. You will automatically be considered an independent student, which means you can skip Section Four of the FAFSA.

**I was born in the United States, but my parents are undocumented. Can I still apply for financial aid using the FAFSA?**

Yes. Your parents should put all zeros for their Social Security Number on the FAFSA and should not indicate that they filed taxes.

**Am I eligible for financial aid if I am not a U.S. citizen?**

Yes, but you must meet ONE of the following criteria to be considered an eligible non-citizen:

- You are a U.S. permanent resident with an Alien Registration Card (I-551).
- You are a conditional permanent resident with an I-551C card.
- You have an Arrival Departure Record (I-94) from the Immigration and Naturalization Service (INS) with any of the following designations:
  - refugee
  - asylum granted
  - parolee
  - Cuban-Haitian entrant
  - victim of human trafficking
  - holder of T-Visa

For other eligibility requirements, visit [www.getreadyforcollege.org/paying](http://www.getreadyforcollege.org/paying). Click on **About Financial Aid** and then **Are You Eligible?** for federal and state aid eligibility.

# Beware of Scholarships Scams

Almost 91 percent of all student aid comes directly from the federal and state governments or the school itself using the *Free Application for Federal Student Aid* (FAFSA). Be wary of any financial aid search company that charges a fee to match students with sources of financial aid. There are no guarantees that the company will find any aid that you can't find yourself.

## Proceed with caution if a company:

- Lists a mail drop as a return address or is operating out of a residential address
- Uses excessive hype and claims of high success rates
- Requires up-front money for application fees
- Has typing and spelling errors on application materials
- Lists no telephone number for the business
- Suggests its influence with scholarship sponsors
- Pressures you to respond quickly
- Requests personal information (bank account, credit card or social security numbers)

## Use the following questions to determine whether a company is legitimate:

- If the company suggests that large amounts of aid currently are not being used, how does it document the statement?
- How many financial aid sources exist in the company's database? Does the company maintain its own aid database? Or does it use the database of some other company or service?
- Is there a minimum number of sources provided by the company? Are the listings in the form of scholarships, work, loans or contests? Do they include federal and state programs for which the student will be considered through the regular financial aid application process? Do the sources include institutional scholarships about which the student would be notified once accepted to the college?
- How often does the company update its database? Does the company check to confirm that the source still exists?
- Can the student apply directly to the aid sources provided by the company, or must the student be recommended by a person or group? Are the application fees for the sources provided?
- How long will the student have to wait for the information? Will the list of aid sources be received before application deadlines?
- What characteristics are used to match students with aid sources?
- How successful have previous participants been in obtaining funds from aid sources identified by the company? Is there a list of references that can be contacted for verification?
- Will the company refund the program fee if aid sources are incorrectly matched with the student's qualifications, if aid sources no longer exist or fail to reply to the student, or if application deadlines for aid sources already have passed when the information is received?

## If you have complaints or questions, you should contact:

- your local **Better Business Bureau** ([lookup.bbb.org](http://lookup.bbb.org))
- the **Federal Trade Commission** ([www.ftc.gov/scholarshipscams](http://www.ftc.gov/scholarshipscams))
- your state **Attorney General's office** AND the Attorney General's office ([www.naag.org/current-attorneys-general.php](http://www.naag.org/current-attorneys-general.php)) in the state where the company is located

**If you received and replied through the mail**, contact your local Postal Inspector's office ([www.usps.com/ncsc/locators/find-is.html](http://www.usps.com/ncsc/locators/find-is.html)) to report possible mail fraud.

# Average Federal and State Need-Based Grants

by Income and Institution Type

The figures below are only estimates of eligibility for federal and state need-based grants and scholarships for dependent undergraduates. You may be eligible for more or less need-based assistance based on your academic achievement, family size, number of students in college, eligible assets and other factors. This chart in no way guarantees the grant amounts shown. Grant results are based on the dependent student's expected family contribution for the 2010-2011 financial aid year for a family size of four with one attending college.

	2-year Public Colleges	State Universities	University of Minnesota	4-year Private Colleges	Private Career Schools
<b>Estimated Average Annual Tuition &amp; Fees<sup>1</sup></b>	\$4,919	\$6,895	\$12,288	\$30,411	\$13,184
<b>Average Institutional Grant/Scholarship<sup>2</sup> (for first-time, full-time students)</b>	\$877	\$2,076	\$2,777	\$9,225	\$1,256
<b>Percent of First-Time, Full-Time Freshmen Receiving Institutional Grant/Scholarship</b>	13%	27%	60%	92%	46%

## Family Income \$20,000 or Less (\$0 Expected Family Contribution)

<b>Pell Grant</b>	\$5,550	\$5,550	\$5,550	\$5,550	\$5,550
<b>State Grant</b>	\$624	\$1,648	\$3,509	\$3,509	\$1,085

## Family Income \$40,000 (\$1,090 Expected Family Contribution)

<b>Pell Grant</b>	\$4,500	\$4,500	\$4,500	\$4,500	\$4,500
<b>State Grant</b>	\$418	\$1,442	\$3,303	\$3,303	\$879

## Family Income \$60,000<sup>3</sup> (\$4,484 Expected Family Contribution)

<b>Pell Grant</b>	\$1,176	\$1,176	\$1,176	\$1,176	\$1,176
<b>State Grant</b>	\$0	\$856	\$2,717	\$2,717	\$293

## Family Income \$80,000<sup>3</sup> (\$10,108 Expected Family Contribution)

<b>Pell Grant</b>	\$0	\$0	\$0	\$0	\$0
<b>State Grant</b>	\$0	\$0	\$0	\$0	\$0

<sup>1</sup> Tuition and fees represent the average reported tuition and fees for a student taking 30 semester or 45 quarter credits during the 2010-2011 academic year as of June 14, 2010.

<sup>2</sup> Institutional grants and scholarships are based on the average amount of institutional funds awarded to students for the 2007-2008 academic year from the U.S. Department of Education IPEDS Student Financial Aid Survey. Dollar amounts and percentages are based on weighted averages.

<sup>3</sup> Some families in these income categories who have specific circumstances qualify for significantly more need-based grants. All students and their families are encouraged to complete the FAFSA because each situation is different and many institutions use the information on the FAFSA to award institutional scholarships.

# Reduced Out-of-State Tuition Options

There are two key ways to reduce the cost of college when you decide to attend a college in another Midwest state.

## Reciprocity

Minnesota has agreements with several neighboring states to provide lower tuition for Minnesota residents who attend public colleges and universities in those states. This is called **reciprocity**. Typically, non-resident admission fees and tuition are reduced (or eliminated) if you're a reciprocity student.

Minnesota has reciprocity agreements with Wisconsin, North Dakota and South Dakota. It also has an agreement with the Canadian province of Manitoba and a limited agreement with Iowa Lakes Community College in northwestern Iowa.

The programs with Wisconsin, North Dakota and South Dakota cover virtually all full- or part-time students enrolled in undergraduate, graduate and some professional programs.

To learn more about tuition reciprocity, visit [www.getreadyforcollege.org/reciprocity](http://www.getreadyforcollege.org/reciprocity).

## Midwest Student Exchange Program

Students from Indiana, Kansas, Michigan, Minnesota, Missouri, Nebraska, North Dakota and Wisconsin may be eligible for tuition reductions at certain Midwest public and private colleges and universities and programs of study. Not all schools participate.

- Minnesota residents interested in a Wisconsin or North Dakota public school and Wisconsin or North Dakota residents interested in a Minnesota public school **must** apply for tuition reciprocity rather than the Midwest Student Exchange Program.

### What Rate Do I Pay?

Students in the Midwest Student Exchange Program pay up to 150 percent of the resident tuition rate (which is still below the non-resident rate) at participating public schools or receive a 10 percent reduction in tuition at participating private schools.

When applying to a participating school, students must indicate that they are seeking admission as a Midwest Student Exchange Program student. The institution will evaluate the student's request for this status and respond directly to the student.

### Where Can I Get More Information?

A brochure listing eligible colleges, universities and programs of study is distributed to high schools. Information is also available from the Midwestern Higher Education Compact ([msep.mhec.org](http://msep.mhec.org)).



# Financial Aid Comparison Worksheet

Once you have submitted the Free Application for Federal Student Aid and received a financial aid award letter from more than one college, use this worksheet to compare costs. While cost alone shouldn't determine which college you choose, this worksheet will help you compare financial aid packages side-by-side and determine how much out-of-pocket expenses you may have to pay. Be sure to talk with the college's financial aid office if you have questions or concerns.

<b>COST OF ATTENDANCE</b>	<b>1</b>	<b>2</b>	<b>3</b>
Tuition & fees (9 months)	+	+	+
Room & board	+	+	+
Books & supplies	+	+	+
Personal expenses	+	+	+
Transportation expenses	+	+	+
Miscellaneous expenses	+	+	+
<b>TOTAL COST OF ATTENDANCE</b>	=	=	=
<b>EXPECTED FAMILY CONTRIBUTION</b> Amount you must pay as determined by the FAFSA	=	=	=
<b>FINANCIAL AID ELIGIBILITY</b> Total Cost of Attendance - Expected Family Contribution	=	=	=
<b>FINANCIAL AID</b> - The amount of aid indicated on the financial aid award letter you received from the college			
Federal Pell Grant	+	+	+
Federal SEOG Grant	+	+	+
State grants & scholarships	+	+	+
College grants & scholarships	+	+	+
Other grants & scholarships	+	+	+
Work study (federal or state)	+	+	+
Federal Stafford Loan - Subsidized	+	+	+
Federal Stafford Loan - Unsubsidized	+	+	+
Federal Perkins Loan	+	+	+
Federal PLUS Loan	+	+	+
Minnesota SELF Loan	+	+	+
Alternative loans	+	+	+
<b>TOTAL FINANCIAL AID AWARDED</b>	=	=	=
<b>YOUR UNMET NEED</b> Financial Aid Eligibility - Total Financial Aid Awarded	=	=	=
<b>YOUR OUT-OF-POCKET COST</b> Expected Family Contribution + Your Unmet Need	=	=	=

## What to Do if Your Income Has Been Reduced

In these challenging economic times, the Minnesota Office of Higher Education wants every college student and their family to understand their financial aid options. Despite dramatic economic challenges, both federal and Minnesota state governments have kept need-based grants for students intact.

Every college student, regardless of income, is encouraged to complete the *Free Application for Federal Student Aid* each year. You can complete and submit the FAFSA online at [www.fafsa.gov](http://www.fafsa.gov). The FAFSA is the application used to determine your eligibility for federal grants and loans, state grants and some institutional scholarships. The information submitted on the FAFSA includes your family's income from the previous calendar year.

**If your family's income is less this year** than it was last year, you can ask the financial aid office staff to review your family's current year income to determine if modifications can be made. You must first submit the original FAFSA with tax year 2009 income information, and then follow up with the college to see whether they can exercise their professional judgment to use estimated current tax year income instead of the prior year's income. Most institutions have students and parents fill out a form or write a letter describing their special circumstances and attach tax forms, W2s and documentation of the reduction of income (for example, letter of layoff or documentation of unemployment benefits).

Colleges are authorized to consider making adjustments to your FAFSA based on dramatic changes in income or increased expenses associated with being laid off, such as moving expenses or health care premiums paid out of pocket. Financial aid staff may also use their professional judgment to change the income or assets used in the financial aid calculation if the family has experienced unusual medical expenses or if an income earner has died or been disabled. College financial aid staff may exercise their professional judgment on a case-by-case basis. Their decisions are final.

**If you have a student loan** and are making or are about to make payments, you can file for a Financial Hardship Deferment, if necessary, to delay the payments on the loans. The interest will continue to accrue so the amount you will owe on the loan will be larger as time passes. The sooner you repay the loan, the less money you will pay overall, so only file for a deferment if you must.

**If you have already defaulted on an educational loan and want to return to college**, you will not be eligible for additional financial aid until you rehabilitate the loan. You should contact the company that currently owns your loan for instructions on how address the loan default. If you don't know which company owns your loan, start by contacting the company that bills you for loan payments. In general, you will be asked to remedy the loan default by making loan payments on time each month for six months or more.

Once you have made the required pattern of payments, you will be eligible to borrow from federal student loan programs again. If you are unable to resolve issues with the federal education loan lender, you can contact the federal Loan Ombudsman at their website [www.ombudsman.ed.gov](http://www.ombudsman.ed.gov).

For more information about federal and state financial aid, including tax credits, college savings, loans, tuition reciprocity and more, visit [www.getreadyforcollege.org/paying](http://www.getreadyforcollege.org/paying).

# Factors That Affect Financial Aid Eligibility

Various factors may result in increases or decreases in your eligibility for financial aid:

## Class Load

Increases or decreases in your number of credits per term may affect how much financial aid you are eligible to receive. Before making changes to your class schedule, check with your financial aid administrator for more details.

## School Transfer

Financial aid does not automatically transfer with the student to a new institution. Students must contact the financial aid office at the new school to determine what actions should be taken to receive aid. Students with federal aid must be sure to have an electronic version of the *Free Application for Federal Student Aid* (FAFSA) results sent to the new institution. In many cases, the new institution will be able to access the federal application system electronically.

Students with a Stafford, PLUS or SELF Loan will need to reapply. Students participating in work study or the Minnesota Postsecondary Child Care Grant also need to reapply. Having a work-study job at one school does not necessarily guarantee a position at another school, particularly if the second college has already exhausted its work-study funding. If you transfer to a more expensive school, you may be eligible to receive more aid. See your financial aid administrator for details.

## Family Financial Status

Students and families sometimes experience changes in their financial status due to unexpected circumstances, such as the loss of a job, serious illness, disability, separation or divorce or a death in the family. If your family income changes, your financial aid eligibility also may change.

Contact the financial aid office at the institution you attend or plan to attend and explain your circumstances. In special instances, the aid administrator may adjust the information used to calculate your expected family contribution which may result in increased financial aid eligibility based on your revised level of financial need.

## Tips for Completing the 2010-2011 FAFSA

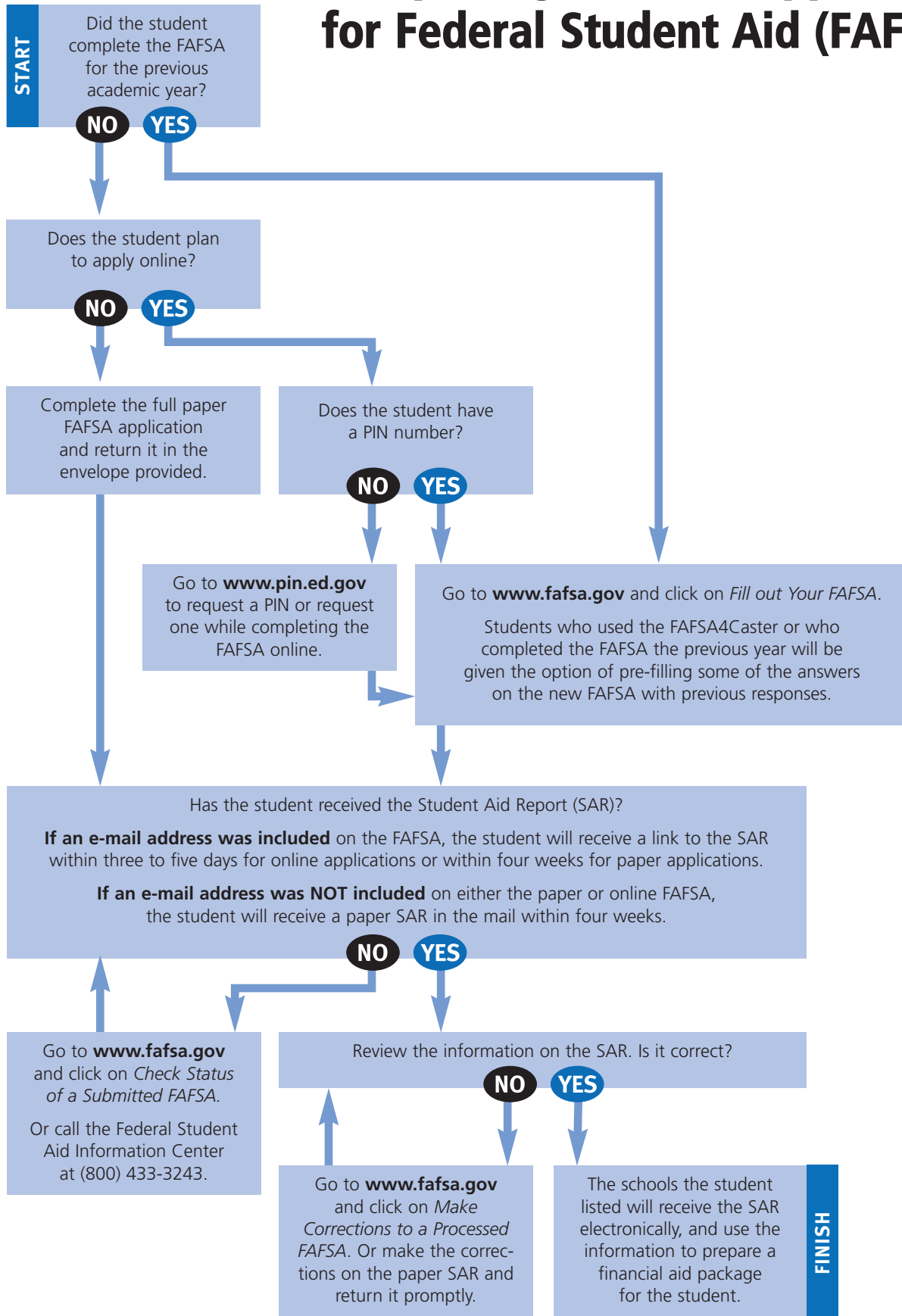
If you are having difficulty completing the FAFSA, consider attending Minnesota College Goal Sunday. This event is held at various sites throughout the state, January through April, to help families complete the FAFSA. For more information, visit [www.mncollegegoalsunday.org](http://www.mncollegegoalsunday.org).

- Submit the FAFSA online at [www.fafsa.gov](http://www.fafsa.gov) as soon as possible after January 1 to maximize your chances for institutional aid. Students and parents should complete their income tax returns prior to completing the FAFSA, although you do not have to actually file your income tax returns with the Internal Revenue Service before completing the FAFSA.
- If submitting a paper copy of the FAFSA, use a black ink pen and write clearly. Many applications are delayed due to illegible data.
- When there is no monetary value to report for an item, enter 0 (zero). Do not leave the item blank.
- Report your name and social security number as it appears on your social security card. If the name on your social security card needs to be updated, do that before you complete the FAFSA. If you report the wrong social security number on the FAFSA, it is best to complete a new FAFSA using the correct number rather than correcting the number on your Student Aid Report (SAR).
- Make sure you provide your year of birth, not the current year, when reporting your date of birth.
- Be sure to complete the item about drug convictions (#23). Leaving this item blank may result in delays. If you have questions on how to answer the question, call the Federal Student Aid Information Center (1-800-433-3243).
- Make sure you enter your college grade level correctly (#27, #28 and #29). For example, you would enter "0" if you are a first-year college student who has never attended college. "Professional" generally means a degree in medicine, dentistry or law.
- When asked for student (#37) or parent (#85) income tax paid, take the figure directly from your income tax return form, not the W2.
- Do not leave the student (items #41-43) or parental (#89-91) asset fields blank. If there is no monetary value to report for assets, enter 0 (zero) rather than leaving the item blank. The family's home should NOT be reported as an asset under "net worth of investments", nor should a family farm (family lives on and operates the farm) or family-owned business with fewer than 100 employees be reported under "net worth of business and/or investment farms". Certain other types of investments do NOT have to be reported under net worth of investments, such as the value of retirement plans, non-education IRAs, annuities, life insurance or pension funds. However, investments DO include other real estate, 529 college savings plans and Coverdell savings accounts, trust funds, UGMA and UTMA accounts, money market funds, certificates of deposit, stocks, stock options and bonds.
- Provide parental information if the student answers "no" to all items under Step 3. Contact your college financial aid office if you have unusual circumstances that prevent you from reporting parental information.
- Only report information for one parent on the FAFSA if parents are divorced, widowed or separated but filed a joint tax return for the previous tax year.
- Do not include parents when asked for the number of people (#74) in the parents' household who will be college students.

- Contact your financial aid office if you or your family have unusual circumstances (such as divorce, death of a parent, loss of employment, homelessness, unusually high medical expenses, active military service, natural disaster, foster care placement, etc) that might affect your need for student financial aid.
- Sign the FAFSA and have at least one parent whose information is provided on the form sign the FAFSA. Missing signatures cause delays in processing.
- Apply for PIN numbers while completing the online FAFSA so you can sign the form electronically. Missing signatures cause delays in processing. There are special exceptions for parents unable to sign due to active military duty or natural disaster. Contact your college for further information.
- Make a copy of the FAFSA for your records before submitting it online or by mail. Do not mail copies of your tax forms with the FAFSA, but keep them handy in case your college requests them to verify the information you provided.

You'll receive a Student Aid Report (SAR) within three to five days if you applied online and provided an e-mail or within four weeks if no e-mail was provided. The SAR will indicate your family's Expected Family Contribution (EFC) and will indicate federal Pell Grant eligibility. Review the SAR for errors. If corrections need to be made, you can make corrections online at **[www.fafsa.gov](http://www.fafsa.gov)**.

# Completing the Free Application for Federal Student Aid (FAFSA)



## DO NOT MAIL THIS WORKSHEET.

You must complete and submit a *Free Application for Federal Student Aid* (FAFSA) to apply for federal student aid and to apply for most state and college aid. Applying online with *FAFSA on the Web* at [www.fafsa.gov](http://www.fafsa.gov) is faster and easier than using a paper FAFSA.

This worksheet has been designed to provide a preview of the questions that you may be asked on *FAFSA on the Web*. Write down notes to help you easily complete your FAFSA anytime after January 1, 2010.

See the table to the right for state deadlines. Check with your high school counselor or your college's financial aid administrator about other deadlines.

- **This Worksheet is optional and should only be completed if you plan to use *FAFSA on the Web*.**
- **Sections in grey are for parent information.**
- **This Worksheet does not include all the questions from the FAFSA. The questions that are included are ordered as they appear on *FAFSA on the Web*. When you are online you may be able to skip some questions based on your answers to earlier questions.**

### Apply Faster—Sign your FAFSA with a Federal Student Aid PIN.

If you do not have a PIN, you can apply for one at [www.pin.ed.gov](http://www.pin.ed.gov). Your PIN allows you to electronically sign when you submit your FAFSA. If you are providing parent information, one parent must also sign your FAFSA. To sign electronically, your parent should also apply for a PIN.

You do not have to pay to get help or submit your FAFSA. Submit your FAFSA for **free** online at [www.fafsa.gov](http://www.fafsa.gov). Federal Student Aid provides **free** help online at [www.fafsa.gov](http://www.fafsa.gov) or you can call 1-800-4-FED-AID. TTY users (hearing impaired) may call 1-800-730-8913.

#### NOTES:

#### STATE AID DEADLINES

Check with your financial aid administrator for these states and territories:

AL, AS \*, AZ, CO, FM \*, GA, GU \*, HI \*, MH \*, MP \*, NC, NE, NM, NV \*, PR, PW \*, SD \*, TX \*, UT, VA \*, VI \*, VT \*, WA, WI and WY \*.

#### Pay attention to the symbols that may be listed after your state deadline.

AK	April 15, 2010 ( <i>date received</i> )
AR	Academic Challenge - June 1, 2010 ( <i>date received</i> ) Workforce Grant - Contact the financial aid office. Higher Education Opportunity Grant - June 1, 2010 (fall term) ( <i>date received</i> ) - November 1, 2010 (spring term) ( <i>date received</i> )
CA	Initial awards - March 2, 2010 + * Additional community college awards - September 2, 2010 ( <i>date postmarked</i> ) + *
CT	February 15, 2010 ( <i>date received</i> ) # *
DC	June 30, 2010 ( <i>date received by state</i> ) # *
DE	April 15, 2010 ( <i>date received</i> )
FL	May 15, 2010 ( <i>date processed</i> )
IA	July 1, 2010 ( <i>date received</i> )
ID	Opportunity Grant - March 1, 2010 ( <i>date received</i> ) # *
IL	As soon as possible after 1/1/2010. Awards made until funds are depleted.
IN	March 10, 2010 ( <i>date received</i> )
KS	April 1, 2010 ( <i>date received</i> ) # *
KY	March 15, 2010 ( <i>date received</i> ) #
LA	July 1, 2010 ( <i>date received</i> )
MA	May 1, 2010 ( <i>date received</i> ) #
MD	March 1, 2010 ( <i>date received</i> )
ME	May 1, 2010 ( <i>date received</i> )
MI	March 1, 2010 ( <i>date received</i> )
MN	30 days after term starts ( <i>date received</i> )
MO	April 1, 2010 ( <i>date received</i> ) #
MS	MTAG and MESH Grants - September 15, 2010 ( <i>date received</i> ) # HELP Scholarship - March 31, 2010 ( <i>date received</i> ) #
MT	March 1, 2010 ( <i>date received</i> ) #
ND	March 15, 2010 ( <i>date received</i> )
NH	May 1, 2010 ( <i>date received</i> )
NJ	2009-2010 Tuition Aid Grant recipients - June 1, 2010 ( <i>date received</i> ) All other applicants - October 1, 2010, fall & spring terms ( <i>date received</i> ) - March 1, 2011, spring term only ( <i>date received</i> )
NY	May 1, 2011 ( <i>date received</i> ) + *
OH	October 1, 2010 ( <i>date received</i> )
OK	April 15, 2010 ( <i>date received</i> ) #
OR	OSAC Scholarship - March 1, 2010 Oregon Opportunity Grant - Contact the financial aid office.
PA	All 2009-2010 State Grant recipients & all non-2009-2010 State Grant recipients in degree program - May 1, 2010 ( <i>date received</i> ) * All other applicants - August 1, 2010 ( <i>date received</i> ) *
RI	March 1, 2010 ( <i>date received</i> ) #
SC	Tuition Grants - June 30, 2010 ( <i>date received</i> ) SC Commission on Higher Education - no deadline
TN	State Grant - February 15, 2010 ( <i>date received</i> ) # State Lottery - September 1, 2010 ( <i>date received</i> ) #
WV	April 15, 2010 ( <i>date received</i> ) # *

# For priority consideration, submit application by date specified.

+ Applicants encouraged to obtain proof of mailing.

\* Additional form may be required.

## SECTION 1 - STUDENT INFORMATION

After you are online, you can add up to ten colleges on your FAFSA. The colleges will receive the information from your processed FAFSA.

**Student's Last Name** **First Name** **Social Security Number**

**Student Citizenship Status** (check one of the following)

**U.S. citizen (U.S. national)**  **Neither citizen nor eligible noncitizen**

**Eligible noncitizen** (Enter your Alien Registration Number in the box to the right.)

**Your Alien Registration Number**

**Generally, you are an eligible noncitizen if you are:**

- A permanent U.S. resident with a Permanent Resident Card (I-551);
- A conditional permanent resident (I-551C); or
- The holder of an Arrival-Departure Record (I-94) from the Department of Homeland Security showing any of the following designations: "Refugee," "Asylum Granted," "Parolee" (I-94 confirms paroled for a minimum of one year and status has not expired), "Victim of human trafficking," "T-Visa holder (T-1, T-2, T-3, etc.)" or "Cuban-Haitian Entrant."

A									
---	--	--	--	--	--	--	--	--	--

**Student Marital Status** (check one of the following)

Single  Married or remarried  Separated  Divorced or widowed

**You will be asked to provide information about your spouse if you are married or remarried.**

**Selective Service Registration**

If you are male and 25 or younger, you can use the FAFSA to register with Selective Service.

**Student Aid Eligibility Drug Convictions**

I have never attended college  I have never received federal student aid  I have never had a drug conviction

**If you did not check any of these boxes, you will be asked more questions online.**

**Highest school your father completed**

Middle school/Jr. high  College or beyond  
 High school  Other/unknown

**Highest school your mother completed**

Middle school/Jr. high  College or beyond  
 High school  Other/unknown

## SECTION 2 - STUDENT DEPENDENCY STATUS

If you can check ANY of the following boxes, you will not have to provide parental information. Skip to page 4.

If you check NONE of the following boxes, you will be asked to provide parental information. Go to the next page.

<input type="checkbox"/> I was born before January 1, 1987	<input type="checkbox"/> I am married	<input type="checkbox"/> I will be working on a master's or doctorate program (e.g., MA, MBA, MD, JD, PhD, EdD, graduate certificate)
<input type="checkbox"/> I am serving on active duty in the U.S. Armed Forces	<input type="checkbox"/> I am a veteran of the U.S. Armed Forces	<input type="checkbox"/> I have children and I provide more than half of their support
<input type="checkbox"/> Since I turned age 13, both of my parents were deceased	<input type="checkbox"/> I was in foster care since turning age 13	<input type="checkbox"/> I have dependents (other than children or my spouse) who live with me and I provide more than half of their support
<input type="checkbox"/> I was a dependent or ward of the court since turning age 13	<input type="checkbox"/> I am currently or I was an emancipated minor	<input type="checkbox"/> I am currently or I was in legal guardianship
		<input type="checkbox"/> I am homeless or I am at risk of being homeless

**NOTES:**



## SECTION 3 - PARENT INFORMATION

**Who is considered a parent?** "Parent" refers to a biological or adoptive parent. Grandparents, foster parents, legal guardians, older siblings, and uncles or aunts are **not** considered parents on this form unless they have legally adopted you. In case of divorce or separation, give information about the parent you lived with most in the last 12 months. If you did not live with one parent more than the other, give information about the parent who provided you the most financial support during the last 12 months or during the most recent year you received support. If your divorced or widowed parent has remarried, also provide information about your stepparent.

### Providing your father's information? You will need:

Father's/Stepfather's Social Security Number

Father's/Stepfather's name

Father's/Stepfather's date of birth

Check here if your father/stepfather is a dislocated worker

### Providing your mother's information? You will need:

Mother's/Stepmother's Social Security Number

Mother's/Stepmother's name

Mother's/Stepmother's date of birth

Check here if your mother/stepmother is a dislocated worker

### Did your parents file or will they file a 2009 income tax return?

- My parents have already completed a tax return
- My parents will file, but have not yet completed a tax return
- My parents are not going to file an income tax return

**Your parents will need their tax returns and/or W-2 forms to complete the FAFSA.**

### What was your parents' adjusted gross income for 2009?

Skip this question if your parents did not file taxes. Adjusted gross income is on IRS Form 1040—Line 37; 1040A—line 21; or 1040EZ—line 4.

\$

The following questions ask about earnings (wages, salaries, tips, etc.) in 2009. Answer the questions whether or not a tax return was filed. This information may be on the W-2 forms, or on the IRS Form 1040—Line 7 + 12 + 18 + Box 14 of IRS Schedule K-1 (Form 1065); 1040A—line 7; or 1040EZ—line 1

### How much did your father/stepfather earn from working in 2009?

\$

### How much did your mother/stepmother earn from working in 2009?

\$

### In 2008 or 2009, did anyone in your parents' household receive:

- Supplemental Security Income
- Temporary Assistance for Needy Families (TANF)
- Food Stamps
- Special Supplemental Nutrition Program for Women, Infants and Children (WIC)
- Free or Reduced Price School Lunch

Note: Food Stamps and TANF may have a different name in your state. Call 1-800-4-FED-AID to find out the name of the state's program.

### Did your parents have any of the following items in 2009?

Check all that apply. Once online, you may be asked to report amounts paid or received by your parents.

#### Additional Financial Information

- Hope and Lifetime Learning tax credits
- Child support paid
- Taxable earnings from work-study, assistantships or fellowships
- Grant and scholarship aid reported to the IRS
- Combat pay or special combat pay
- Cooperative education program earnings

#### Untaxed Income

- Payments to tax-deferred pension and savings plans
- Child support received
- IRA deductions and payments to self-employed SEP, SIMPLE and Keogh
- Tax exempt interest income
- Untaxed portions of IRA distributions
- Untaxed portions of pensions
- Housing, food and other living allowances paid to members of the military, clergy and others
- Veterans noneducation benefits
- Other untaxed income not reported, such as workers' compensation or disability

**Your parents may be asked to provide more information about their assets.**

**Your parents may need to report the net worth of their current businesses and/or investment farms.**

#### NOTES:

## SECTION 4 - STUDENT INFORMATION

### Did you file or will you file a 2009 income tax return?

- I have already completed my tax return
- I will file, but I have not completed my tax return
- I'm not going to file an income tax return

**You will need your tax returns and/or W-2 forms to complete the FAFSA.**

### What was your (and spouse's) adjusted gross income for 2009?

Skip this question if you or your spouse did not file taxes. Adjusted gross income is on IRS Form 1040—Line 37; 1040A—line 21; or 1040EZ—line 4.

\$

The following questions ask about earnings (wages, salaries, tips, etc.) in 2009. Answer the questions whether or not a tax return was filed. This information may be on the W-2 forms, or on the IRS Form 1040—Line 7 + 12 + 18 + Box 14 of IRS Schedule K-1 (Form 1065); 1040A—line 7; or 1040EZ—line 1.

### How much did you earn from working in 2009?

- Check here if you are a dislocated worker

\$

### How much did your spouse earn from working in 2009?

- Check here if your spouse is a dislocated worker

\$

### In 2008 or 2009, did anyone in your household receive:

- Supplemental Security Income
- Temporary Assistance for Needy Families (TANF)
- Food Stamps
- Special Supplemental Nutrition Program for Women, Infants and Children (WIC)
- Free or Reduced Price School Lunch

Note: Food Stamps and TANF may have a different name in your state. Call 1-800-4-FED-AID to find out the name of the state's program.

### Did you or your spouse have any of the following items in 2009?

Check all that apply. Once online you may be asked to report amounts paid or received.

#### Additional Financial Information

- Hope and Lifetime Learning tax credits
- Child support paid
- Taxable earnings from work-study, assistantships or fellowships
- Grant and scholarship aid reported to the IRS
- Combat pay or special combat pay
- Cooperative education program earnings

#### Untaxed Income

- Payments to tax-deferred pension and savings plans
- Child support received
- IRA deductions and payments to self-employed SEP, SIMPLE and Keogh
- Tax exempt interest income
- Untaxed portions of IRA distributions

- Untaxed portions of pensions
- Housing, food and other living allowances paid to members of the military, clergy and others
- Veterans noneducation benefits
- Other untaxed income not reported, such as workers' compensation or disability
- Money received or paid on your behalf

### You may be asked to provide more information about your (and spouse's) assets.

**You may need to report the net worth of current businesses and/or investment farms.**

#### NOTES:

**Do not mail this Worksheet. Go to [www.fafsa.gov](http://www.fafsa.gov) to complete and submit your application.**

For more information on federal student aid, visit [www.FederalStudentAid.ed.gov](http://www.FederalStudentAid.ed.gov).

You can also talk with your college's financial aid office about other types of student aid that may be available.