

# ADMISSIONS TO THE HBCUS & IVY LEAGUES



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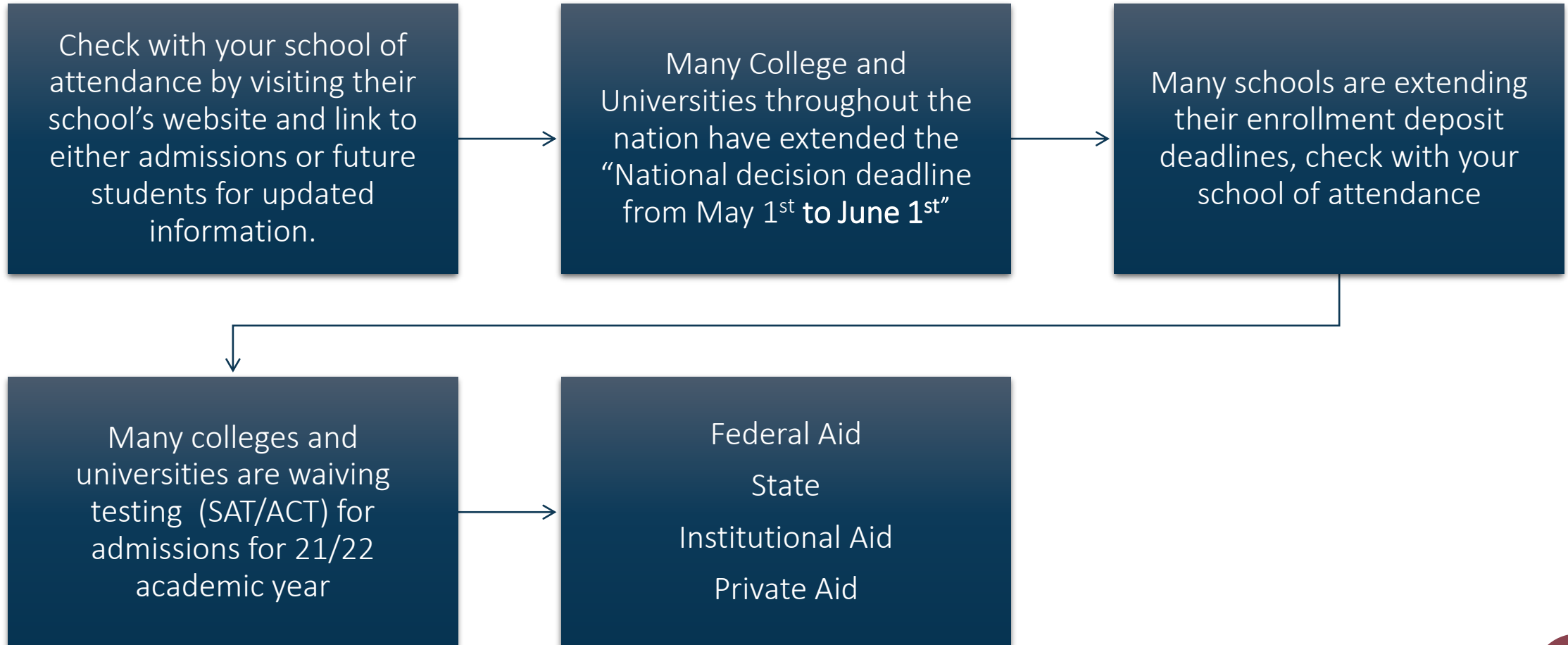
COVID -19 Pandemic has disrupted the admissions criteria to colleges & universities throughout the nation.

Many colleges have adjusted their criteria, deadlines, and student support services to meet the needs of students



It is strongly recommended to check your school of attendance website for updates. On the home page of the college or university, link to admissions, future student, or prospective student.

# The current admissions changes due to the Pandemic



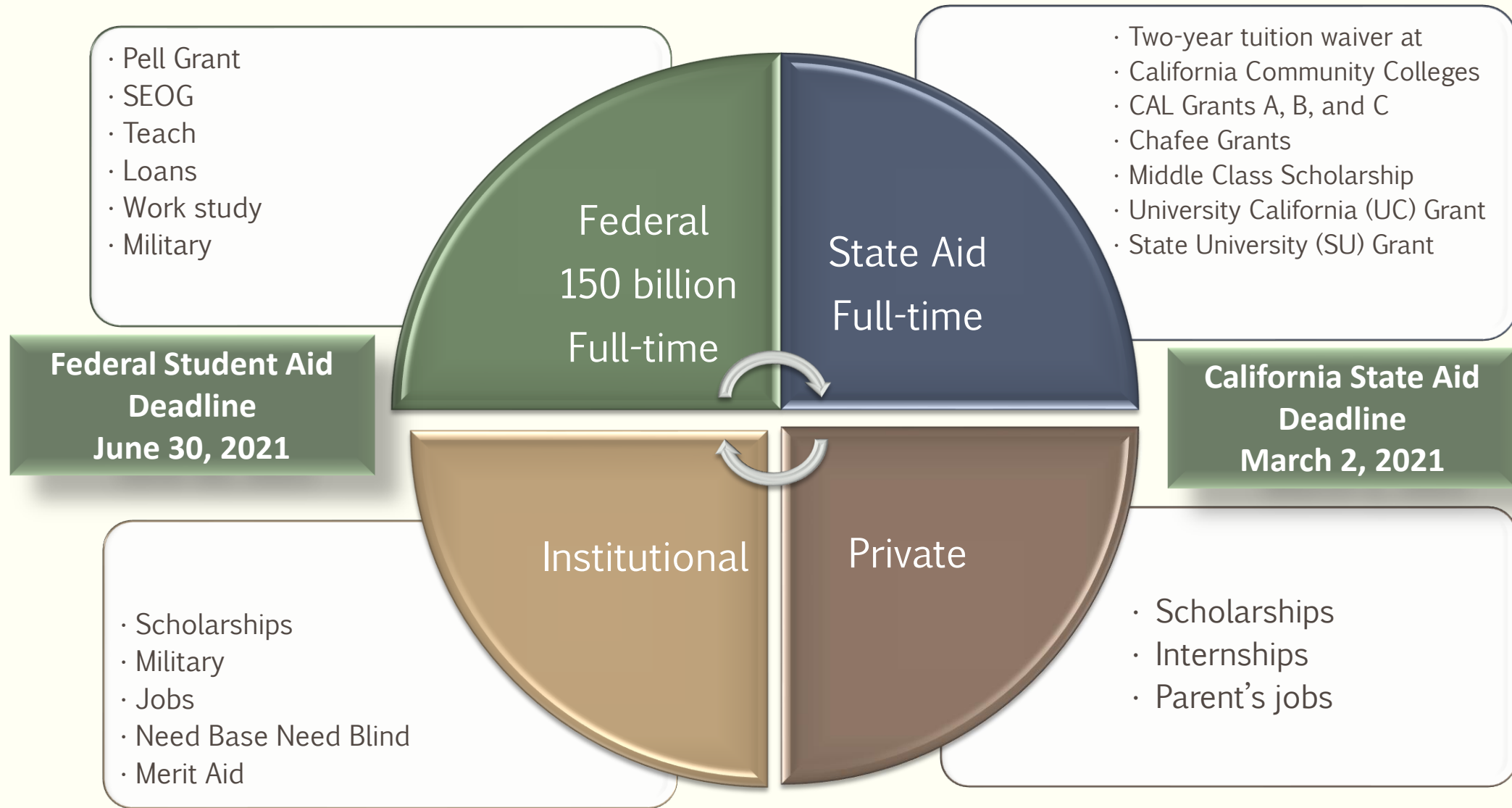
## Don't loose your State Grants by not conducting your research! You have options and talk to your counselor for resources

- Every state in the union has a Department of Higher Education that monitors, and regulates, the colleges and universities within that state.
- Most states offer their resident students some degree of college financial aid, either through their Department of Higher Education or through a dedicated Student Assistance Commission.
- Scholarship and grant programs are common at the state level, and are typically supported by state and local taxes, and/or state lottery funds.

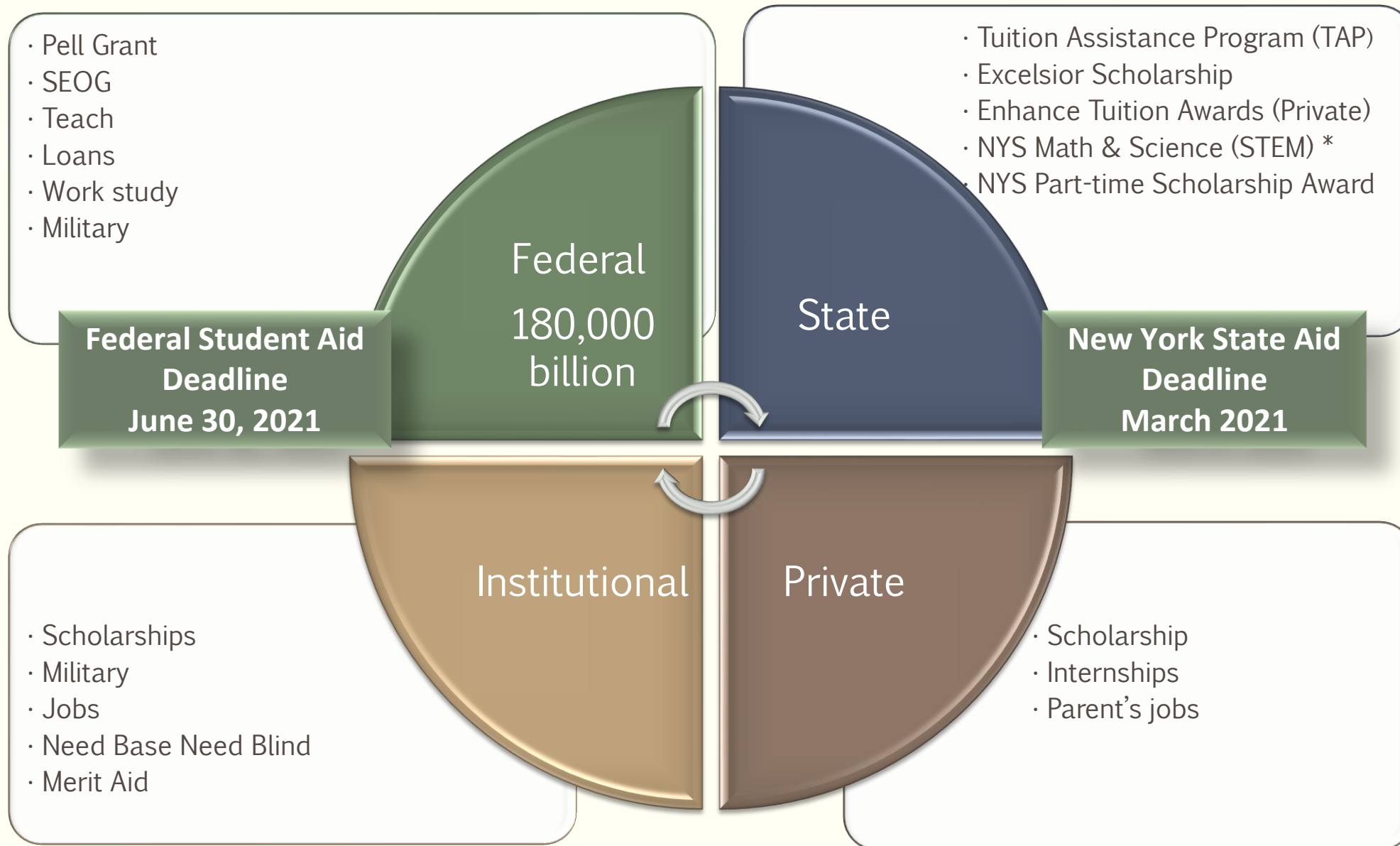


<http://www.collegescholarships.org/grants/state>

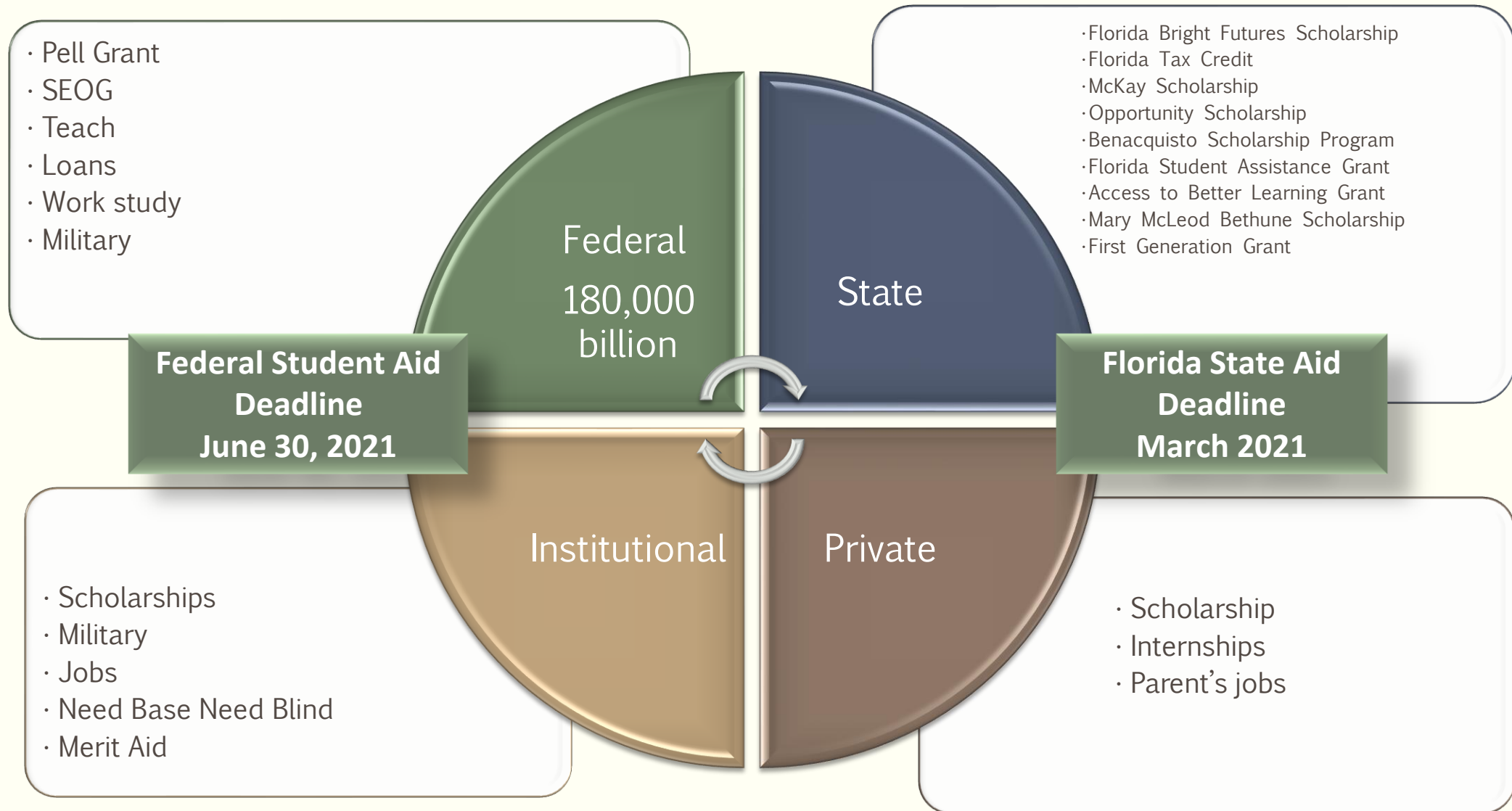
# California Financial Aid Resources to help pay for college



# New York Financial Aid Resources to help pay for college



# Florida Financial Aid Resources to help pay for college



# Creating and using the FSA ID – for 12<sup>th</sup>/Seniors should have FSA ID verified by 9/30/2020 – FAFSA Opens up on 10/1/2020

Website	What can be done at the site
FAFSA.gov	<ul style="list-style-type: none"><li>▪ Electronically sign the FAFSA</li><li>▪ Import tax information from the Internal Revenue Service (IRS) if parents worked, it is critical to use the IRS Retrieval online to transfer parent's tax information. Otherwise, be prepared for a delay in the financial aid award. Parent's will need to an FSA ID to be able to transfer and sign the FAFA</li><li>▪ Prefill data in this year's FAFSA (if a FAFSA was filed last year)</li><li>▪ Make online corrections</li><li>▪ View or print an online copy of the SAR</li></ul>
My Federal Student Aid StudentAidgov/login or National Student Loan Data System (NDSL) www.nslds.ed.gov	<ul style="list-style-type: none"><li>• View a history of any federal student aid received</li><li>• Look up loan servicer's contact information</li></ul>
Studentloans.gov	<ul style="list-style-type: none"><li>• Complete entrance counseling, the Financial Awareness Counseling tool, or exit counseling</li><li>• Electronically sign a master promissory note (MPN)</li><li>• Complete PLUS loan requests</li><li>• Estimate student loan payments using the Repayment Estimator</li><li>• Apply for ran income-driven repayment plan or a consolidation loan</li></ul>
Agreement to Serve (ATS)	<ul style="list-style-type: none"><li>• Sign the ATS for the Teacher Education Assistance for College and Higher Education (TEACH) Grant Program</li></ul>



# Where are the Ivy Leagues?

- All eight Ivy Leagues schools will not require standardized (SAT/ACT) testing for admissions for 21/22 Academic Year
- Students whose family income is less than \$65,000 will not be required to pay for tuition, fees, room, and board
- These schools are highly competitive
- Some of these Ivies offer a fly-in Program to serve low-income families



# You Can Afford Harvard or any other Ivy League



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Getting into Harvard or other Ivy Leagues can be challenging. Figuring out how to pay for it shouldn't be. The Ivy Leagues are more affordable than public universities for 90 percent of Americans—and international students receive exactly the same financial aid as American students, including Dreamers.


Because the Ivy Leagues and other Ivies want to admit the best people, they will follow two important principles.

1. **Need-blind admissions.** Your financial need and your aid application will never affect your chance of being admitted to an Ivy League. Students are accepted based on their merits, but a financial aid package is awarded based only on financial need and nothing else
2. **100% need-based aid.** We base aid awards on need, not on merit. This means that financial aid supports the students who will benefit from it the most. Furthermore, we meet 100 percent of our students' demonstrated financial need.

The Ivy Leagues will work with you and your family one-on-one to help you navigate the options and make sure these Ivy Leagues are an affordable option for your education.

# DreaMers Roadmap Mobile App


## Plentiful Scholarships for Dreamers and Latinx

 DREAMers  
Roadmap


HOME ABOUT US SCHOLARSHIPS CONTACT

SU


### SCHOLARSHIPS




⌚ Due: Oct 25, 2018  
Golden Door Scholars  
\$20,000.00



⌚ Due: Jan 1, 2018  
If Given a Chance  
\$1,000.00



Celebrating 20  
of Higher Achiev.

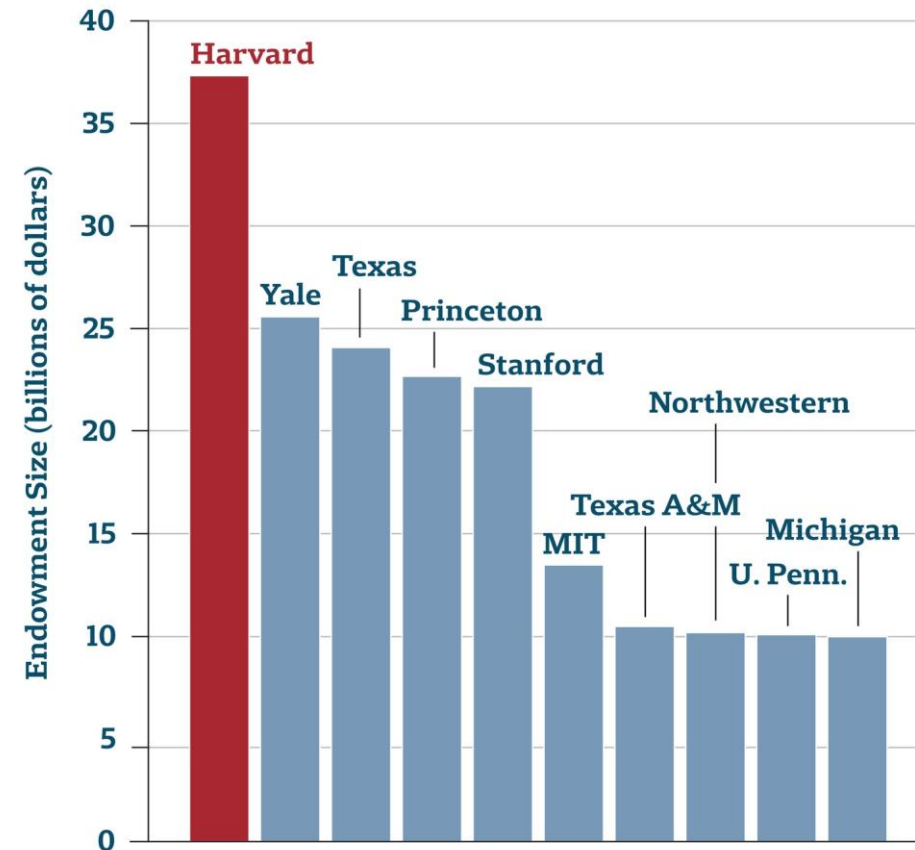


# Endowments at the Ivies

Bloomberg reported earlier in 2015 that Ivy League schools were raising the tuition to an average of around 4%, with some schools going as high as \$63,000 a year. In the exact same report, Bloomberg pointed out that many students won't even notice the increase, and Ivy Leagues might be less expensive than many public and state schools- because of endowments.

According to Forbes, Harvard is sitting on a \$40 billion endowment for 2015. Even UPENN boasts a 5.5 billion endowment, and Brown brings up the rear – at 4.2 billion. With massive endowments, Ivy Leagues schools can shower their students with hefty financial aid packages

## 10 Largest University Endowments



# The Eight Public Ivies

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- University of Michigan – Ann Arbor
- University of California System
- University of Virginia
- University of Vermont
- University of North Carolina at Chapel Hill
- University of Wisconsin- Madison
- College of William and Mary
- University of Texas at Austin



# Tuition waivers for low-income at Ivy Leagues

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## Ivy League schools

- ☐ Brown
- ☐ Harvard
- ☐ Yale
- ☐ Columbia
- ☐ Dartmouth
- ☐ Cornell
- ☐ Princeton
- ☐ UPENN

## Baby Ivy League and other prestigious schools

- Bates
- Amherst
- Wesleyan
- Middlebury
- MIT
- Vassar
- Stanford
- West Point



*Families income less than \$65,000- will receive tuition,  
fee, room and board- parents pay \$0*

# Writing your Essay

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- Tell us about yourself, family, where are you from, etc....
- Tell us about an academic or extracurricular interest
- Tell us why and how the scholarship will benefit you
- Show us an imaginative side of your personality and your passion
- Sensory detail- Use an experience to set the scene in which you will illustrate something about yourself, topic, or situation
- Write about something that means a lot to you, and support your thoughts with reason and examples
- Essay are usually from 300 to 500 words and Ivies 650-1,000
- Check your grammar and ask someone to edit your essay
- Participate in an Essay workshop to help you develop skills or other resources that are made available.

# Great Example of an Essay that has substance, passion, and

Music has become the spark of my intellectual curiosity. I directly developed my capacity to think creatively around problems due to the infinite possibilities in music. There are millions of combinations of key signatures, chords, melodies, and rhythms in the world of music that wait to become attached to a sheet of staff lines and spaces. As I began to explore a minute fraction of these combinations from the third grade onwards, my mind began to formulate roundabout methods to solve any mathematical problem, address any literature prompt, and discover any exit in an undesirable situation. In middle school, my mind also started to become adept in the language of music. Playing the works of different composers, such as *Kol Nidrei* by Max Bruch and *Coriolan Overture* by Ludwig Van Beethoven, expands my diverse musical vocabulary, my breadth of techniques and my ability to practice in order to succeed in solo performances.

Music has also become the medium for my roles in the community. While onstage as Big Jule of *Guys and Dolls* during my favorite musical, I helped create a wonderful atmosphere in the school auditorium by singing and dancing. Whenever I perform, whether as a bassist in Men's Doo Wop Group or as a violist in Chamber Ensemble, I become immersed in the conversations between performers and the audience. As I become lost in these conversations, I create blissful memories in which I am truly part of my community's culture-and eventually its history. I would not have the admiration of my teachers and friends if I had not let the charisma of music persuade me to become a performer in my school, town, and state.

Lastly, music has become the educator that has taught me the importance of leadership, teamwork and friendship. It has taught me the importance of order and balance. When I lead a group, I know how

**Here's the Essay That Got One Teen  
Accepted Into Every Ivy League School**

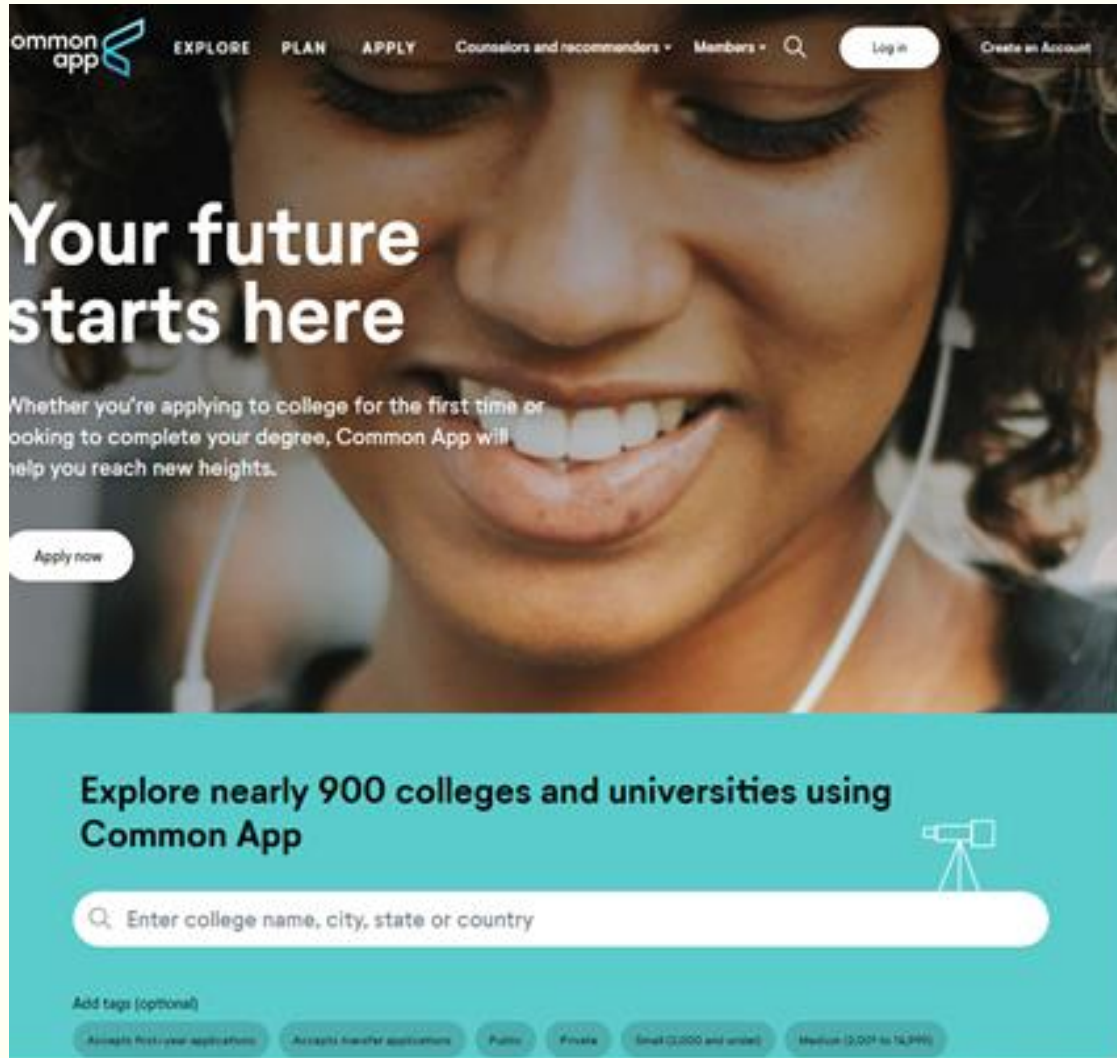


# Opportunities to visit Ivy League Campuses (Example)

- **Penn Early Exploration Program (PEEP)**
- PEEP is a fly-in program from Sunday, October 8th - Tuesday, October 10<sup>th</sup>. PEEP serves high-achieving high school students from historically underrepresented and/or low socioeconomic backgrounds seeking to visit Penn, gain first-hand exposure to Penn's social and academic atmosphere, and learn about the highly selective admissions process. The program is fully funded by Penn Admissions, which includes travel and board.
- The PEEP 2019 application deadline is September 8th, 2019, before 5:00PM EST. To learn more about the program and its application requirements, please refer to the [PEEP website](#).
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# WHAT IS THE COMMON APPLICATION?

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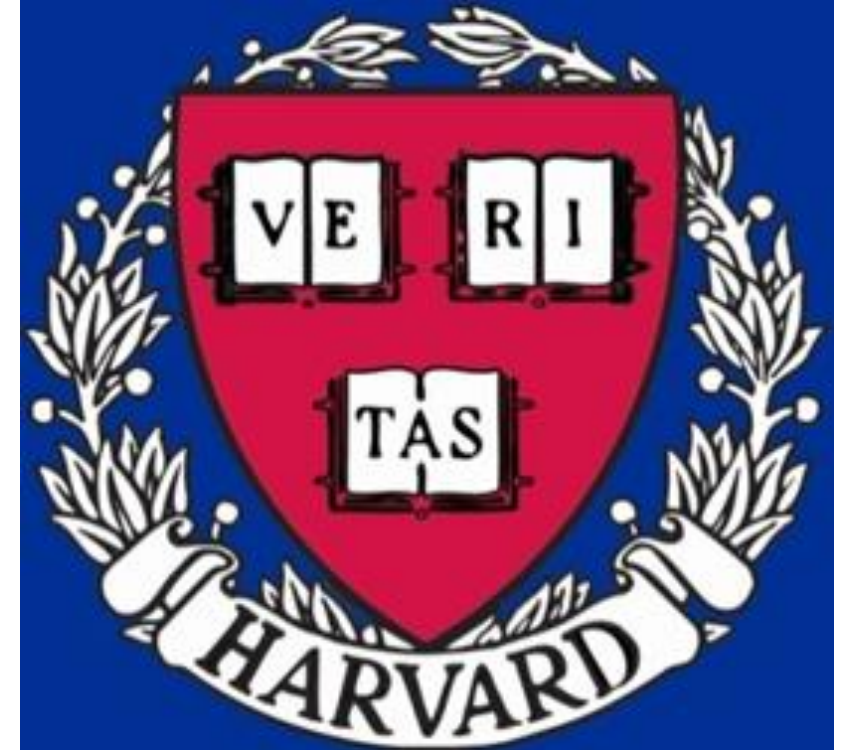
- The Common Application is a not-for-profit organization that serves students and member institutions by providing an admission application – online and in print –
- students may submit to any of 900 members.
- 200 plus colleges and universities with no application fee
- 33 international universities from 14 countries outside the U.S.

<https://www.commonapp.org>

The Common Application, is an excellent resource hub with a new refresh look. New content written to support students, parents, and counselors during all phases of the college admissions process

# First-Year Application Requirements

- All first-year applicants—both international and U.S. candidates—must complete the [Common Application](#), the [Universal College Application](#), or the [Coalition Application](#) along with the required supplements. You will need to submit:
- Harvard College Questions for the Common Application, Coalition Application, or the Universal College Application - Harvard supplements
- \$75 fee (or request a fee waiver)
- Optional: AP or other examination results
- Optional SAT or ACT – Using Holistic Admissions and other factors
- School Report and high school transcript
- Teacher Report (2) you'll still need three letters of recommendations
- Midyear School Report (after your first semester grades)
- Final School Report (for admitted students only)



# What and Where are HBCUs?

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- Historically Black Colleges and Universities (HBCUs)
- Predominately Black College & Universities
- There are 107 HBCUs in the U.S.
- HBCUs are in 20 States in the South, Central States and Caribbean
- HBCUs represent 3% of the 4000 plus universities (graduate 25% of African American graduates annually)
- North Carolina and Virginia have the majority HBCUs

NC-9

VA-7





# Articulation Agreements with over 35 HBCUs.



[HBCU Transfer Home](#)  
[About the Program](#)  
[Frequently Asked Questions](#)  
[Participating HBCUs](#)  
[Search for HBCU Degrees](#)  
[Students and Parents](#)  
[Counselors](#)  
[Agreements](#)  
[HBCU History](#)  
[Resources](#)  
[Partnership Interest Form](#)  
[Contact Us](#)  
[HBCU Student Success Stories](#)  
[HBCU Photo Gallery](#)

## Transferring to Historically Black Colleges and Universities (HBCU Transfer)

Historically Black Colleges and Universities (HBCUs) have an excellent academic track record. While only about 17 percent of black undergraduate students attend an HBCU, more than 28 percent of African-Americans who receive a bachelor's degrees obtain them from an HBCU. These colleges and universities are also leading institutions in awarding degrees to African-American students in the life sciences, physical sciences, mathematics and engineering programs.

Thanks to an agreement signed March 17, 2015 between the California Community Colleges and several HBCUs, California community college students who complete certain academic requirements are guaranteed transfer to a participating HBCU.

The 37 participating institutions are:

Alabama State University  
Bennett College  
Central State University  
Dillard University  
Florida Memorial University  
Harris-Stowe State University  
Lane College  
Mississippi Valley State University  
Shaw University  
Talladega College  
Tougaloo College  
West Virginia State University

Alcorn State University  
Bethune-Cookman University  
Claflin University  
Edward Waters College  
Fort Valley State University  
Huston-Tillotson University  
Lincoln University of MO  
North Carolina Central University  
Southern University and A&M College  
Tennessee State University  
Tuskegee University  
Wiley College

Arkansas Baptist College  
Bowie State University  
Clark Atlanta University  
Fisk University  
Grambling State University  
Kentucky State University  
Lincoln University of PA  
Philander Smith College  
Stillman College  
Texas Southern University  
Virginia State University

You can use our [degree search](#) to find a list of degrees by college, major, or track.

HBCUs were established primarily to serve the higher education needs of the African-American community, however they are open to students of all ethnicities. There are more than 100 HBCUs in the country, with most located in the

# Many scholarship opportunities

## Spread the Word about College Board Opportunity Scholarships

The College Board Opportunity Scholarships is a different kind of scholarship program. Students don't have to write an essay, fill out an application, or have a specific GPA or test score. The program rewards students for simply completing the actions they need to take in order to apply to college. For more information, please see Scholarship Details and [Official Rules](#).

Get fellow parents and educators excited about the College Board Opportunity Scholarships program and encourage your students to join.

## How You Can Spread the Word

Use the following resources to help guide your students through the program.

## Pledge to Connect Your Students to Scholarships

When you pledge to tell your students about our program, we'll mail you the following resources:

- College Board Opportunity Scholarships Resources and Handouts Booklet
- Advisement Tracking Pad
- Poster

[Take the Pledge](#)



# HBCUs offer internships

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- Morgan State has the highest federal grant from DOE to produce more NASA engineers, scientist and aviators (28 million) and recently won a 577 million lawsuit that will support four HBCUs in Maryland
- Offer paid internships while in college
- Summer internships
- Merit aid for STEAM majors
- 19 Land grant schools offer USDA scholarships or 1890 scholarships

# United State Department of Agriculture (USDA) Opportunities

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- ❑ 1890 National Scholars Program (19 land grant HBCU schools)
- ❑ Farm and Foreign Agricultural Services (HR Division)
- ❑ Hispanic Association of Colleges & Universities (HACU)
- ❑ Pathways Programs ( Internships)
- ❑ Workforce Recruitment Program for College Students with Disabilities



# U.S. Department of Agriculture (Land Grant Universities)

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- Alabama A & M
- Alcorn State University
- Delaware State
- Florida A & M
- Fort Valley State
- Kentucky State
- Langston
- Lincoln University
- North Carolina A & T
- Prairie View A & M
- South Carolina State
- Southern University
- Tuskegee University
- Univ. of Arkansas Pine Bluff
- University of Maryland Eastern Shore
- Virginia State University
- West Virginia State University



1890 scholarships – USDA opportunities

# HBCUs Rich History

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HBCUs is an acronym meaning “Historically Black Colleges & Universities” and can also be referred to as Predominately Black Colleges and Universities.




# HBCUs existed prior to the Civil War

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- Science majors with high GPAs receive a lot of financial support at HBCUs and HSIs
- Over half of all African American professionals are graduates of HBCUs
- The top ten colleges that graduate the most African Americans who go on to earn PhDs are from HBCUs
- UNCF members Spelman College and Bennett College produce over half of the nation's African American Female doctorates in all science fields
- HBCU are increasing Hispanic enrollment

# Great Programs for Pre-Med Majors – check with the HBCUs to see what partners they have with high tier universities

[ABOUT](#)  
[PROSPECTIVE STUDENTS](#)  
[ACADEMIC EXCELLENCE](#)  
[PROGRAM REQUIREMENTS](#)  
[JOINT BS-MD PROGRAM WITH  
EASTERN VIRGINIA MEDICAL  
SCHOOL](#)  
[PROGRAM CURRICULUM](#)  
[CONTACT US](#)



### Program Description and Goals

The NSU/EVMS Joint Program in Medicine is a program for DNIMAS students. The Joint BS-MD Program between Norfolk State University (NSU) and Eastern Virginia Medical School (EVMS) has been established whereby selected students may receive early assurance of a position into medical school at EVMS upon satisfactory completion of their undergraduate degree program of study. This permits the students to broaden their academic focus, enrich their undergraduate experiences, and relieve the stresses associated with applying to medical school, including waiver of the MCAT requirement.



# HBCUs in STEM

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The American Institutes for Research (AIR) found in 2014 that 72 percent of Black graduates with a STEM (science, technology, engineering and mathematics) doctorate from an historically Black college and university earned their undergraduate degree at an HBCU as well.

Howard University – Florida A & M –  
Alabama A & M – Morgan State – Clark  
Atlanta – Jackson State – NC A&T –  
Morehouse – Tennessee State and  
Meharry Medical College



Dr. Jedidah Isler is the first African American to earn her Ph.D in Astrophysics from Yale University. She also attended Vanderbilt University where she studied hyperactive, supermassive black holes. Her scientific research explores the physics of blazars – supermassive black holes at the centers of galaxies that create particle jets moving at nearly the speed of light. She is a proud alumna of **Norfolk State University's Dozoretz National Institute for Mathematics and Applied Sciences (DNIMAS) and the Fisk-Vanderbilt Bridge Program.**

# STEM (SCIENCE, TECHNOLOGY, ENGINEERING, AND MATHEMATICS)

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- The American Institutes for Research (AIR) found in 2014 that 72 percent of Black graduates with a STEM (science, technology, engineering and mathematics) doctorate from an historically Black college and university earned their undergraduate degree at an HBCU as well. The top colleges producing STEM graduates are listed below. These top universities and colleges are proof that HBCUs matter and produce high-quality graduates.

Howard University – Florida A & M – Alabama A & M – Morgan State – Clark Atlanta – Jackson State – NC A&T – Morehouse – Tennessee State and Meharry Medical College

# Why you need letters of Recommendations

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- Colleges often ask for letters of recommendation from people who know you well.
- Letters should be written by someone who can describe your skills, accomplishments and personality.
- Also validates your essay

If you apply under early decision or early action plans, you'll need to ask for recommendations by the start of your senior year or before

Request

- Request at least 6 weeks in advance

Follow up

- Follow up 2 weeks after your request – via email

Obtain

- Obtain at minimum of three recommendations

Provide

- Provide the requested information for recommendation: sometimes an educational resume

Make

- Make many copies and keep the original for your special scholarship or for your files

Keep

- Keep a USB drive to store all your letter recommendations and other college stuff

Make

- Make sure your letters are clean copies

# What is the term “Rolling Admissions”

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- Rolling admission will accept you up to the first day of school
- Many of the WUE schools accept students from January through July
- You will have an opportunity to be accepted after November from the previous year
- Basically no deadlines up to the first day of school
- Student must remain in good academic standing: check with the school for specific GPA/minimum credit hours requirements



# Reserve Officer' Training Corps (ROTC)

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## ROTC Scholarships

- ☐ Navy
- ☐ Marines
- ☐ Air Force
- ☐ Army

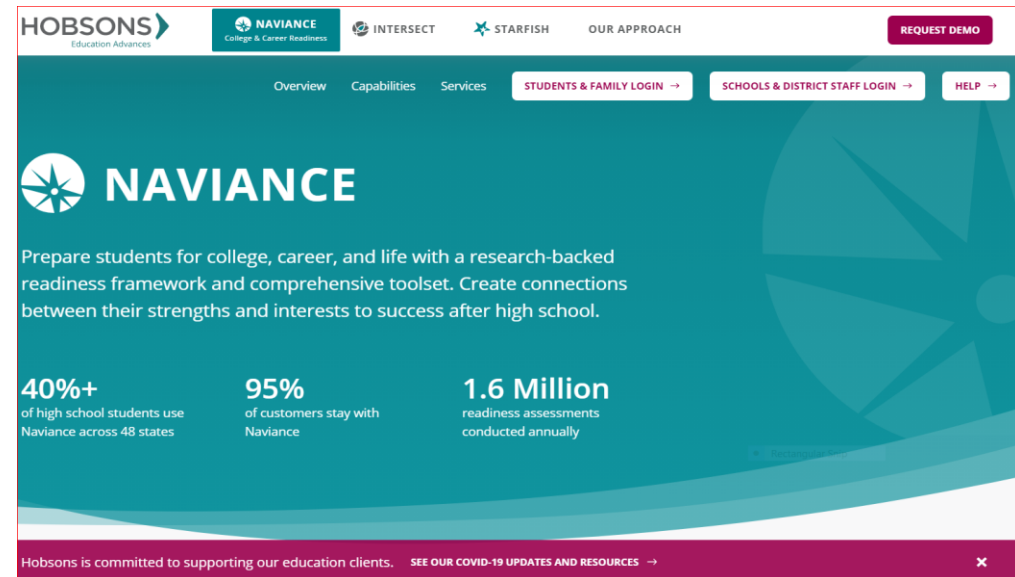
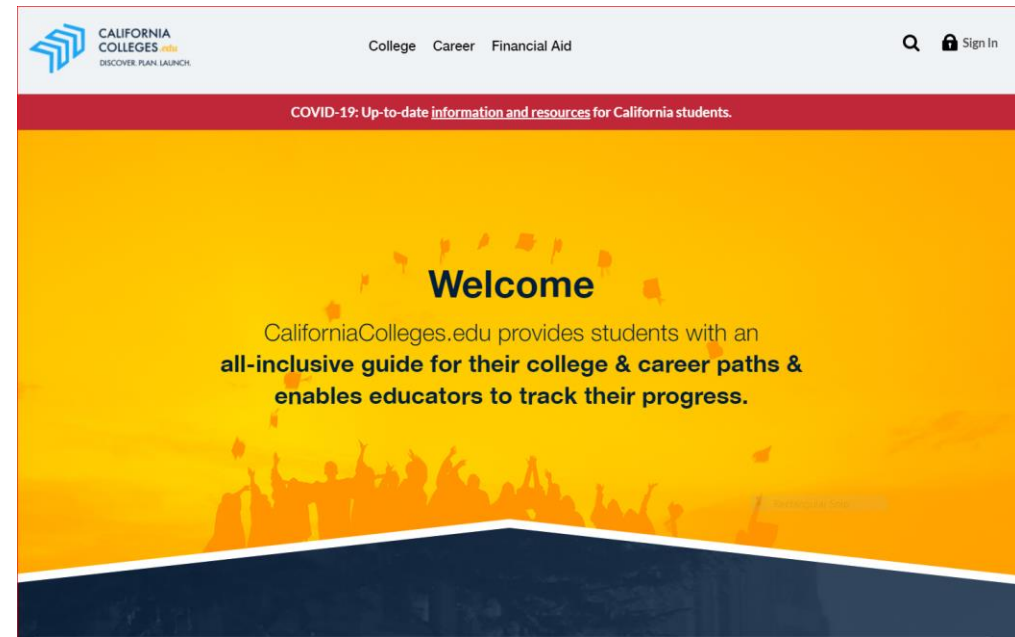
Military scholarships at 4-year universities

Check with your local colleges and ask questions about college funding and obligation



# Check with your counselor for college planning resources

- XELLO formerly Career Cruising  
[www.xello.com](http://www.xello.com)
- Naviance  
<https://www.hobsons.com/solution/naviance/>
- California Colleges  
<https://www.californiacolleges.edu/#/>
- College Navigator  
<https://nces.ed.gov/collegenavigator/>
- College Board Big Future  
<https://bigfuture.collegeboard.org/>
- Khan Academy  
<https://www.khanacademy.org/>
- Raise Me  
[www.raise.me](http://www.raise.me)



# Scholarship Opportunities - Start Early

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- Searching for scholarships takes preparation and planning for your future. You must decide how much time you want to put into your scholarship search.
- Use these tools to create your portfolio. These are a couple of the best tools that will help you search for scholarships and colleges that fits your profile.
- Make sure you create a free account in your freshman year of high school
- [www.cappex.com](http://www.cappex.com) (11 BILLION worth of scholarships)
- [www.nces.ed.gov/collegenavigator](http://www.nces.ed.gov/collegenavigator)
- [www.tuitionfundingsources.com](http://www.tuitionfundingsources.com) (7 million scholarships worth 41 BILLION)

## **A deeper look at college's cost: Visit**

- [collegesscorecard.ed.gov](http://collegesscorecard.ed.gov)
- <https://www.niche.com/colleges/search/best->
- <https://bigfuture.collegeboard.org>
- [www.cb.org/opportunity](http://www.cb.org/opportunity)

*Visit the school's website and link to financial aid to retrieve various types of scholarships on and off campus!*

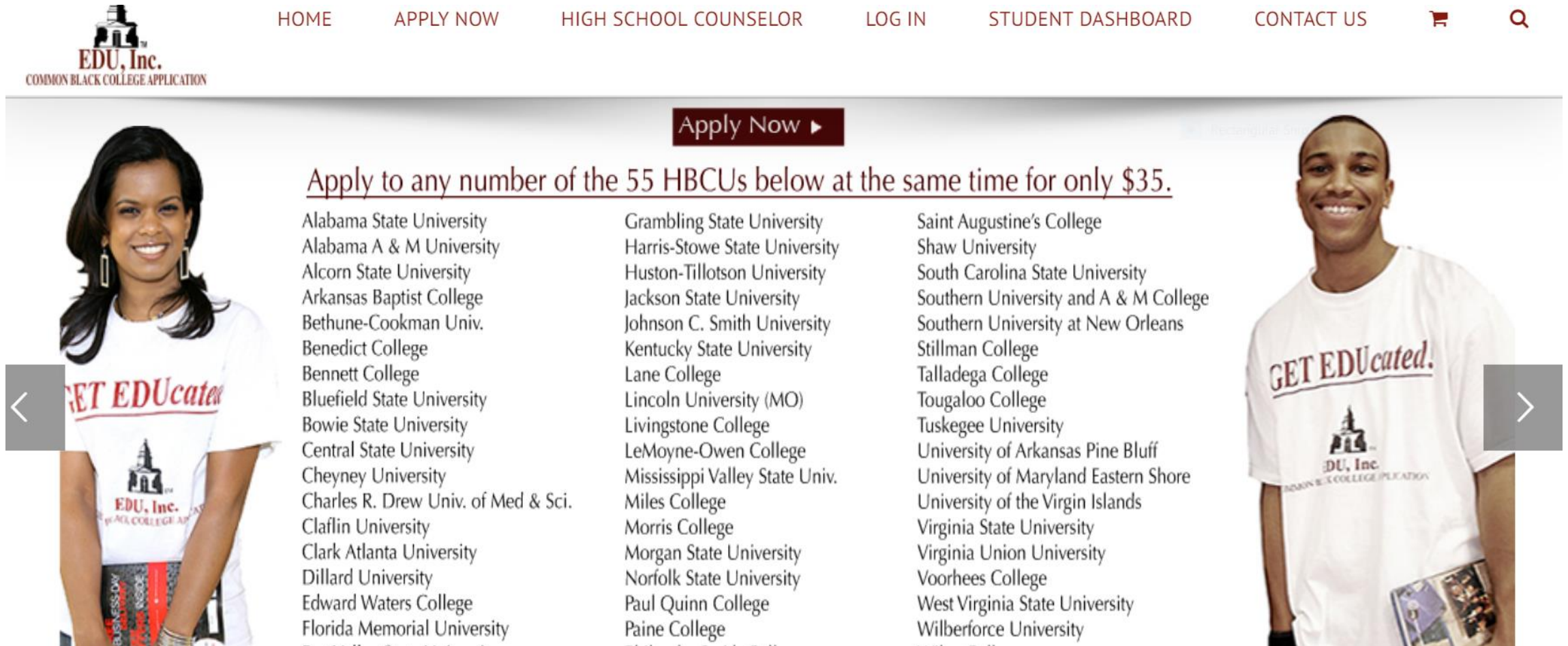
## BE PREPARED TO ASK QUESTIONS

- Field of study or major ( What is your passion?)
- Small or large, urban or rural, private or public universities
- What is the cost for tuition, room and board
- What are the GPA requirements?
- Does the school require the ACT/SAT?
- What is the average financial aid package for financial need students
- Learn the different deadlines for admissions, housing, and other programs (very crucial)
- What type of scholarships (on and off campus)
- What types of organizations, clubs, or support groups do you have on campus
- What is your student-teacher ratio





# What is the Black Common App



EDU, Inc.  
COMMON BLACK COLLEGE APPLICATION

HOME APPLY NOW HIGH SCHOOL COUNSELOR LOG IN STUDENT DASHBOARD CONTACT US

Apply Now ▶

Apply to any number of the 55 HBCUs below at the same time for only \$35.

Alabama State University	Grambling State University	Saint Augustine's College
Alabama A & M University	Harris-Stowe State University	Shaw University
Alcorn State University	Huston-Tillotson University	South Carolina State University
Arkansas Baptist College	Jackson State University	Southern University and A & M College
Bethune-Cookman Univ.	Johnson C. Smith University	Southern University at New Orleans
Benedict College	Kentucky State University	Stillman College
Bennett College	Lane College	Talladega College
Bluefield State University	Lincoln University (MO)	Tougaloo College
Bowie State University	Livingstone College	Tuskegee University
Central State University	LeMoyne-Owen College	University of Arkansas Pine Bluff
Cheyney University	Mississippi Valley State Univ.	University of Maryland Eastern Shore
Charles R. Drew Univ. of Med & Sci.	Miles College	University of the Virgin Islands
Claflin University	Morris College	Virginia State University
Clark Atlanta University	Morgan State University	Virginia Union University
Dillard University	Norfolk State University	Voorhees College
Edward Waters College	Paul Quinn College	West Virginia State University
Florida Memorial University	Paine College	Wilberforce University

# Other Scholarship websites

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- [www.meritaid.com](http://www.meritaid.com)
- [www.fastweb.com](http://www.fastweb.com)
- [www.coca-colascholars.org](http://www.coca-colascholars.org)
- [www.chci.org](http://www.chci.org)
- [www.uncf.org](http://www.uncf.org)
- [www.littleafrica.org](http://www.littleafrica.org)
- [www.hispanic.fund](http://www.hispanic.fund)
- [www.hsf.net](http://www.hsf.net)
- [www.scholarshiphunter.com](http://www.scholarshiphunter.com)
- [www.shell.com](http://www.shell.com)
- [www.maldef.com](http://www.maldef.com)
- [www.scholarship.com](http://www.scholarship.com)
- [www.dreamersroadmap.com](http://www.dreamersroadmap.com)
- [www.adelantefund.org](http://www.adelantefund.org)
- [www.collegescholarships.com](http://www.collegescholarships.com)
- [www.gmsp.org](http://www.gmsp.org)
- [www.aacn.nche.edu](http://www.aacn.nche.edu)
- [www.apsanet.org](http://www.apsanet.org)
- [www.xerox.com](http://www.xerox.com)
- [www.thurgoodmarshallfund.org](http://www.thurgoodmarshallfund.org)
- [www.salliemae.com](http://www.salliemae.com)
- [www.jackieRobinson.org](http://www.jackieRobinson.org)
- [www.blackExcel.org/link4.htm](http://www.blackExcel.org/link4.htm)
- [www.scholarshipamerica.org](http://www.scholarshipamerica.org)
- [www.apiasf.org](http://www.apiasf.org)
- [www.cappex.com](http://www.cappex.com)

# Comparing Award letters!

- ☐ What is the cost of attendance?
- ☐ How much financial aid will you be awarded (grants, work-study, scholarship, & loans)?
- ☐ Do the simple math. Cost minus financial your financial aid
- ☐ Compare your offer.
- ☐ This is where you will need to be realistic in deciding what school you'll be attending
- ☐ Will you consider loans (see legend on “Know before you owe” chart
- ☐ Or a payment plan

Please note: You will need to either accept or reject your award letter by the deadline that the school specifies.

<https://bigfuture.collegeboard.org/pay-for-college/financial-aid-awards/compare-aid-calculator>

9/26/2020

Know before you owe!			
Compare your award letters to determine the college you will be attending.			
College(s)	College #1	College #2	College #3
<b>COST ON ATTENDING</b> (What are the charges)			
Tuition & Fees			
Room & Board			
Living off campus – Apartment			
Laptop, Printer, ink, etc.			
Books, labs, supplies, etc.			
Misc. (clothing, cell phone, etc.)			
Other misc.			
<b>TOTAL CHARGES</b>			
<b>GIFT AID – GRANTS, SCHOLARSHIPS, AND OTHER GIFT AID</b>			
Pell Grant - Federal			
Cal Grant - State			
SEOG			
Teach Grant			
Institutional Grants/Scholarships			
Work Study			
Scholarships OR Merit Aid			
ROTC, Veterans, GI Bill – (Military)			
Tuition remission (employment)			
Other misc.			
<b>TOTAL GIFT AID</b>			
<b>TOTAL (minus charges from gift aid)</b>			
<b>LOANS</b>			
Subsidized Loan			
Un-Subsidized –			
Parent Plus Loan			
Outside Loans (not recommended)			
<b>TOTAL LOANS (minus for loans, only if you are taking out loans)</b>			
<b>Expected Bill</b> Minus all financial aid from your charges.			
<b>Payment Plan– most schools have payment options available to offer</b> (check with student accounts for the best payment plan)			
<b>TOTAL</b>			

\* **Work-study**– if you owe the university and after all aid has been applied an no balance, you keep it. If you owe, most universities will apply it to your balance due.

\* **Subsidized** - After you graduate, leave school, or drop below half-time, you will have a 6-month grace period before you are required to begin repayment.

\* **Unsubsidized Loan** – After you graduate, leave school, or drop below half-time, you will have a 6-month grace period before you are required to begin repayment, also, you are responsible for paying the interest on a Direct Unsubsidized Loan during all periods.

\* **Parent Plus Loan** – Parents typically start paying back the parent PLUS loan as soon as the loan is fully paid out, or they can apply to have the payments deferred for up to six months after your child graduates

\* **Payment Plans** – Most schools offer some type of payment plan. You can use this option if you feel you cannot cover the total amount due in one lump sum.

# College Applicant Portal contains personal information for every applicant at a college.

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- Once your admission application is received, you will be sent notification via email, text, or U.S. mail, depending on the school's policies.
- Look out for all emails and read carefully for portal access instructions along with a temporary log-in information
- It also may contain the link to the website to create that account, which may be different from the link provided to login once you have set up that account... It just depends on the college
- If you do not set-up an account, with the temporary login, you may not be aware of notifications from the Admissions, financial aid office, or other deadlines and being late in responding can potentially jeopardize your award letter.
- Once portals are set up, the next step is to **check the portals weekly** for registration, courses, verification forms, financial aid award letters etc.





# School Aid (Institutional Aid)

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- Many postsecondary (colleges & universities) schools offer aid from their institutional funds.
- Most require the student submit an application in addition to the FAFSA to be considered for institutional aid.
- Some require a FAFSA before considering a student for merit aid; so encourage your students to complete the FAFSA at [www.fafsa.ed.gov](http://www.fafsa.ed.gov)
- Visit [www.cappex.com](http://www.cappex.com) or the school's website to retrieve application for institutional funds.
- Some states only use their “state aid” for their state community college, state universities, or private

# Private & Foundation scholarships

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- Private scholarships come from colleges, the government, corporations, individuals, religious groups, non-profits, civic organizations, employers and professional organizations.
- Most private scholarships are awarded based on certain criteria such as academic performance, extracurricular activities, community involvement, ethnic heritage or religious affiliation.

## Your Letters of Recommendations should be from

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- ❑ A Teacher
- ❑ A Science teacher if majoring in the sciences
- ❑ Your high school counselor
- ❑ Someone from your school administration who knows your talents, ability, and background
- ❑ A community organization
- ❑ Your church (pastor)
- ❑ For Ivies, two should be from your teachers

**Note:** Make sure your letters are on agency letterhead



Thank you!  
Q&A

