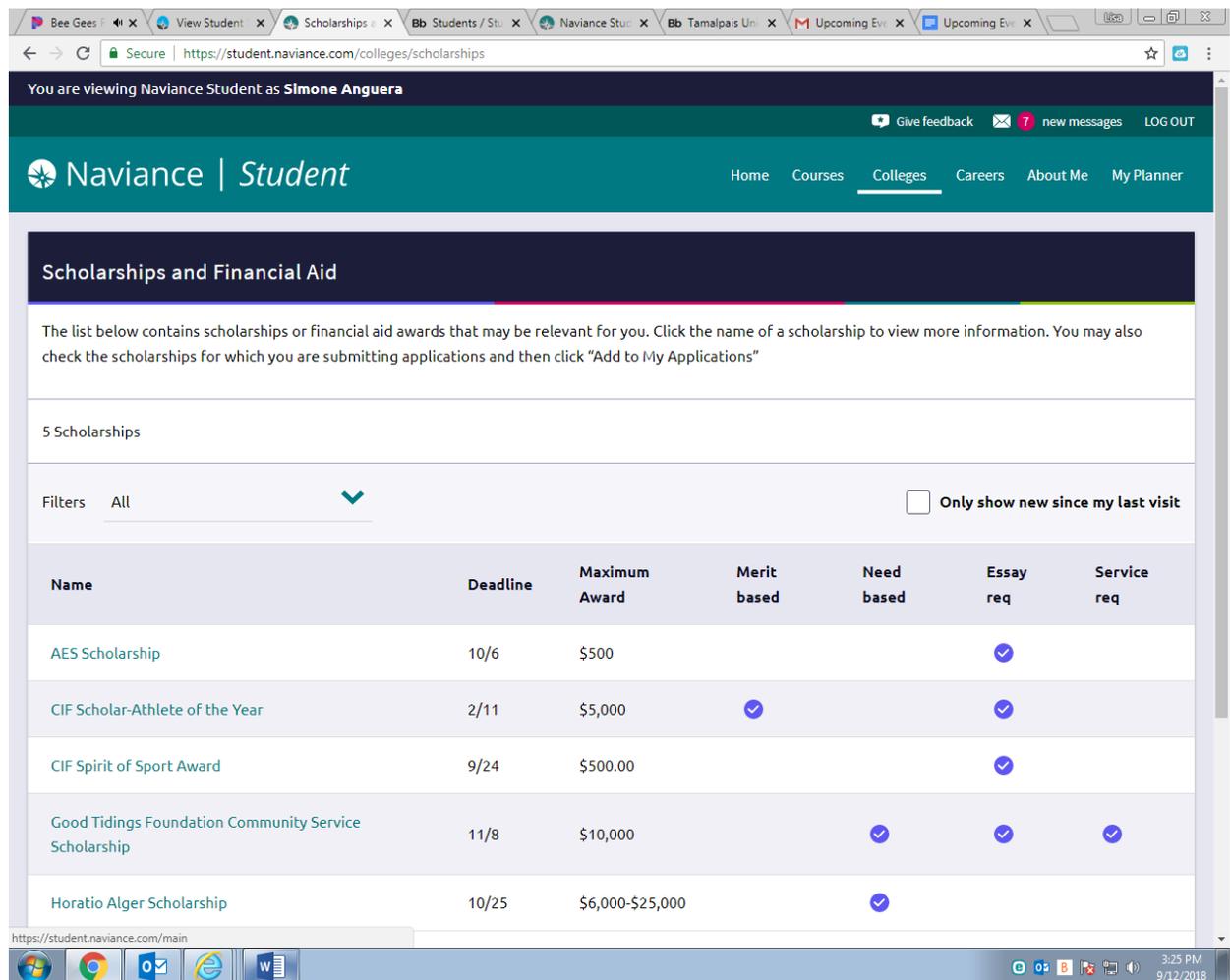


Lisa Neumaier's Talking Points: 2018 Financial Aid Night

- Seniors should begin to search Naviance for scholarship opportunities. Click on the *colleges* tab and then scroll down to find the section entitled *scholarships & money*. Click on *scholarship list* in order to see the full list of active scholarships.
- Here is a screen shot from Naviance – if you click the Filters pull-down list, it allows you to browse by category.



The screenshot shows the Naviance Student interface for "Scholarships and Financial Aid". The page displays a list of 5 scholarships with the following details:

Name	Deadline	Maximum Award	Merit based	Need based	Essay req	Service req
AES Scholarship	10/6	\$500			✓	
CIF Scholar-Athlete of the Year	2/11	\$5,000	✓		✓	
CIF Spirit of Sport Award	9/24	\$500.00			✓	
Good Tidings Foundation Community Service Scholarship	11/8	\$10,000		✓	✓	✓
Horatio Alger Scholarship	10/25	\$6,000-\$25,000		✓		

Additional features visible in the screenshot include a "Filters" dropdown menu set to "All", a checkbox for "Only show new since my last visit" (which is unchecked), and a navigation bar with tabs for "Home", "Courses", "Colleges", "Careers", "About Me", and "My Planner". The user is logged in as Simone Anguera.

- There's also a tool where you can click a box so it only shows scholarships that have been added or updated since your last visit. This tool can be particularly helpful if you look at the scholarship list regularly.

- Several scholarships exist for Drake students only and some of these are based on where you live, what you want to pursue as a career, your academic/extra-curricular involvements, etc.
- Some scholarships require a nomination so see me by the stated deadline if you want Drake to nominate you for a scholarship you find on Naviance.
- There are over 30 local scholarships that will eventually be active on Naviance, as well as over a 100 national scholarships so check often.
- In the spring, I'll make classroom visits to each senior English class to remind you of some local scholarship opportunities and will send home a newsletter highlighting local scholarships next semester.
- Scholarship research can take a lot of time and effort so a team approach is best. Although the student needs to be the one completing the scholarship application, parents/guardians can help do some of the leg-work of researching scholarships, looking up deadlines and other requirements to help their son/daughter stay organized.
- There are a handful of scholarships for juniors, sophomores and freshmen on Naviance so use the "sort by category" tool to research those opportunities.
- Remember to look on the website for each college on your list in order to see what scholarships they offer. Some may require a separate application that has an earlier deadline than the admission deadline.
- Chapman University example: a family didn't complete the FAFSA initially as they thought they wouldn't be eligible for aid but after being convinced to do so, Chapman offered \$20K in institutional aid which then allowed the student to enroll as it was now affordable.
- USC has a December 1st application deadline for students who want to be considered for their merit scholarships. The regular deadline is January 15, but if you wait until then to apply, you will NOT be eligible for their merit scholarships. Last year, one of our seniors missed the December 1 deadline and didn't receive any aid. Another senior did meet the earlier deadline and was awarded \$35K!
- The district automatically uploaded your Cal Grant GPA info to the California Student Aid Commission unless you opted out. The only other

requirement to be eligible for a Cal Grant, the free money from the state of California for students attending a California college or university, is to complete the Free Application For Student Aid (FAFSA) by March 2.

- If you think you'll want to take out student loans, the best type are offered through the federal government so that's another reason why everyone should complete the FAFSA.
- Once you have your acceptances and have received your financial aid award letters, consider using a spreadsheet to keep track of the different costs and awards. <http://www.tamdistrict.org/Page/7921>
- I attended several financial aid workshops last year at a national conference for college counselors. As a session entitled "How America Pays for College" several stats were shared, including the fact that 97% of those surveyed believe college will provide a gateway to a better future but less than 40% had a plan in place on how to pay for college.
- Planning for how you'll pay for college is more than just having a savings account. It also involves researching college costs ahead of time and setting spending limits (if your family can't afford certain colleges, be honest with your student about that now and don't have them apply to a school you can't afford).
- Diversify your college applications and take a portfolio approach – have a private school and state school on your list as the private school may be able to offer more aid than the state school.
- You'll get more financial aid where you are a superstar applicant so have some financial safety schools on your list – meaning your academic/testing profile is above their accepted averages so you may receive more merit aid.
- Junior families should start using the Net Price Calculator tool now to get a sense of expected college costs. If you have a CSU, UC, out of state public, and private school on your potential list, try the NPC for one of each to get a sense of how much different schools can offer.
- Juniors should start having conversations about financial aid now.
- Applying for financial aid is complicated but super important. Pay attention to all communications from your colleges re: financial aid and contact me or set up a meeting to go over all of your questions. As with

college applications, financial aid deadlines are **EXTREMELY IMPORTANT!**