



School of Science and Engineering

Gearing Up For Success!
2017-2018

Rising Sophomore Parent Meeting

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April 11th 2018

UPCOMING EVENTS: MAY AND JUNE

- ▶ Tuesday, May 1st, National Signing Day Celebration
- ▶ May 7th -May 11th, Teacher Appreciation Week
- ▶ May 7-18th, AP Exams
- ▶ TBD Yearbook Party, 4:30 - 9:00
- ▶ TBD: Awards Ceremony
- ▶ Tuesday, May 29th, SEM Graduation
- ▶ Thursday, May 31st and Friday, June 1st ACP/ Early Release @ 1:30
- ▶ Friday, June 1st, Last day of school
- ▶ Monday, June 11th, Report Cards mailed with fall registration dates

UPCOMING EVENTS: SUMMER

- ▶ Dates TBD:, Free SAT/ACT prep camps
- ▶ July 30-August 3rd, Physics Camp (invited rising sophomores)
- ▶ July 30 – August 3rd, Freshman NeSt (student volunteers needed!)
- ▶ August 1st-August 3rd, College Camp (all rising seniors)
- ▶ August 20th, First Day of School

WHAT IS THE GOAL?

- For every students to be accepted to a college they are excited about
- For every student to have the money to stay at that school for four years
- For parents to have the knowledge they need to serve as informed advisors to their students
- To maintain emotional equilibrium

WHAT DO COLLEGES WANT TO KNOW?

▶ Do you have hard skills?

- ▶ Content knowledge
- ▶ Reading/writing/math ability
- ▶ Problem-solving

▶ Do you have soft skills?

- ▶ Get along with people
- ▶ Manage your time
- ▶ Ask for help
- ▶ Set goals and make plans

▶ Are you ambitious?

- ▶ Do you have a passion for doing something?
- ▶ Do you work to get the things you want?

▶ Are you interesting?

- ▶ Do you have experiences or interests that give you insights or perspectives others might lack?
- ▶ Do you actively participate in your community?

WHAT DO COLLEGES LOOK AT?

All components are important

- ▶ Coursework
- ▶ Grade Point Average
- ▶ SAT/ACT/ PSAT
- ▶ AP scores
- ▶ Extraordinary Circumstances
- ▶ Extra-Curricular Accomplishments
- College Essays
- Supplements
- Recommendation Letters
- Application

WHAT SHOULD RISING SOPHOMORES BE DOING?

Academics

- Maintain your grades
 - Mostly As
 - Cs are bad
- Study for AP exams
- Consider moderate PSAT/SAT prep on Khan Academy

Extra-curricular

- Quality, not quantity: work towards accomplishments that are **meaningful to you**.
- If nothing is meaningful, experiment!
- For academic competitions, you need to start now.

FUNDING ISSUES: HOW MUCH DOES COLLEGE COST?

- ▶ Tuition and Fees
 - ▶ what it costs to just attend classes.
- ▶ Room and Board
 - ▶ What it costs to live on campus and have a meal plan
- ▶ Estimated Total Cost of Attendance
 - ▶ Tuition and Fees + Room and Board + Estimated cost of books, travel, technology, etc.

FUNDING ISSUES: HOW TO PAY FOR IT?

- ▶ Institutional Grants and Scholarships
 - ▶ Money you don't have to pay back that is automatically credited to your account.
- ▶ Private scholarships
 - ▶ Smaller amounts sent to the school
- ▶ Personal expenses can be paid out of these accounts if there are funds.
- ▶ Subsidized Stafford Loans
 - ▶ Lowest interest rate
 - ▶ The "good" loan—lots of repayment plans, deferments, forgiveness programs
- ▶ Parent Loans, Unsubsidized Private Loans
 - ▶ These are offered through the school or can be arranged privately.
 - ▶ Higher interest rates
 - ▶ More restrictive repayment policies
 - ▶ "Bad" loans

FA AWARD LETTER EXAMPLE



April 27, 2016

Dear Guadalupe,

We are excited to notify you of your estimated financial aid awards at Tarleton State University for the Award Year 2016-2017. Please understand this is our best estimate of resources at this point with the information we have at this time. Enclosed with this award notification you will find additional information regarding your awards, cost of attendance and next steps.

Grants=free money

Estimated Financial Aid Resources for 2016-2017

Award	Fall 2016	Spring 2017	Total
Federal Pell Grant	\$2,908.00	\$2,907.00	\$5,815.00
Federal Supp Edu Oppor Grant	\$100.00	\$100.00	\$200.00
Tarleton Tuition Grant	\$587.00	\$587.00	\$1,174.00
Texas Grant Initial	\$2,500.00	\$2,500.00	\$5,000.00
Texas Public Educational Grant	\$645.00	\$645.00	\$1,290.00
Fed Direct Unsubsidized Loan	\$1,000.00	\$1,000.00	\$2,000.00
Federal Direct Subsidized Loan	\$1,750.00	\$1,750.00	\$3,500.00
TOTAL AWARDS:	\$9,490.00	\$9,489.00	\$18,979.00

Loans

Cost of Attendance for 2016-2017

Component	Amount
Tuition and Fees	\$6,541.00
Room and Board	\$10,126.00
Books and Supplies	\$965.00
Personal Expenses	\$1,839.00
Transportation	\$1,135.00
TOTAL COST OF ATTENDANCE:	\$20,606.00

FINANCIAL AID

Box T-0310, Stephenville, TX 76402 | Office (254) 968-9070 | Fax (254) 968-9600 | www.tarleton.edu/financialaid

Total Grants: \$13,479

Total Loans: \$7,500

Total Due: \$16,667

Due after grants: \$2,312

MERIT AID

- Based on grades, test scores, or other qualities desirable to the university
- Widely offered by public and private schools
- Is non-existent at the most selective schools.
- Is difficult to predict
- Is always a grant or scholarship

NEED-BASED AID

- Based on ability to pay, as determined by two forms— FASFA and the CSS.
- These look at income, household size and other factors to determine the **Estimated Family Contribution (EFC)**.
- You can estimate your EFC. Google “ FAFSA4caster” and “College board EFC calculator”.
- The EFC expects households to have been saving for college expenses. The estimate is generally higher than what you could reasonably pay out of your income.
- Loans can be part of “need-based aid package”.

PRIVATE SCHOLARSHIPS

- Offered by organizations, clubs, businesses, etc.
- There are thousands of these.
- Generally small, non-renewable awards (\$500-\$2000)
- Generally sent to school, but any excess is refunded to student by the school for personal expenses.
- Each of these has to be applied for individually.

WHAT SHOULD PARENTS OF RISING SOPHOMORES DO?

- Run the EFC calculators now.
- Have frank conversations with each other about what you want and what is possible. How important is:
 - Selectivity
 - Cost/Debt
 - Location
 - Culture
- As far as you can, ensure your child has an accurate understanding of what you are and are not prepared to support.



QUESTIONS?

TIMELINES

These are the timelines for Juniors and Seniors.



RISING JUNIORS, SPRING/SUMMER

- Spring
 - Maintain your grades
 - Do your best work on your AP exams
 - Explore summer options
- Summer
 - PSAT/SAT practice—Khan Academy is easiest.
 - Some sort of engaging activity/accomplishment—a passion project
 - College visits: UTD, SMU, Austin College, UNT

RISING JUNIORS, 2018- 2019

▶ Fall

- ▶ Maintain or raise grades
- ▶ Work on a meaningful accomplishment
- ▶ Stay engaged in your community

▶ Spring

- ▶ Maintain or raise grades
- ▶ Work on your meaningful accomplishment
- ▶ Stay engaged in your community
- ▶ Study for and take the SAT (in March) and SAT subject tests (in May)

RISING SENIORS, SPRING 2018

- Spring
 - Grades! AP Exams!
 - Take SAT subject tests in May or June (waivers available)
 - Reflect on what you have accomplished and what you still can accomplish
 - Start researching colleges
 - Do an extraordinarily good job on the senior survey after AP exams

RISING SENIORS, SUMMER

- Secure an internship or other meaningful work
- Work on meaningful accomplishment
- Attend 1 day college camp Aug 1-3 here at SEM.
- Visit colleges
- Study for ACT
 - Consider taking June ACT

RISING SENIORS, FALL

• **September**

- Take ACT
- Apply for Fly Outs
- Finalize College List
- Work on Essays and supplements
- Request Rec Letters
- Attend College Recruitment Meetings

▶ **October**

- ▶ FASFA/CSS
 - ▶ Make Decisions about money
- ▶ Finish Texas public school applications
- ▶ Early Action/Early Decision due Nov 1st

RISING SENIORS, FALL/SPRING

- **November/ December**

- Refine Lists
- Finalize Regular Applications
- Look for Early Decision Responses
- Turn in Award Letters
- Apply for Private Scholarships

- **Spring**

- Mid-year Reports
- Scholarship Applications
- Housing Deposits
- Review Financial Aid Packages
- Admitted Students Weekends

SENIOR YEAR



MAJOR SENIOR MILESTONES

- Fall:
 - Payments for Prom (~\$90), Picnic (~\$50),
 - Payment for Cap and Gown (~\$50)
- Spring:
 - Major events: Prom, Picnic, Post-AP field trips and luncheon, Panoramic Picture, Signing Day
 - GRADUATION
 - Fees to be determined
- Senior Night and other fundraisers: Flexible