Welcome!
Your child will graduate in:
249 Days!!!
But Don’t Panic!! We are here to help:

- Senior Folder:
  - Grade Check Sheet + senior year schedule
  - Graduation Dress Code
  - Important dates for the senior year
  - Information about Senior Picture
  - Graduation Information (caps and gowns, dates and times)
  - EOC information if your child needs to pass an exam
  - Financial Aid information
What does life look like for your child after graduation?

- Military?
- Technical schools?
- 2 year colleges?
- 4 year colleges?
College Visit Days!

- 2 days are allowed for the 2016-17 school year
- Arrange the day through the college admissions office
- Call into the Rider attendance office and let them know your child is on a college visit
- Your child must return official college letterhead with child’s name and date they were on the campus to the Rider Attendance Office within 72 hours!
Have your child ask these questions:

Does this **school offer the program** I want to study?
- **Can I see myself at this school** for the **next 4 years**? Or for the next several semesters?
- **Will this school allow me to grow as a professional** and as a person?
- **Considering our circumstances**, are we **paying the least possible amount of money** to attend?

**AVOID** superficial reasons for choosing a school such as “it’s a pretty campus” or “My friends are going here” the “football team is really good”
Automatic Admission/Assured Admission

- Students in the Top 10% shall be admitted to a Texas public college/university.
- Keep in mind that just because they have automatic admission to the university, they may not have automatic admission to the major of their choice.
- Exception: UT-Austin offers automatic admission to the top 7%
- Warning: They MUST meet all deadlines for this to take place
Application Components

- Online application form
  - ApplyTexas.org for all Texas public colleges
  - Commonapp.org for many other college/universities
  - May be university specific

- SAT /ACT scores sent from the testing companies
  - SATs will be sent from CollegeBoard at www.collegeboard.org
  - ACTs will be sent from the ACT website at www.actstudent.org

- Transcript with GPA and Rank
- Essays – if required
- Letters of Recommendation – if required
Handout with dates

Please have your students prepare for these tests:

- Cram Sessions—offered here at Rider before and after school
- Practice guides—may be picked up in the College and Career Office
- Khan Academy—collegeboard.org website
Other college thoughts:

- **Twitter**: Do you have a twitter account? Find us at: Rider College/Career or @RHSCollegeReady

- **Remind**: Sign up for your class remind by texting @roho2017 to 81010
College Reps:

- Texas Tech University – Tuesday September 27th during 2nd period
- Texas State University – Thursday, September 29th during 6th period
- The University of Alabama/Mississippi State University – Thursday, October 27th during 3rd period
- University of North Texas – Friday, October 28th during 2nd period
- Tarleton State University/Texas Woman’s University – Friday, November 4th during 4th period
- University of Texas at Austin – Wednesday, November 9th during 3rd period
Any Questions about Colleges?
Financial Aid

Grants
Scholarships
Loans
Grants

- Grants are need-based monies that the recipient does not need to pay back.
- Grants can come from the federal government or can be awarded directly from the college or university.
  - Federal Pell Grant
  - Federal Supplemental Educational Opportunity Grant (SEOG)
  - Institutional Grant (from the specific college or university)
Scholarships!

- Rider: Mrs. Nancy Balch and the scholarship wall
- College or University (SAT/ACT scores, Terry Scholars, MSU Presidential, MSU Redwine Scholars…)
- Parent’s place of business, churches
- Google “scholarships"
- Athletic scholarships
- ROTC scholarships

Please keep track of any scholarships your child is offered. We will collect this information at the end of the year! Last year, Rider Seniors were offered over $6 millions dollars in scholarships.
LOANS:

Student

Federal Perkins Loan Program (need-based, low-interest) administered by very few colleges. Not all schools will offer these.

Federal Stafford Loan administered by approved lending institutions

  Subsidized Loan – government pays interest for the student while the student is in school
  Unsubsidized Loan – the student will be responsible for paying the interest that builds while in school

Parent

Federal PLUS Loan

  Allows parents to borrow up to the full cost of education minus any financial aid that the student may have received.
  
  At times, the interest rate can be low but it is also variable and can be adjusted annually. These are loans you must begin to pay off immediately. The school's financial aid office should be contacted to look into a possible payment plan.
  
  These should be a last resort! Look into other options before agreeing to Parent Loan terms!
FAFSA: Free Application for Federal Student Aid

- Students (U.S. Citizens and Permanent Residents) who wish to receive ANY financial aid during college MUST complete the Free Application for Federal Student Aid (FAFSA)! The form is available at fafsa.ed.gov.
  - Completion of this form is very important. There is no reason to risk losing scholarship and grant monies
Completing the FAFSA:

Step I: Students and ONE PARENT must get their FSA ID at fsaid.ed.gov

The FSA ID will act as your electronic signature and allow your FAFSA to be processed more quickly.

It will be the same username and password that will be used for every year that your student applies for financial aid.

We have cards available for you to write your FSA ID on if you want one!
Step 2: Gather the required documents

- Copies of 2015 W2 forms for custodial parent(s) and student
- Copies of your income tax returns from the 2015 tax year – for custodial parent(s) and student
  - Include supporting forms, schedules, etc. that are required with your tax filings
- Current balances of all accounts (cash, savings, checking) and value of all investments (trusts, portfolios, property)
- You can use the IRS Data Retrieval Tool: There is a link on the FAFSA that will directly link to your 2015 taxes and your info should import into the FAFSA. It SHOULD be easy.
Do the FAFSA!

- Each college has a Cost of Attendance: tuition and fees, books, room and board, transportation, spending expenses....
- FAFSA will generate an EFC: Expected Family Contribution—based on income, assets, benefits, family size, how many family member in college...
- Subtract this amount from the Cost of Attendance to see what the Federal Government thinks you can pay for college!!!
- This EFC is sent to the colleges you indicated on the FAFSA. You can list up to 10 schools, do in priority order. If you don’t put any because your child can’t decide what school to go to.....no school will create a financial aid package for you.
FAFSA Verification Process

• For one of many reasons, some parents may see their child’s FAFSA subjected to a verification process. Colleges will inform students when their FAFSA has to be verified.

• Usually happens when FAFSA detects a possible error from information or it was turned in too early

• We recommend filing your taxes ASAP and then waiting a week to begin the FAFSA and use the Data Retrieval Tool (your return needs time to be processed and using the DRT will significantly minimize your chances of going through verification).

• If you have to verify, sending the colleges your Tax Return Transcript will satisfy. It can be requested online at www.irs.gov, by phone (calling 1-800-908-9946) or by downloading the IRS2Go mobile app (will arrive in 5-10 business days).
Myth: I believe (or know) that my household makes too much money to qualify for any need-based financial aid. Because the FAFSA is a need-based application, we’re not planning on filing one this year.

Fact: You should still file a FAFSA even if you’re not expecting any need-based aid. For example, if you aren’t expecting any need-based aid but would still like your student considered for merit-based scholarships, many schools require that you still file a FAFSA. This is because colleges still use your FAFSA as documentation that the financial aid office needs before they can release a merit scholarship.
FAFSA Myth: #2

- Myth: Once my student and I finish filing our FAFSA for college, we will never need to fill it out again.

- Fact: Filing your FAFSA this spring will only take care of the financial aid for your student’s freshman year of college. The FAFSA has to be filed every year in the spring semester. For example, if your student is applying for financial aid for their senior year of college, then the FAFSA will need to be filed in the spring of the student’s junior year of college.
Questions:

- Whose taxes do you use: Biological or adopted parents, Custodial parent
  Handout: Who is my parent when I fill out my FAFSA?
- What if I don’t want to provide that info for my students: They won’t get financial aid!
  Handout: Do I have to provide my Parent’s information on the FAFSA?
- What if my child is not a US Citizen: complete the TAFSA (Texas application for student aid)
- What is my child is a US Citizen but I do not have a SS#: The FAFSA can be completed but not submitted electronically. It must be printed off and mailed in.
- Should I be in a hurry to do this? It is a first come, first serve basis for money and universities.
- What if my financial standing has changed dramatically since I filed my 2015 taxes: contact the financial aid office of the college your child will attend.
The CSS Profile

• Some private colleges will ask you to complete this additional form used to award private grant funds equitably.

• The CSS Profile asks for more specific information that may help schools to better understand your family’s special circumstances.

• While the CSS Profile does cost money ($25 for account setup and $16/school), it is a small price to pay for the amount of grants your student may be offered as a result of submitting this form.

• Eligible students can receive waivers to cover the cost of sending this form to up to 8 schools. Check with the college financial aid office to see if your student needs to submit this form.
The FACTS:

- Grants and scholarships are difficult to receive—loans are plentiful!!
- Every school has a different financial aid policy that aligns with their budget.
- Some schools have more money to give. Generally, these are private schools or highly funded state schools.

Some of our nation’s top schools have rigid and limited financial aid programs. Can you still earn a good education at these schools? **YES!**

- The question becomes “Can you afford it?”
What do you need to be doing NOW?

- Watching deadlines!!!
- Sign up for college recruiters in the College and Career Office
- MSU Apply Texas Workshop on Oct 19. Sign up in the C&C Office
- FAFSA day at Rider: Oct 6
  - Early release day for parent/teacher conference/report card pick up
  - Come to the Rider Library between 1 and 6 and we will help you with FAFSA. Please have your FSA ID completed before then!
Café Con Leche:

- Area organization providing FAFSA help to families

- Will be at WFISD high schools in October to help families submit FAFSA applications
  - Saturday, Oct. 8 – Hirschi HS, 10 am – 1 pm
  - Saturday, Oct. 15 – Wichita Falls HS, 10 am – 1 pm
  - Saturday, Oct. 29 – Rider HS, 10 am – 1 pm

- Students do not have to be students of that high school to attend that school’s café event.
QUESTIONS?????

Remember October 6 if you need help with FAFSA!

Call or email if you have questions. Business cards are on the handout table!