



# Financial Aid Night 2016/17

Lowell High School  
October 5th, 2016



# Types of Financial Aid

- Scholarships

National, Institution (School) based, Local

- School Based Aid

- Federal Aid-Loans/Grants



# Scholarships

90% are online applications

- Be sure to read directions carefully
- Keep track of due dates
- May require transcripts, letters of recommendation, essays, activities chart, Interviews
- Print and keep copies of all applications



# Scholarships-National

- <http://www.fastweb.com/> - Financial Aid and Scholarship Search Use web searches to find matches:
- <http://www.scholarship.com/> - finding scholarships
- <http://www.collegeboard.com/> - College, Career, Scholarship Search
- <http://www.cappex.com/>



# Institution Based Scholarships

- Applications may be included when applying to particular schools
- Oregon Pathways
- WUE <http://wiche.edu/wue>
- Use Financial Aid Dept. resources
- Major/Department scholarships
- Remember to re-apply each year

# Local Scholarships

- CGHS website lists scholarships and provides links/deadlines
- <https://sites.google.com/site/seniorscghs/scholarships>
- LCC and OSAC (one application for many scholarships) Ford Scholars pays 90%
  - <http://getcollegefunds.org/>
  - <http://www.lanecc.edu/foundation/foundation-scholarship-opportunities>



# School Based Aid/Federal

- Complete FAFSA Application online after October 1st
  - Can use IRS Data Retrieval Tool
  - Parents need a FAFSA ID for signature
  - Be sure name and Social Security match exactly
  - **“How to Pay for College in One Day”**
- October 22, 10:00-2:00 at LCC Downtown.**



# FAFSA

- Looks at a variety of info: parents age, siblings in college, first generation, etc.
- Information is compiled and then generates a SAR-Student Aid Report
- SAR is given to colleges listed by student
- Award letter from the college to the student includes amount of aid from Federal/Institution
- Apply early even if you are not sure of the school you will be attending.





# Need Based Aid

- Cost of Education includes tuition, fees, books, supplies, & living expenses
- Subtract Student/parent contribution (EFC) Estimated Family Contribution
- Equals Need
- \*\*Scholarship Apps may ask for EFC



# Example for living at home U of O

10,000 for U of O

2,000 parent/student contribution (EFC)

8,000 amount of Need

FAFSA4caster

<https://fafsa.ed.gov/FAFSA/app/f4cForm?execution=e2s1>



# Need Based Aid-Grants/Work Study

- Grants—Do not have to be paid back
- Pell-Based on income level
- Work Study-job on campus  
(working in admissions, library,  
food service, athletic department)



# Need Based Aid-Loans

- Subsidized Stafford (no interest until graduation)
  - Unsubsidized Stafford (interest accrues)
  - Federal Perkins Loan
  - Federal Plus (Parent Loan)
- 
- Only accept what is necessary for school



# Next Steps:

Research Occupations

Research Trade Schools, Apprenticeships,  
College, Universities, Military and  
Employment

Use CIS to easily find information

Visit Campuses-Preview Days



# Testing:

PSAT: October 19th 2016      11th grade year  
NMSQT

SAT: May for Juniors

SAT: October/November for Seniors

Scores may be used for scholarships

Fee Waivers



## Oregon Promise:

- \*Tuition paid at any Community College in Oregon

- \*Must have 2.5 gpa

- \* Must complete the FAFSA\

## LCC Pathway information:

<https://www.lanecc.edu/pathways>



# Thanks for coming!

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