



**2016-2017 Senior (IA)  
“To-Do” Checklist for  
Post-secondary education**

## WHAT IS “POST-SECONDARY EDUCATION?”

**Post-secondary education** is any additional education or training after high school that is needed to attain a career that fits your talents and skill set. Institutions of post-secondary education include not only four-year colleges and universities but also two-year community colleges, 12-18 month programs, cosmetology, and trade schools. At the end of a prescribed course of study or program, a degree or certificate is awarded.

Examples of post-secondary education include:

- *4-year Bachelor’s degree (Iowa State, University of Iowa, Drake University, University of Northern Iowa, etc.)*
- *2-year Associate’s degree (Iowa Western Community College, Central Iowa Community College, etc.)*
- *Certification (Cosmetology or Barber school, Computer technology school, Trade school, Welding, Auto mechanics, etc.)*
- *Military (Army, Navy, Air Force, Marines, National Guard)*

In America, **more education/training = being more likely to be employed.** Let’s look at how recent college graduates stack up to high school graduates:

- *44% are employed without a high school diploma*
- *57% are employed with a high school diploma*
- *66% are employed with some college or associate’s degree*
- *74% are employed with a Bachelor’s degree or higher*

But most importantly, the more education/training you receive the more money you will make! Let’s take a look at the average annual earnings in respect to the different education levels:

<b>Education attained</b>	<b>Average weekly earnings in 2015-16</b>	<b>Average monthly earnings in 2015-16</b>	<b>Average annual earnings in 2015-16</b>
Doctoral degree	<i>\$1,591.00</i>	<i>\$6,364.00</i>	<i>\$76,368.00</i>
Professional degree	<i>\$1,639.00</i>	<i>\$6,556.00</i>	<i>\$78,672.00</i>
Master’s degree	<i>\$1,326.00</i>	<i>\$5,304.00</i>	<i>\$63,648.00</i>
Bachelor’s degree	<i>\$1,101.00</i>	<i>\$4,404.00</i>	<i>\$52,848.00</i>
Associate’s degree	<i>\$792.00</i>	<i>\$3,168.00</i>	<i>\$38,016.00</i>
Some additional post-secondary education or training, no degree	<i>\$741.00</i>	<i>\$2,964.00</i>	<i>\$35,568.00</i>
High school diploma	<i>\$668.00</i>	<i>\$2,672.00</i>	<i>\$32,064.00</i>
Less than a high school diploma	<i>\$488.00</i>	<i>\$1,952.00</i>	<i>\$23,424.00</i>
<i>*Note: Earnings are for full-time wage and salary workers.</i>			
<i>*Source: Current Population Survey, U.S. Department of Labor, U.S. Bureau of Labor Statistics (2015-16)</i>			

## WHERE DO I GET STARTED?

1. **Take the provided Career Assessment.** Identify your talents and career field interests **FIRST!**
2. **Create a personal e-mail account.** This is how schools and scholarships that you apply for will communicate with you, and vice versa.
  - a. Good examples: [dadams@hotmail.com](mailto:dadams@hotmail.com), [demoineadams@gmail.com](mailto:demoineadams@gmail.com)
  - b. Bad examples: [Igotswag2015@hotmail.com](mailto:Igotswag2015@hotmail.com), [prettyprincess99@gmail.com](mailto:prettyprincess99@gmail.com)
3. **Meet with your high school counselor.** Check your credit status for graduation as well as courses needed to meet college admission requirements (Math, Science, English, Foreign Language, etc.).
4. **Set a goal to maintain AT LEAST a 2.5 cumulative GPA.** Your cumulative GPA determines your admission to certain colleges, scholarship opportunities, and class rank.
5. **Take the ACT exam.** Most four-year colleges require that you take the ACT. To be admitted into most four-year colleges, you need to score at least a **20**. Please see below the upcoming ACT test dates and talk to your counselor about signing up **OR** by visiting their website at [www.actstudent.org](http://www.actstudent.org).

Test Date	Registration Deadline	(Late Fee Required)
June 11, 2016	May 6, 2016	May 7-20, 2016
September 10, 2016	August 5, 2016	August 6-19, 2016
October 22, 2016	September 16, 2016	September 17-30, 2016
December 10, 2016	November 4, 2016	November 5-18, 2016
February 11, 2017	January 13, 2017	January 14-20, 2017
April 8, 2017	March 3, 2017	March 4-17, 2017
June 10, 2017	May 5, 2017	May 6-19, 2017

6. **Research 3-5 post-secondary schools you are interested in.** When choosing a post-secondary school, it is in your best interest to apply to **AT LEAST 3** schools:
  - a. A **Reach/Dream School** is a post-secondary school that you would love to attend, but statistically it will be challenging to get accepted.
  - b. A **Match School** is a post-secondary school that is a good "match" for you (i.e., your profile aligns with students who are typically accepted and would have a high percentage of being admitted to this college).
  - c. A **Safety School** is a post-secondary school that you know you will be accepted to based on your profile.

You need to research the schools you're interested in by either visiting their website and/or visiting their campus in person. You want to learn as much as you can about each school you're interested in to 1) make sure they offer the program that you need to attain the career that you want, 2) understand the admission requirements, 3) become familiar with the costs, 4) learn about the housing options, and 5) available scholarship opportunities through the school.

7. **Draft your personal essay/statement.** Many college and scholarship applications request students to submit a personal essay/statement. And the sooner you get started on this, the easier your college and scholarship application process will be in the fall. Your personal essay/statement gives you an opportunity to communicate your career aspirations, post-secondary education goals, family background, any obstacles or challenges you had to face, and why it's important for you to be considered for acceptance or this particular scholarship. Your personal essay/statement should only be one page, 4-5 paragraphs. You need to have at least 2 people (including your TeamMates mentor) look it over for spelling and editing purposes.

# CAREER INTEREST INVENTORY

Follow the directions below to discover your career interests. This is a fun and easy activity.

1. In each, section, circle the subjects, activities or people that are most appealing to you.
2. Count the number of items you circled in each section and write the number on that section's "total" line.
3. Write the letters from the three sections containing the highest number, from greatest to smallest. This is your career code.

## **B**

- Working with customers
- Selling a product
- Setting a budget
- Keep detailed reports
- Talking to people
- Buying products for a company
- Work in a hotel or amusement park
- Help people plan for retirement
- Hire people
- Market a product

**TOTAL E = \_\_\_\_\_**

## **A**

- Tending to animals
- Farming
- Selling livestock
- Working outdoors
- Talking to people
- Buying products for a company
- Study animal science
- Nurse animals back to health
- Study geography
- Work as a park manager

**TOTAL R = \_\_\_\_\_**

## **C**

- Exploring new technologies
- Playing an instrument
- Painting or drawing
- Writing a book
- Singing a song
- Dancing on stage
- Writing video games
- Troubleshooting computers
- Create a poster or brochure
- Build a website
- Design clothes

**TOTAL A = \_\_\_\_\_**

### My Top 3 Career Codes

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

## **T**

- Building things
- Repairing things
- Driving a truck
- Test the quality of products
- Operate equipment
- Do safety inspections
- Working on a car
- Work in a warehouse
- Plan for the shipment of goods
- Work in a production setting
- Develop a product

**TOTAL C = \_\_\_\_\_**

## **H**

- Helping people
- Teaching others
- Working with elderly
- Performing community service
- Work in a prison setting
- Collect taxes
- Work as an attorney
- Work overseas as an ambassador
- Help people overcome addictions
- Serve as a politician

**TOTAL S = \_\_\_\_\_**

## **S**

- Participate in science fairs
- Study astronomy
- Working in a science lab
- Nursing someone back to health
- Performing surgery
- Filling prescriptions
- Delivering a baby
- Performing x-rays
- Give massages
- Work as a personal trainer
- Diagnose illnesses

**TOTAL I = \_\_\_\_\_**

# Career Codes

## **B - Business, Marketing & and Management Career Options**

- Buyer
- Financial Consultant
- Marketing Director
- Human Resources Administrator
- Supervisor
- Trainer
- Banker
- Hotel Manager
- Stockbroker
- Insurance Agent

## **A – Agricultural, Food, and Natural Resources Career Options**

- Veterinarian
- Toxicologist
- Welder
- Livestock Buyer
- Game Warden
- Park Manager
- Farmer
- Botanist
- Geologist
- Bioengineer

## **C - Communication & Information Systems Career Options**

- Journalist
- Performer (Actor, Musician, Dancer)
- Video Game Programmer
- Audio/Visual Technician
- Web Page Designer
- Network Technician
- Graphic Designer
- Systems Analyst
- Digital Media Specialist
- Technical Writer

## **T - Industrial, Manufacturing, and Engineering Systems Career Options**

- Chemist
- Shipping Clerk
- Carpenter
- Architect
- Equipment Operator
- Electrician
- Safety Technician
- Engineer
- Biologist
- Production Worker
- Auto Mechanic

## **H - Human Services and Education Career Options**

- Parole Officer
- Attorney
- Police Officer
- Fireman
- Immigration Officer
- Teacher
- Coach
- Pastor or Reverend
- Counselor
- Tax Auditor

## **S - Health Sciences Career Options**

- Scientist
- Health Care Administrator
- Nurse
- Physician
- Radiologist
- Dietitian
- Fitness Instructor
- Lab Technician
- Pharmacist
- Astronaut

## **IOWA COLLEGE ACCESS NETWORK (ICAN)**

The *Iowa College Access Network (ICAN)* empowers students in Iowa to achieve their educational and career goals through statewide comprehensive outreach, initiatives and partnerships with schools, groups and businesses. Planning for college and filing for financial aid can be confusing and intimidating, whether you're doing it for the first time or the ninth. For that reason, ICAN representatives travel the state bringing college access programming into individual communities and schools. ICAN staff can also meet individually with students and their families at the ICAN offices in Cedar Rapids and West Des Moines. All ICAN programs and services are offered **without charge!**

ICAN outreach representatives provide assistance in the following areas:

- *Plan for high school success*
- *Plan for college success*
- *College selection*
- *Career exploration*
- **Assist with financial aid filing, including the Free Application for Federal Student Aid (FAFSA)**
- *Receive assistance with financial aid verification.*
- *Review and compare award letters*
- *Understand student loan options*
- *Explore alternative funding for college*
- *Search for scholarships*

### **ICAN Scholarship Database**

ICAN has compiled this list of scholarships to help Iowa students search scholarship quickly and easily. This is in no way a complete list of all available scholarships. The organizations listed, not ICAN, are responsible for administering the scholarships.

*Please note:*

- *All scholarships are for Iowa students unless otherwise stated.*
- *For more information on any scholarships, contact the organization listed.*
- *Some annual scholarships may show a date that is past, depending on when you search. Please contact the organization listed about current opportunities.*

For more information on how ICAN can help you plan for, apply for, pay for and succeed in education, please visit their website at [www.icansucceed.org](http://www.icansucceed.org).

# **COST TO ATTEND POST-SECONDARY EDUCATION**

	<u>Two-year Community Colleges</u>	<u>*Four-year Public Colleges</u>	<u>*Four-year Private Colleges</u>	<u>*Career or trade schools (cosmetology, computer tech, etc.)</u>
<b>COSTS PER YEAR</b>				
<b>Tuition &amp; Fees</b>	\$3,200 - \$5,200	\$5,500 - \$8,100	\$14,000 - \$35,000	\$3,500 - \$18,000
<b>Books</b>	\$1,000 - \$1,600	\$1,000 - \$1,300	\$900 - \$1,500	\$800 - \$1,900
<b>*Room and Board</b>	\$5,400 - \$7,800	\$5,600 - \$9,200	\$6,400 - \$9,500	No campus housing

<u>School Name</u>	<u>Tuition and Fees</u>	<u>Room and Board**</u>	<u>Estimated Books and Supplies</u>
<b>Regent Universities (Four-year Public)</b>			
Iowa State University	7,726	7,721	1,043
University of Iowa	8,057	9,170	1,090
University of Northern Iowa	7,635	7,649	1,054
<b>Private Non-Profit Colleges and Universities (Four-year Private)</b>			
AIB College of Business	14,040	5,286	1,440
Allen College	18,103	7,281	1,200
Briar Cliff University	25,642	7,542	1,100
Buena Vista University	28,314	8,180	885
Central College	29,540	9,594	1,040
Clarke University	26,950	8,140	1,040
Coe College	34,220	7,700	1,000
Cornell College	35,222	7,900	800
Dordt College	25,100	7,250	1,130
Drake University	29,556	8,680	1,100
Emmaus Bible College	14,500	6,200	600
Faith Baptist Bible College	15,020	5,988	1,040
Graceland University	22,630	7,580	1,040
Grand View University	21,826	7,334	900
Grinnell College	41,004	9,614	900
Iowa Wesleyan College	24,300	7,980	1,040
Loras College	28,165	7,660	1,100
Luther College	36,100	6,220	1,040
Maharishi University of Management	26,430	7,400	1,200
Mercy College of Health Sciences	14,460	5,000	1,400
Morningside College	25,000	7,620	1,020
Mount Mercy University	25,400	7,840	1,200
Northwestern College	25,740	7,770	1,040
Palmer College of Chiropractic	30,975	11,870	1,370
Simpson College	29,529	7,963	1,000
St. Ambrose University	25,970	9,195	1,200
St. Luke's College	16,990	7,650	1,550
University of Dubuque	24,535	7,880	950
Upper Iowa University	24,400	7,290	1,400
Wartburg College	32,740	8,315	1,100
William Penn University	23,210	5,472	1,150
<b>Community Colleges (Two-year Community Colleges)</b>			
Des Moines Area Community College	3,990	5,908	1,316
Eastern Iowa Community College	3,840	7,434	1,600
Hawkeye Community College	4,278	8,080	1,000
Indian Hills Community College	3,456	5,160	936

Iowa Central Community College	4,200	5,350	1,040
Iowa Lakes Community College	4,669	5,300	1,300
Iowa Valley Community College	4,970	6,100	1,100
Iowa Western Community College	3,336	7,595	1,040
Kirkwood Community College	3,840	1,040	
North Iowa Area Community College	4,506	5,351	911
Northeast Iowa Community College	5,216	5,645	1,800
Northwest Iowa Community College	5,190	5,553	1,134
Southeastern Community College	4,260	6,682	1,040
Southwestern Community College	4,440	5,650	1,500
Western Iowa Tech Community College	3,444	4,977	960
<b>Private For-Profit Colleges and Universities</b>			
Ashford University	16,270	6,000	1,150
Kaplan University	15,262	5,544	--
Waldorf College	19,820	6,688	1,040
<i>* Institutions report typical tuition, required fees, room and board, and other expenses for Iowa-resident, full-time undergraduate students for the full academic year.</i>			
<i>** Room and board estimates may be based on on-campus or off-campus residence.</i>			
<i>Source: Iowa College Student Aid Commission</i>			



## WAYS TO PAY FOR POST-SECONDARY EDUCATION

There are four ways that mentees can pay for their post-secondary education without using their own money:

1. **Financial Aid Pell-grants** – Pell-grants are funded by the U.S Department of Education as determined after the filing of the FAFSA, which is to help students of low-income families in receiving additional funding to pay for their post-secondary education. Students **DO NOT** have to pay back these funds and are usually awarded based off of financial need.
2. **Scholarships** - a grant or payment made to support a student's post-secondary education. Students **DO NOT** have to pay back these funds and are usually based off their academics, financial need, involvement, athletics, and other specific criteria.
3. **Financial Aid Work-Study Programs** – a federally funded program that assists students with the costs of post-secondary education as determined after the filing of the FAFSA. It helps students earn extra financial funding through a part-time job on campus.
4. **Financial Aid Federal Student Loans** – a Federal Student loan is offered and provided by the federal government as determined after the filing of the FAFSA. Students **DO** have to pay back these funds with interest, but not until **AFTER** they complete their post-secondary education.

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### FINANCIAL AID PELL-GRANTS

A **Federal Pell Grant**, unlike a loan, DOES NOT have to be repaid. **Federal Pell Grants** usually are awarded only to undergraduate students who have not earned a bachelor's or a professional degree. **Federal Pell Grants** are need-based funds provided to low-income undergraduate to promote access to post-secondary education. Amounts can change yearly. For the **2016–17** award year (*July 1, 2017, to June 30, 2018*), the maximum award is **\$5,815**. The amount you get, though, will depend on

- 1) *Your financial need,*
- 2) *Your cost of attendance,*
- 3) *Your status as a full-time or part-time student, and*
- 4) *Your plans to attend school for a full academic year or less.*

Students may not receive **Federal Pell Grant** funds from more than one school at a time. If you're eligible for **Federal Pell Grant** funding, you'll receive the full amount you qualify for—each school participating in the program receives enough funds each year from the U.S. Department of Education to pay the **Federal Pell Grant** amounts for all its eligible students. The amount of any other student aid for which you might qualify does not affect the amount of your **Federal Pell Grant**.

The **Expected Family Contribution (EFC)** estimates the expected contribution of a student's family for the year and helps gain insight into the student's financial aid eligibility. It is a measure of a student's family financial strength and is calculated according to a formula established by law. The family's taxed and untaxed income, assets, and benefits (such as unemployment or Social Security) are all considered in the formula. Also considered are the family size and the number of family members who will attend college during the year. The information you report on your Free Application for Federal Student Aid (FAFSA) is used to calculate your EFC. Schools use the EFC to determine a student's federal student aid eligibility and financial aid award. **PLEASE NOTE:** A student's **EFC** is **not** the amount of money the family will have to pay for college **nor** is it the amount of federal student aid a student will receive. It is a number used by the school to calculate the amount of federal student aid they are eligible to receive.






2016-2017 Federal EFC Quick Reference Table

AGI	Number of Dependent children			
	1	2	3	4
\$30,000	\$1,016	\$0	\$0	\$0
\$32,500	\$1,452	\$604	\$0	\$0
\$35,000	\$1,889	\$1,040	\$0	\$0
\$37,500	\$2,325	\$1,477	\$690	\$0
\$40,000	\$2,751	\$1,913	\$1,127	\$0
\$42,500	\$3,160	\$2,350	\$1,563	\$656
\$45,000	\$3,094	\$2,761	\$2,000	\$1,092
\$47,500	\$3,559	\$3,170	\$2,423	\$1,529
\$50,000	\$4,024	\$3,106	\$2,832	\$1,965
\$52,500	\$4,435	\$3,570	\$3,241	\$2,374
\$55,000	\$4,974	\$4,035	\$3,187	\$2,783
\$57,500	\$5,410	\$4,448	\$3,652	\$3,192
\$60,000	\$6,042	\$4,987	\$4,004	\$3,131
\$62,500	\$6,532	\$5,425	\$4,543	\$3,595
\$65,000	\$7,276	\$6,057	\$5,082	\$3,938
\$67,500	\$7,872	\$6,550	\$5,536	\$4,477
\$70,000	\$8,745	\$7,293	\$6,168	\$5,016
\$72,500	\$9,619	\$7,893	\$6,680	\$5,459
\$75,000	\$10,492	\$8,766	\$7,424	\$6,091
\$80,000	\$12,240	\$10,513	\$8,919	\$7,333
\$85,000	\$13,987	\$12,261	\$10,666	\$8,813
\$90,000	\$15,734	\$14,008	\$12,414	\$10,560
\$95,000	\$17,257	\$15,702	\$14,161	\$12,308
\$100,000	\$18,769	\$17,215	\$15,791	\$14,055
\$105,000	\$20,281	\$18,727	\$17,304	\$15,623
\$110,000	\$21,793	\$20,239	\$18,816	\$17,135
\$115,000	\$23,306	\$21,634	\$20,211	\$18,529
\$120,000	\$24,054	\$22,265	\$20,842	\$19,160

2016-2017 Federal EFC Quick Reference Table

AGI	Number of Dependent Children			
	1	2	3	4
\$125,000	\$25,715	\$24,212	\$22,382	\$20,701
\$130,000	\$27,373	\$25,348	\$23,925	\$22,241
\$135,000	\$29,031	\$27,006	\$25,466	\$23,785
\$140,000	\$30,689	\$28,664	\$27,006	\$25,325
\$145,000	\$32,347	\$30,322	\$28,547	\$26,865
\$150,000	\$34,004	\$31,980	\$30,087	\$28,406
\$155,000	\$35,615	\$33,591	\$31,698	\$29,899
\$160,000	\$37,218	\$35,202	\$33,309	\$31,393
\$165,000	\$38,758	\$36,785	\$34,920	\$32,826
\$170,000	\$40,299	\$38,326	\$36,484	\$34,143
\$175,000	\$41,839	\$39,866	\$38,025	\$35,578
\$180,000	\$43,380	\$41,406	\$39,565	\$37,012
\$185,000	\$44,920	\$42,947	\$41,027	\$38,447
\$190,000	\$46,460	\$44,487	\$42,462	\$39,882
\$195,000	\$48,048	\$46,075	\$43,944	\$41,363
\$200,000	\$49,635	\$47,662	\$45,425	\$42,845
\$205,000	\$51,223	\$49,229	\$46,907	\$44,327
\$210,000	\$52,810	\$50,711	\$48,389	\$45,808
\$215,000	\$54,398	\$52,192	\$49,870	\$47,290
\$220,000	\$55,985	\$53,674	\$51,352	\$48,772
\$225,000	\$57,572	\$55,156	\$52,834	\$50,254
\$230,000	\$59,053	\$56,599	\$54,277	\$51,697
\$235,000	\$60,476	\$58,022	\$55,700	\$53,120
\$240,000	\$61,898	\$59,445	\$57,123	\$54,543
\$245,000	\$63,321	\$60,868	\$58,546	\$55,966
\$250,000	\$64,744	\$62,291	\$59,969	\$57,389
\$265,000	\$69,013	\$66,560	\$62,815	\$60,235

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-  NEED-BASED AID ELIGIBILITY at 2 yr public, 4 yr public, 4 yr private, elite 4 yr colleges
-  NEED-BASED AID ELIGIBILITY at 4 yr public, 4 yr private and elite 4 yr colleges
-  NEED-BASED AID ELIGIBILITY at 4 yr private and elite 4 yr colleges
-  NEED-BASED AID ELIGIBILITY at elite 4 yr colleges
-  NO NEED-BASED AID ELIGIBILITY

## SCHOLARSHIPS

A *Scholarship* is an amount of money that is given by a school, an organization, etc., to a student to help pay for their post-secondary education. Most scholarships are paid directly to the post-secondary school the student attends, rather than issued directly to the student. A scholarship does not have to be repaid by the student. Scholarships are most often given, but not limited, to students for the following reasons:

- 1) **Academic:** These awards are based on a student's academic abilities, and often factor in an applicant's extracurricular activities and community service record. The most common academic scholarships, awarded by either private organizations or directly by a student's intended college, recognize academic achievement such as GPA (grade point average) or high scores on standardized tests (ACT, SAT, etc.).
- 2) **Need-based:** These awards are based on the student and family's financial record and require applicants to fill out a Free Application for Federal Student Aid (FAFSA) to qualify if the scholarship is a federal award. Private need-based scholarships also often require the results of a FAFSA, which calculates a student's financial need through a formula that looks at the expected family contribution and cost of attendance at the intended college.
- 3) **Student-specific:** These are scholarships for which applicants must initially qualify based upon gender, race, religion, family and medical history, or many other student-specific factors. Minority scholarships are the most common awards in this category.
- 4) **Career-specific:** These are scholarships a college or university awards to students who plan to pursue a specific field of study. Often, the most generous awards to students who pursue careers in high-need areas such as education, nursing, engineering, or agriculture.
- 5) **College-specific:** College-specific scholarships are offered by individual colleges and universities to highly qualified applicants. These scholarships, given on the basis of academic and personal achievement, usually result in either a full-ride to the college, or for a reduced rate of tuition.

Other common criteria used to award scholarships include:

<b>GPA</b>	<b>Financial Need</b>	<b>Ethnicity</b>	<b>ACT/SAT score</b>
<b>Field of study</b>	<b>First-generation student</b>	<b>Talents</b>	<b>Community service</b>
<b>Employer</b>	<b>Leadership</b>	<b>College choice</b>	<b>Activities</b>
<b>Military service</b>	<b>Disability</b>	<b>State of residence</b>	<b>Gender</b>

To view the full description of each **2016-17 TeamMates Central Office Scholarship**, visit our website at [www.teammates.org](http://www.teammates.org)

## WORK-STUDY

The ***Federal Work-Study program*** is an educational plan in which students alternate between paid employment and formal study. It provides a method for postsecondary education students to earn funds that are used toward their education. The program is based on financial need and students must be accepted into the program to qualify.

Eligible college students join work programs through their college to earn money for tuition and other expenses. There are many different types of jobs that qualify for the program. Students are assured of receiving at least federal minimum wage for the duration of their employment. The Federal Work-Study program helps to ensure that college students who are truly in need of the money get the jobs. Federal Work-Study provides part-time jobs for undergraduate and graduate students with financial need, allowing them to earn money to help pay education expenses. The program encourages community service work and work related to the recipient's course of study.

### How it works

Federal Work Study funding is given to institutions to provide part-time work opportunities for students with financial need and/or involved in certain majors. Federal funding is made to participating institutions based on requests made by the institutions. A statutory formula is used to help institutions determine the allocations to request. Once funds are allocated to each institution it is up to that school to administer the funds. Once all the funds for the institution have been allocated no more students can participate that year. Some of the jobs offered are often reading tutors for young children, literacy tutors and mathematics tutors. Other jobs can be on campus such as working in the library or student center or performing administrative functions in the office. Some institutions may have restrictions on the number of hours per week that you can work. Also, there may be restrictions that pertain to your grade point average. For example, if your grade point average slips below a certain point, the college may not allow you to work through the FWS program.

*To apply for the Federal Work-Study Program and determine if you qualify and how much money you will receive, students must file the Free Application for Federal Student Aid (FAFSA).*

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## FEDERAL STUDENT LOANS

***Federal Student Loans*** are a form of financial aid provided by the government as a part of a student's financial aid package after completing their FAFSA to help students afford post-secondary education. Student loans must be repaid in contrast to other forms of financial aid such as scholarships and grants. It's important to understand and contrast the different types of loans offered to students. Research studies show that ***OVER 70%*** of college students take out student loans. Generally, there are two types of student loans:

- ***Federal Student loans:*** These loans are funded by the federal government.
- ***Private Student loans:*** These loans are nonfederal loans, made by a lender such as a bank, credit union, state agency, or a school.

If a student needs to borrow extra money to pay for college or career school, they should start with federal student loans. There are 3 types of federal student loans are:

1. ***Direct Subsidized Loans and Direct Unsubsidized Loans***
2. ***Direct PLUS Loans (for graduate and professional students or parents)***
3. ***Federal Perkins Loans.***

# TEAMMATES PARTNERING SCHOLARSHIPS

## HORATIO ALGER SCHOLARSHIP

The *Horatio Alger Scholarship* is a scholarship opportunity made available through a partnership with TeamMates, the Knights of Ak-Sar-Ben Foundation and the Horatio Alger Association for TeamMates mentees in Nebraska and western Iowa who have overcome extreme financial obstacles and adversity. Fifty **\$6,000** scholarships are awarded each year and **FIVE** of these fifty scholarships will be awarded to TeamMates mentees. **\*The online application and all required materials must be submitted by 4:00 p.m. CST on October 25th.** For more details about this scholarship and the deadline, please visit their website at [www.horatioalger.org/scholarships](http://www.horatioalger.org/scholarships).

### Eligibility

To be eligible to apply for the Horatio Alger Scholarship, applicants must meet the following criteria:

- ✓ **\*On the first question “How did you hear about us”, one of the options is “TeamMates”. Applicants MUST click that they heard about this scholarship through “TeamMates” in order to identify themselves as a TeamMates mentee.**
- ✓ Be enrolled full-time as a high school senior in Nebraska or western Iowa, progressing normally toward graduation, and planning to enter college no later than the fall following graduation;
- ✓ Have a strong commitment to pursue and complete a bachelor's degree at an accredited institution located in the United States (students may start their studies at a two-year institution and then transfer to a four-year institution);
- ✓ Critical financial need (\$55,000 or less adjusted gross income per family is preferred; if higher, an explanation must be provided);
- ✓ Display integrity and perseverance in overcoming adversity
- ✓ Involvement in co-curricular and community activities;
- ✓ Demonstrate academic achievement (minimum grade point average of 2.0);
- ✓ Be a resident of Nebraska

-OR-

Western Iowa in the counties of:

Adair	Fremont	Page
Adams	Greene	Pottawattamie
Audubon	Guthrie	Plymouth
Buena Vista	Harrison	Ringold
Calhoun	Ida	Sac
Carroll	Lyon	Shelby
Cass	Mills	Sioux
Cherokee	Monona	Taylor
Clay	Montgomery	Union
Crawford	O'Brien	Woodbury
Dickinson	Osceola	

- be a citizen of the United States

***For more details about the Horatio Alger scholarship, please visit their website at <https://www.horatioalger.org/scholarships/index.cfm>.***

# HOW TO APPLY FOR SCHOLARSHIPS

Many scholarship applications request students to write a *personal essay or statement*. It is...

- *An introduction to the scholarship committee*
- *A picture of the student; a student's story*
- *An invitation to get to know the student, their goals, and their passions in life*

When applying for a scholarship, committees are looking for 3 things in your personal essay:

1. **Introduction.** They want to know who you are – high school, hometown, etc. They also want to know that you know what you want - your interests and career path, motivation, and your end goal after you complete your post-secondary degree (career occupation, graduate school, etc).
2. **Family background/Life experiences/Involvement.** They want to know if your parents and siblings went to college, any obstacles you had to face and overcome in life, and examples of hard work and perseverance. They also want to know what you were involved in both in and outside of school (clubs, organizations, sports, and community service) and what you gained from being involvement.
3. **Reasoning for applying.** They want to know your plan of staying committed in college, the importance of receiving their scholarship, and why you should receive their scholarship.

Writing a personal essay/statement is like writing an English paper that should consist of 4-5 paragraphs - **Introduction (1 paragraph), Body (2-3 paragraphs), and Conclusion (1 paragraph)**. Specific questions may be provided for students to answer, or in some cases students will have the freedom to write about the topic of their choice. It should be something that only the student could have written, which makes it “personal”.

The standard for a personal essay is normally:

- ✓ *One page*
- ✓ *Double-spaced*
- ✓ *12-font*
- ✓ *Four paragraphs*

***Introduction – background, goals, career aspirations, and why you chose those goals & career aspirations***

**\*4-6 sentences**

***Family background, obstacles you had to face, and any challenges you had to overcome***

**\*4-8 sentences**

***Involvement - Clubs, organizations, sports, and community service activities, and what you gained from being involved***

**\*4-8 sentences**

***Steps or plan to be successful in college, why you should receive the scholarship, and thank the scholarship donor/committee for being considered***

**\*4-8 sentences**

# COLLEGE DICTIONARY

- *Acceptance/Admission.* This is when the school a student applied to lets them in.
- *Accredited.* Recognized associations of schools and colleges approve programs, procedures, and facilities of post-secondary schools, based on certain standardized criteria.
- *ACT.* College entrance exam that includes test areas in English, Math, Reading, Science and an optional writing section. Many Midwestern colleges require the ACT. Scores for each section are averages which create a composite score. A perfect score is a 36.
- *Application.* Application is the process by which a student submits the required forms and credentials to the school he/she wants to go to. Application requirements may include one or more of the following: previous academic records, test scores, interviews, recommendations, and other information provided by the applicant.
- *Arts and Sciences.* A program of courses that does not primarily have a vocational aim; sometimes referred to as Liberal Arts.
- *Associate Degree.* A degree granted by a college or university after satisfactory completion of the equivalent of a two-year, full-time program of study.
- *Bachelor's or baccalaureate degree.* A degree received after the satisfactory completion of a four- or five-year, full-time program of study at a college or university. The bachelor of arts (B.A.) and a bachelor of science (B.S.) are the most common baccalaureates.
- *Class Rank.* A student's comparative standing in his/her high school class, based upon Grade Point Average (GPA). Class rank may be listed as a number or as a percentile. For example, a student who ranks above 375 of his 400 classmates would have a class rank of 24th, or be listed in the 94% percentile. Having a high class rank is important because both scholarship and college applications will want to know about it.
- *College.* A school of higher learning that grants a degree. College refers to a two-year or four-year school, or a university division.
- *College Calendars.* Traditional semester – two approximately equal semesters; quarter – four equal terms of about 12 weeks each; trimester – calendar year divided into three equal semesters, the third semester replaces summer school. Calendars are always listed in the school's catalog.
- *College Fair.* A free public event featuring regional and/or national college representatives and financial aid sessions.
- *Common Application Form.* A standardized form accepted by certain cooperating colleges and universities. Common applications can be real timesavers when applying to several select schools.
- *Community Colleges (two year).* Institutions that offer certificates, diplomas and associate degrees in a variety of programs.
- *Cost of Attendance (COA).* Cost of Attendance is the estimated cost of a full-time student completing one full year of his or her college education at a given school. It includes tuition, room and board (food), student fees, books and supplies, and transportation costs.
- *Co-Ed.* A school, facility, or program that includes both men and women. This term is usually used when referring to a university of dorm.
- *Credit Hour.* A value generally given a particular course based on the number of class hours per week in a term. Most college classes are three credit hours, meaning their total meeting time for a week is three hours. Note that this does not include homework and other work done outside class.
- *Curriculum.* Courses of study.
- *Deferred admission.* The practice of permitting students to postpone enrollment, usually for one year, after acceptance to the college.
- *Degree.* Degrees are what students get for completing a program of study at a college or university. There are three basic types of degrees: Associate Degrees – obtainable at a two-year community or junior college, Bachelor's Degrees – offered by four-year colleges and universities, and

Graduate Degrees – obtained after the Bachelor’s Degree (for example – Masters Degree, Doctoral Degree, etc.)

- *Direct PLUS Loan.* A federal loan that allows parents of a dependent student to borrow up to the cost of education minus other types of financial aid.
- *Direct Subsidized Loan.* A need-based federal student loan in which the government pays interest while the borrower is attending college.
- *Direct Unsubsidized Loan.* A federal student loan in which the borrower is responsible for all accrued interest, even while attending college.
- *Distance learning.* An option for earning college credit off-campus via cable television, Internet, satellite classes, videotapes, correspondence courses, or other means.
- *Dual enrollment.* Students may earn post-secondary school credit while still in high school from participating two-year and four-year schools.
- *Elective.* A course that is not a requirement.
- *Expected Family Contribution (EFC).* Determined by the FAFSA, this is the amount a family is expected to contribute toward their student’s college expenses. The EFC is subtracted from a college’s COA (Cost of Attendance) before an institution decides how much financial aid a student will receive. The general rule is the lower a student’s EFC, the higher the amount of financial aid offered.
- *FAFSA.* The Free Application for Federal Student Aid (FAFSA) is the required application to apply for any type of federal financial aid including grants, work-study and student loans.
- *Full-Time student.* At least 12 credit hours per semester
- *General Educational Development (GED).* A series of five tests that individuals who did not complete high school may take through their state education system to qualify for a high school equivalency certificate. Many colleges accept satisfactory GED test results in lieu of high school graduation.
- *Graduate school.* Advanced study beyond college graduation, i.e., Master’s or Doctoral degree.
- *Grade-point average (GPA).* A system used by many schools for evaluating the overall scholastic performance of students.
- *Honors program.* A college program for academically talented students that offers the opportunity for educational enrichment, independent study, acceleration, or some combination of these.
- *Independent study.* Individualized college coursework completed outside of the regular classroom structure under the direct supervision of the course instructor.
- A short-term, supervised work experience, usually related to a student’s major field, for which the student earns academic credit. The work can be full- or part-time, on- or off-campus, paid or unpaid. Student teaching and apprenticeships are examples.
- *Major.* The student’s academic field of specialization. In general, most courses in the major are taken at the degree-granting institution during the junior and senior year.
- *Military academies.* Institutions that offer tuition-free education in exchange for military service.
- *Minor.* Similar to a major, a second area of concentrated study.
- *Nonresident.* Any student who lives out of state or does not meet specific state residency requirements. This is especially relevant for students applying to state universities.
- *Online courses.* Classes held on the internet instead of in a traditional classroom.
- *Open admission.* The college admission policy of admitting high school graduates and other adults generally without regard to conventional academic qualifications, such as high school subjects, high school grades, and admission test scores. Virtually all applicants with high school diplomas or their equivalent are accepted.
- *Out-Of-State tuition.* An additional fee charged by a state college or university to students who are non-residents.
- *Personal Identification Number (PIN).* A unique identifier that allows you to access or update information on your FAFSA and federal student loans. This number will serve as a legally binding electronic signature, so keep it secure and private.



- *Post-Secondary Education.* The study beyond the level of secondary education. Institutions of higher education include not only colleges and universities but also professional schools in such fields as law, theology, medicine, business, music, and art. They also include teacher-training schools, community colleges, and institutes of technology. At the end of a prescribed course of study, a degree, diploma, or certificate is awarded
- *Private Career Schools.* Institutions that specialize in technology-related fields or trades such as business or cosmetology. These schools award diplomas, certificates, associate degrees, and in some cases, bachelor degrees.
- *Private Colleges.* Institutions that financially rely on endowments, tuition and fund-raising campaigns. They do not receive government subsidies.
- *Public Colleges.* Institutions that are financially supported by the state in which they're located.
- *Religious-Affiliated Colleges.* Institutions that have a sponsoring denomination, but most welcome students who don't subscribe to that faith.
- *Reserve Officers' Training Corps (ROTC).* Programs conducted by certain colleges in cooperation with the United States Air Force, Army, and Navy. Naval ROTC includes the Marine Corps. Local recruiting offices of the services themselves can supply detailed information about these programs, as can participating colleges.
- *Residency.* If a student lives within a state's boundaries for a specified number of months for a purpose other than higher education, he/she may attend one of the state's public colleges at a lower tuition cost than non-residents. Tuition at private colleges is not based on residency.
- *Resume.* A document that highlights one's contact information, education background, professional experience, honors, extracurricular activities, and coursework. A resume is always required when applying for any sort of professional job or internship and is usually what determines whether an applicant will receive an interview and/or get hired.
- *SAT.* College entrance exam that measures verbal, writing and math reasoning skills. Scores on each section range from 200-800 points.
- *School Expenses.* The total annual cost of tuition, fees, room, board, books, travel, personal expenses, etc.
- *Student Aid Report (SAR).* The federal report generated from filing or updating your FAFSA. The SAR summarizes your FAFSA information and provides the Expected Family Contribution amount. The SAR is either mailed to your or provided online via a secure Web link.
- *Study Abroad.* Any arrangement by which a student completes a brief part of their college program studying in another country. A college may operate a campus abroad, or it may have a cooperative agreement with some other U.S. college or an institution of the other country.
- *Transcript.* A copy of a student's official academic record listing all courses taken and grades received.
- *Transfer student.* A student who has attended another college for any period, which may be defined by various colleges as any time from a single term up to three years. A transfer student may receive credit for all or some of the courses successfully completed before the transfer.
- *Tuition.* The amount paid for each credit hour of enrollment. Tuition does not include the cost of books, fees, or housing.
- *Universities and Colleges (4-year).* Institutions that offer bachelor degrees and a variety of majors. Many also offer advanced degrees such as masters and doctorates.
- *Work-Study.* This program provides college students with a part-time to help pay for school. There are two different kinds of work-study: Federal Work-Study (run by the government) and non-Federal Work-Study (usually run by the college a student attends).