Guide to Graduation and Beyond...

2017-2018

L. D. BELL HIGH SCHOOL
TRINITY HIGH SCHOOL
KEYS HIGH SCHOOL
Forward

In an effort to help students and their parents plan for the senior year of high school, the HEB ISD high school counselors have provided this handbook as a resource tool. It is our hope that this handbook will help our students make their post-secondary plans and provide them with the resources to make good decisions.

L. D. Bell High School

Jenai Alvarez
Teresa Baker
Fritzie Odom
Emilie Radoyevich
Amy Stach

Trinity High School

Russ Cave
Kathryn Lorusso
Gail Madden
Rae Ann Mauricio
Leslie Norton

KEYS High School

Dayna Cox

Gene. A. Buinger Career & Technical Education Academy

Elaine Vaughan
INTRODUCTION

“The best thing about the future is that it comes only one day at a time.”

Abraham Lincoln

As a rising high school senior, you will soon be making post-secondary plans. Most of the options that you may consider will involve making applications and applying for different programs. It is the intent of this publication to provide you with much information, though not all-inclusive, and to provide you with other sources you may research. Many of the seniors in the HEB system opt for college after high school and herein lies much information about exploring colleges, completing applications, and attending to admissions procedures, details, and deadlines. Also included in this handbook is information that you may find helpful if you want to enlist in the military or go immediately to the job market.

The options that are open to you are varied and often complex and involve researching many choices. To make an intelligent decision you must consider the following:

1. Know yourself -- your strengths and weaknesses
2. Know your objectives and goals
3. Know your options

Plan carefully. Make good judgments based on your own desires. Seek advice from your parents, your teachers, your counselors and any other individuals who have your best interest at heart. Remember that any decision can be re-evaluated and changed.

Good luck!!
Why Go to College?  
(How about … to get a good job!)

Can’t I get a good job now?

Yes, maybe you could, but a college degree will make your chances even better. Check out the earnings and unemployment rates below for people 25 years and older with different levels of education.

<table>
<thead>
<tr>
<th>Unemployment rate in 2014</th>
<th>Level of education completed</th>
<th>Mean (average) earnings in 2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>9.0%</td>
<td>Less than a high school diploma</td>
<td>$30,108</td>
</tr>
<tr>
<td>6.0%</td>
<td>High school graduate, no college</td>
<td>$43,056</td>
</tr>
<tr>
<td>6.0%</td>
<td>Some college, no degree</td>
<td>$48,984</td>
</tr>
<tr>
<td>4.3%</td>
<td>Occupational program (career school)</td>
<td>$48,152</td>
</tr>
<tr>
<td>4.6%</td>
<td>Associate degree (academic program)</td>
<td>$52,364</td>
</tr>
<tr>
<td>3.5%</td>
<td>Bachelor’s degree</td>
<td>$74,308</td>
</tr>
<tr>
<td>2.8%</td>
<td>Master’s degree</td>
<td>$88,036</td>
</tr>
<tr>
<td>2.1%</td>
<td>Doctoral degree (e.g., Ph.D.)</td>
<td>$105,456</td>
</tr>
<tr>
<td>1.9%</td>
<td>Professional degree (e.g., M.D., J.D.)</td>
<td>$124,904</td>
</tr>
</tbody>
</table>


Sometimes it’s hard to stay in school if you think you need to be working to earn money. But if you get an education beyond high school, you’ll have a wider variety of jobs to choose from, and you’ll earn more—especially in the long run.

But I don’t know what career to go into!

If you can’t decide what to do, talk to your school counselor or visit StudentAid.gov/prepare to find out how to prepare for college and explore your career options.

Doesn’t college cost a lot of money?

Think of college as an investment: You spend money now so you can earn more later. The U.S. Department of Education may help you pay for your education. Take a look at StudentAid.gov for information about our federal student aid programs. The site also links to a free scholarship search at StudentAid.gov/scholarships.

Still have questions? Call the Federal Student Aid Information Center at 1-800-4-FED-AID (1-800-433-3243).

Download this fact sheet at StudentAid.gov/resources.
HEB ISD

GRADUATION

REQUIREMENTS
Graduation Requirements for Students Beginning 9th grade in 2014-2015 or After

The Default Plan for HEB students is the Distinguished Level of Achievement Plan, which includes one endorsement choice. Multiple endorsements are possible.

<table>
<thead>
<tr>
<th>ENGLISH LANGUAGE ARTS</th>
<th>ENDORSEMENT CHOICES</th>
</tr>
</thead>
<tbody>
<tr>
<td>Four credits:</td>
<td>STEM</td>
</tr>
<tr>
<td>*English I</td>
<td>Science</td>
</tr>
<tr>
<td>*English II</td>
<td>Technology</td>
</tr>
<tr>
<td>English III</td>
<td>Engineering</td>
</tr>
<tr>
<td>English IV</td>
<td>Math</td>
</tr>
<tr>
<td>MATHEMATICS</td>
<td>BUSINESS AND INDUSTRY</td>
</tr>
<tr>
<td>Four credits:</td>
<td>Architecture &amp; Construction</td>
</tr>
<tr>
<td>*Algebra I</td>
<td>Arts, AV Technology, &amp; Communications</td>
</tr>
<tr>
<td>Geometry</td>
<td>Business, Management &amp; Administration</td>
</tr>
<tr>
<td>(OR) Math Models with Applications followed by Algebra II</td>
<td>Finance</td>
</tr>
<tr>
<td>Algebra II followed by a 4th math credit</td>
<td>Hospitality &amp; Tourism</td>
</tr>
<tr>
<td>SCIENCE</td>
<td>Information Technology</td>
</tr>
<tr>
<td>Four credits:</td>
<td>Marketing, Sales &amp; Service</td>
</tr>
<tr>
<td>*Biology</td>
<td>Transportation, Distribution &amp; Logistics</td>
</tr>
<tr>
<td>Advanced Science Courses</td>
<td>PUBLIC SERVICES</td>
</tr>
<tr>
<td>(3 credits-must include IPC, Chemistry or Physics)</td>
<td>Education &amp; Training</td>
</tr>
<tr>
<td>SOCIAL STUDIES</td>
<td>Health Science</td>
</tr>
<tr>
<td>Four credits:</td>
<td>Human Services</td>
</tr>
<tr>
<td>World Geography</td>
<td>Law, Public Safety, Corrections &amp; Security</td>
</tr>
<tr>
<td>World History</td>
<td>ARTS AND HUMANITIES</td>
</tr>
<tr>
<td>*U.S. History</td>
<td>Art</td>
</tr>
<tr>
<td>U.S. Government (one-half credit)</td>
<td>Dance</td>
</tr>
<tr>
<td>Economics (one-half credit)</td>
<td>Music</td>
</tr>
<tr>
<td>PHYSICAL EDUCATION</td>
<td>Theater</td>
</tr>
<tr>
<td>One credit</td>
<td>Social Studies</td>
</tr>
<tr>
<td>LANGUAGES OTHER THAN ENGLISH</td>
<td>World Languages</td>
</tr>
<tr>
<td>Two credits in the same language</td>
<td>MULTIDISCIPLINARY STUDIES</td>
</tr>
<tr>
<td>FINE ARTS</td>
<td>Allows a student to complete prescribed courses from:</td>
</tr>
<tr>
<td>One credit</td>
<td>• Each of the four foundation subject areas</td>
</tr>
<tr>
<td>SPEECH</td>
<td>• Advanced Placement / International Baccalaureate courses from each</td>
</tr>
<tr>
<td>One-half credit - must be Professional</td>
<td>of the four foundation subject areas</td>
</tr>
<tr>
<td>Communications, Debate, or Communication</td>
<td>• 4 advanced courses from within one endorsement area or</td>
</tr>
<tr>
<td>Applications</td>
<td>among endorsement areas not in a coherent sequence</td>
</tr>
<tr>
<td>HEALTH</td>
<td>It is the responsibility of each</td>
</tr>
<tr>
<td>One half-credit</td>
<td>college-bound student to research</td>
</tr>
<tr>
<td>ELECTIVES FOR ONE ENDORSEMENT</td>
<td>admission requirements, as each</td>
</tr>
<tr>
<td>Five credits - one of which must be Technology</td>
<td>college's requirements may differ.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>PERFORMANCE ACKNOWLEDGEMENT</th>
</tr>
</thead>
<tbody>
<tr>
<td>A student may earn performance acknowledgements on their high school transcript for outstanding performance:</td>
</tr>
<tr>
<td>• In a dual credit course</td>
</tr>
<tr>
<td>• On an AP or IB exam</td>
</tr>
<tr>
<td>• For earning a nationally or internationally recognized industry certification</td>
</tr>
</tbody>
</table>

* Course has a STAAR EOC. The required passing standard must be met for each EOC in order for a student to receive a high school diploma.

(Subject to change based on decisions made by the Texas State Board of Education)
Learn About Yourself With Choices 360
Choices360 gives students the tools and information they need to graduate with a diploma and a plan. Featuring a modern visual design, customizable Individual Learning Plan module, in-depth financial aid information and extensive integrated college and career databases, Choices360 provides an engaging, informative, and relevant resource to promote the success of all students.

Choices360 is role-based and adapts to reflect the goals of high school students, middle school students, and parents.

**Career Planning Tab Features**

**Assessments:** Research-based and industry-validated assessments are the key to helping students make the best choices about their future. The Choices360 system provides the best career interest assessments available. Every assessment is immediately scored, and the results are saved to each student’s portfolio.

Choices360 includes the following assessments:

- Interest Profiler (formal career interests assessments)
- Career Cluster Survey (helps students identify a top Career Cluster)
- Ability Profiler (formal aptitude assessment)
- Basic Skills Survey (informal basic skills assessment)
- Work Values Sorter (formal work values assessment)
- Transferable Skills Checklist (informal skills assessment)

**Careers and Clusters:** Choices360 is built upon interconnected databases. With a database of over 744 careers based on the U.S. Department of Labor’s O*NET career database, students have, at the click of a mouse, a wide variety of careers to explore and to plan for. Each career is linked to the relevant education program, which is then linked to postsecondary institutions throughout the U.S. O*NET-based career profiles are also available in Spanish.
**College Planning Tab Features**

**Explore Schools:** Before choosing a postsecondary educational path, it’s important for students to see the connections between careers, programs, and postsecondary institutions. That’s why XAP’s Choices360 system connects all three in an intuitive manner.

Students can find schools based upon the career they’re interested in pursuing. They can also filter for schools that meet their individual needs. Students can search for schools based upon multiple search criteria.

**High School Planning Tab**

XAP’s Choices360 system connects academic classwork to career and college exploration in an easily customized process that adapts to each student’s goals. Educators can use Your Plan of Study to ensure students are meeting 4-6 year course planning mandates and track students’ progress towards graduation. Parents can review and approve the plan.

Students can see how their high school courses will help them reach their goals, monitor their progress toward graduation, and compare their course plans to the entrance requirements of colleges of interest.

**Financial Aid Planning Tab**

A key component in postsecondary planning is financial planning. Choices360 offers numerous tools and comprehensive content to help guide students. Students can find information on the affordability of education, the FAFSA, how to borrow responsibly, and scholarship and loan programs – and much more!

**Parental and Guardian Involvement**

It’s not just students that Choices360 serves –parents and guardians play an integral part in students’ success. Parents can create an account on Choices360 and view content written just for them. Students can invite parents to have access to their portfolio from the parent’s Choices360 account. Once access is provided by the student, the parent can review the student’s portfolio including the student’s Plan of Study. Parents can add comments and suggestions to their student’s portfolio which are viewed by students and their counselors.
Your Portfolio Tab

College plans, course plans, experiences, careers, accomplishments... they’re all captured in a real-time portfolio for students to keep – and for parents and teachers to track, if desired.

See your campus Guidance Counselor for assistance with Choices360.
Planning Your High School Courses using HEB ISD’s Home Access Center
Career Plan Page

Use this page to review your student's progress toward meeting graduation and supplementary four-year plan requirements. You can also make course requests for each year to keep your student on track for successfully finishing all course and credit requirements.

Plans can specify the number of course credits that a student must complete in subject areas to graduate, earn a particular certification, or finish a particular career-oriented curriculum. The Career Plan page provides a separate section for each set of plan requirements that applies to the student. For example, your student might have one set of requirements for graduation and another set for a vocational program. For each plan, the system shows the credits required and attained by subject area. It then shows how the student's courses apply to the subject areas for the grade levels defined in the plan.

To display the Career Plan page, click Classes on the HAC menu, then click the Career Plan tab.

Review course recommendations

1. On the Career Plan page, click the Enter Requests button for your student's next grade.
2. In the Course Requests section, review the list of requests.
   If the notation Teacher Recommendation appears in parentheses next to the course description, then the course was requested based on a teacher's recommendation.

Add requests for career plan recommended courses

1. On the Career Plan page, click the Enter Requests button for the grade you want to edit.
2. Expand the Recommended Courses section:
3. To request a course, check its Select Course box.
4. When you finish your requests, click Add to Requests.
5. To return to the student's career plan for all years, click Career Plan.

Enter requests for a grade
1. On the Career Plan page, click the Enter Requests button for the grade you want to edit.

2. In the Course Requests section, click Edit for a subject area to display the Select A Course pop-up.
3. To request a course, check its Request box.

4. Repeat Step 3 for all requests you want to add for the subject area.

5. To remove a request, remove the check from its Request box.

6. To save request changes for the subject area, click Save at the top of the page. The pop-up closes, and the requests you selected will be displayed below the subject area heading on the Course Requests page.

7. Repeat Steps 2-6 to add requests for other subject areas.

8. To return to the student's career plan for all years, click Career Plan.

Enter alternate requests
1. On the Career Plan page, click the Enter Requests button for the grade you want to edit.
2. In the Course Requests section, click Edit to display the Select a Course pop-up.
3. To request an alternate course, check its Request box.
4. In the Alternate field, select whether this is an alternate for any course or a specific course.
   - To enter an alternate request that should be scheduled if any regular request cannot be scheduled, select Alternate to Any Course.
   - To enter an alternate request for a specific course request, select Alternate to this Course, and then select the course for which you are entering the alternate.
5. Repeat Steps 3-4 to add another alternate request.
6. To save request changes, click Save at the top of the page. The pop-up closes, and the requests you selected will be displayed on the Course Requests page.

Check prerequisites for a request
- When you click Edit in the Course Requests section of a school year's Career Plan page, you'll see a list of courses your student can request for the subject/department. If the Incomplete Prerequisite symbol displays for a course, the course has a prerequisite that your student has not completed.

To see the prerequisite, check its Request box. A warning message displays at the top of the pop-up showing the selected course and its prerequisite. If you want to continue to request the course,
click Save. In most cases, we recommend that you remove the checkmark from the course's Request box and select the prerequisite course instead.

Display a list of next year requests

- Use the Schedule page to display and print a list of the courses requested for the next year. To access this page from the Career Plan page, click the Schedule tab. The student's next year requests display below the student's schedule for this year.
Testing
TESTS

STAAR- State of Texas Assessment of Academic Readiness

The STAAR is the state level exit examination. STAAR tests at the high school level are in the form of End-of-Course (EOC) tests. There are 5 tests: English 1, English 2, Algebra 1, Biology, and US History. A passing score must be achieved on all tests taken. Students will be given subsequent opportunities to retake any or all portions of the test not passed.

ACT and SAT

The ACT, SAT Reasoning test, and SAT Subject tests are given five or six times a year. The following test dates are offered on-site in HEB ISD. Trinity High School is a National Testing Center for the SAT on specific dates and the Pat May Center is a National Testing Center for the ACT on specific dates.

<table>
<thead>
<tr>
<th>SAT I &amp; SAT II</th>
<th>ACT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Test Center – Trinity H S (#44-184)</td>
<td>Test Center – L. D. Bell HS (#210910)</td>
</tr>
<tr>
<td>August 26, 2017</td>
<td>September 9, 2017</td>
</tr>
<tr>
<td>October 7, 2017</td>
<td>December 9, 2017</td>
</tr>
<tr>
<td>December 2, 2017</td>
<td>April 14, 2018</td>
</tr>
<tr>
<td>January 20, 2018</td>
<td></td>
</tr>
<tr>
<td>May 5, 2018</td>
<td></td>
</tr>
</tbody>
</table>

Other testing dates are offered at other testing centers. Check registration materials for approved dates and locations. Test preparation sessions are offered periodically at different district locations. Dates and fees will be posted on the school websites.

TEST APPLICATION PROCEDURE

1. Consult individual college websites/catalogs for the correct test preferred by the colleges you are considering. Your scores can be sent to 4 colleges for the standard fee. If you are undecided on a college, it is advisable to take both the ACT and SAT. All Texas colleges and universities accept either test, although some colleges may prefer one to the other. You may take the tests as often as you care to pay the fee and take the test. Most colleges will take your best score. Many colleges will take the best score in each area from different test dates.
2. Register electronically for the tests. Practice tests are provided with registration. A limited number of paper applications may be available from your counselor, but online registration is highly recommended.

SAT = www.collegeboard.com       ACT = www.actstudent.org

3. Read the information and fill out the application. You will need your Social Security number and your high school code number.
   L. D. Bell’s code number is 443-502.
   Trinity’s code number is 442-322.
   KEYS’ code number is 442-321.

4. Choose a convenient test center where you will go to take your test on the date you select.

5. Be prepared to pay electronically with a debit or credit card. The charges for the 2017-2018 tests are: SAT – $46.00; SAT w/Essay - $60.00; SAT Subject test – $21.00, depending on subject, and ACT – $42.50 – (No Writing) $58.50 – (Plus Writing). Though the ACT Writing test is considered optional, most Texas colleges require it as part of the ACT test score “package”.

6. **If you are on free or reduced lunch, see your counselor. You are eligible to receive up to 2 fee waivers for both the SAT and the ACT.**

7. If you are not registering online, mail before the registration deadline. If you miss the deadlines, check for late registration fees and deadlines. Both SAT and ACT offer a standby testing for an additional fee.

8. Upon successful completion of your registration, you will be prompted to print an admission ticket. This ticket that must be taken with you to the test center. You must also take acceptable picture identification.

9. Your scores will be returned to you electronically or by mail. Scores are usually returned within five weeks. Online registrants will be able to access their scores online much sooner.
# SAT vs. ACT

<table>
<thead>
<tr>
<th></th>
<th>SAT</th>
<th>ACT</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>How often is it administered?</strong></td>
<td>Seven times per year</td>
<td>Six times per year</td>
</tr>
<tr>
<td><strong>What is the test structure?</strong></td>
<td>Four section exam; Evidence Based Reading, Evidence Based Writing, Math and an essay (optional)</td>
<td>Five section exam; English, Math, Reading, Science, and Writing (optional); the Experimental section is added to tests on certain dates only and is clearly experimental</td>
</tr>
<tr>
<td><strong>What is the test content?</strong></td>
<td><strong>Math:</strong> Up to 9&lt;sup&gt;th&lt;/sup&gt; grade basic Geometry and Algebra II Evidence Based Reading, Evidence Based Writing; Real World Vocabulary, revising and editing writing in passages; Focus on analyzing Literature, Social Studies, and Science passages. One passage will be Primary Source from American and/or World History.</td>
<td><strong>Math:</strong> up to trigonometry (Pre-Calculus) <strong>Science:</strong> Charts, experiments <strong>Reading:</strong> four passages, one each of Prose Fiction, Social Science, Humanities, and Natural Science <strong>English:</strong> stresses grammar <strong>Writing:</strong> an essay</td>
</tr>
<tr>
<td><strong>Is there a penalty for wrong answers?</strong></td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td><strong>How is the test scored:</strong></td>
<td>200-800 per section, added together for a combined score – a 1600 is the highest possible combined score. Writing is a separate score-800 is maximum score.</td>
<td>1-36 for each subject, averaged together for a composite score – a 36 is the highest possible composite score</td>
</tr>
<tr>
<td><strong>Are all scores sent to schools?</strong></td>
<td>Yes. If a student requests a score report be sent to specific colleges, the report will include the scores the student received on every SAT taken.</td>
<td>No. There is a “Score Choice” option. Students can choose which schools will receive their scores AND which scores the schools will see.</td>
</tr>
<tr>
<td><strong>Are there other uses for the exams?</strong></td>
<td>Scholarship purposes Certain statewide testing programs</td>
<td>Scholarship purposes Certain statewide testing programs</td>
</tr>
<tr>
<td><strong>Best time to register?</strong></td>
<td>At least six weeks before the test date</td>
<td>At least four weeks before the test date</td>
</tr>
</tbody>
</table>
TEXAS SUCCESS INITIATIVE ASSESSMENT (TSI)

As part of the TSI, all students are required to take an approved placement test unless exempt by the criteria listed below. Students should check with the college/university to which they are applying to find out approved placement tests.

Criteria for exemption from TSI:
1. ACT: Composite score of 23 or higher, with individual math and/or English scores of no less than 19.
2. SAT: If administered after March 5, 2016. A student is exempt from TSI Reading and Writing with a minimum SAT score of 480 on the Evidence Based Reading and Writing, and is exempt from TSI Math with a minimum SAT score of 530. There is no composite/combined score.

CREDIT BY EXAMINATION

Many colleges allow students to earn credit by taking examinations in given subjects. If the student meets the college’s required performance level, credit will be granted. Each college has its own requirements so the student will have to consult the college catalog to determine specific requirements.

Most colleges will accept results from the International Baccalaureate (IB), Advanced Placement (AP), and/or College Level Examination Program (CLEP). Information regarding IB and AP tests is available through the IB and AP classes and each counseling office. IB and AP tests are administered within the district during the month of May. CLEP tests are usually administered by the colleges at the college campus for a fee.

In addition to IB, AP, and CLEP, many colleges have their own departmental tests for credit. In determining whether you should attempt credit by examination, it is wise to consult with college personnel who can give you specific guidelines and requirements.

Generally, CLEP and departmental tests are taken after students have been admitted to the college of their choice. Many times these tests are taken during the college orientation period.
High School Timetable

**Sophomore Year**

1. Complete the Choices360 Interest Inventory and research training/education required by different careers.
2. Build on your Personal Graduation Plan in Choices360 to help in planning for your future.
3. Look at ways you can be considered “College/Career Ready” by the state of Texas by the time you graduate.
4. Take the PSAT test.
5. Establish membership in clubs and organizations.
6. Focus on your GPA and class rank.
7. Collect information about colleges through your school’s guidance office or on the Web. You may begin getting brochures from colleges in the mail.
8. Compile a list of colleges in which you are interested in attending.
9. Become familiar with college entrance requirements that typically include your academic performance (GPA, class rank, and types of courses you take), and ACT /SAT test scores.
10. Continue taking challenging college prep courses.
11. Research college costs, scholarships, and other forms of financial aid. You can do this in Choices360. If you haven’t started saving for college, do so as soon as possible.
12. Pass all parts of the STAAR End of Course Tests that you are taking this year.

**Junior Year**

1. Attend the HEB ISD College Fair in September.
2. Take the PSAT/NMSQT test.
3. Register to take the May or June SAT and/or ACT.
4. Continue taking challenging college prep courses.
5. Research college options and begin to narrow choices (5-7 colleges) and plan college visits.
6. Review college requirements and deadlines for admission, scholarships, housing, and financial aid.
7. Schedule college visits. If possible, your visit should include a campus tour, a chance to sit in on a class, and an interview with an admissions counselor.
8. Get an estimate of how much financial aid your family may qualify for by completing the FAFSA4caster at www.fafsa.ed.gov
9. Begin comparing the costs of colleges that you are considering.
10. Register with NCAA Clearinghouse if you plan on being a college athlete for a Division I or II school. The website is www.ncaaclearinghouse.net and there is fee.
11. Pass all parts of the STAAR End of Course Tests that you are taking this year
12. Determine what you need to do to be considered “College/Career Ready” by the time you
graduate. Talk to your counselor for information and to make a plan.

**Senior Year**
There is a myth that senior year should be easy. This is NOT true. Colleges and
universities want applicants who have pushed themselves academically during
their senior year in preparation for post-secondary education.

**August:**
1. Register for the SAT/ACT. (If you did not take it as a junior or are not satisfied with your
score)
2. Check with your counselor to make sure your senior year courses are the ones you need credit for
to graduate or earn an endorsement and to be considered “College/Career Ready”.

**August – December:**
1. Attend the HEB ISD College Fair.
2. Continue taking challenging college prep courses.
3. Know the admission, scholarship, housing, and financial aid deadlines for your top colleges.
4. Ask for personal references from teachers, school counselors, or employers early in the
year. Follow your school’s procedure for requesting recommendations and make sure that
your portions of the forms are filled out completely and accurately.
5. Visit with college admission counselors that come to your school during the year.
6. Begin working on your college essay(s) if needed for your admission application.
7. Apply for admission to the colleges you have chosen. APPLYTEXAS can be used for
freshman admission to many Texas universities and junior colleges. The website is
www.ApplyTexas.org
8. Order transcripts from the counseling office for each college application.
9. Get PIN (Personal Identification Number) for the FASFA application. The website is
www.pin.ed.gov
10. Complete the Free Application for Federal Student Aid (FAFSA) as soon October 1\textsuperscript{st} as
possible, then watch the mail for your Student Aid Report (SAR) – it should arrive three to six
weeks after the FAFSA is filed.
11. Students applying for Early Decision must apply between October 1\textsuperscript{st} and November 1\textsuperscript{st}.
   Do not apply for Early Decision unless you are 100% certain that university is your first
   choice. Students accepted through the Early Decision process are bound to attending that
   university.
12. Start applying for scholarships. You may pick up a local scholarship newsletter in the
   counseling office which is updated monthly.
13. Check college websites and contact the university’s financial aid office for scholarship
   opportunities.
14. If you are not considered “College/Career Ready” – talk to your counselor about how to get this designation.

January – May:
1. Complete the Free Application for Federal Student Aid (FAFSA) if you have not already done so.
2. Compare financial aid packages from different schools.
3. Keep working hard all year; second and third trimester grades can affect scholarship eligibility.
4. Decide which college to attend; most colleges require a decision by May 1. Make sure to ask about housing applications, deposits, and summer orientation.
5. Make sure you have ordered your cap and gown if you are planning on participating in graduation ceremonies.
6. Notify the university you will attend of your decision and pay freshman deposit by the deadline.
7. Before you graduate, be sure to go to your counseling office to request a final transcript to be sent to the college you will attend.
COLLEGE SELECTION
COLLEGE SELECTION

There are many considerations in the selection of a particular college or university. The intention of this section is to make the student aware of both academic and personal factors that might play a part in his or her college decision. Not all these factors listed are important to each graduate so each should be weighed according to individual priorities. Using the resources we have previously discussed, you can decide which colleges meet your criteria.

ACADEMIC CONSIDERATIONS

Academic considerations should be the primary factors in college selection, yet we know that a balance of all requirements – academic, social, and personal – is needed. Without any understanding of the academic atmosphere, a subjective decision is difficult. We urge you to read carefully these academic considerations and weigh their relative importance to you.

1. Will you be more comfortable at a junior college or a four-year college?
2. What are your personal study habits? Do they fit with the school attitude?
3. Do you know your degree direction? Does the school have adequate curriculum for it? Does it satisfy your specialized interests? Are you aware of job availability in possible career fields relating to those degree directions?
4. Is the school fully accredited?
5. What are its colleges and graduate professional schools?
6. What are admission standards? (more competitive, less competitive)
7. What is the extensiveness of course and program offerings? How soon can you get into courses in your degree plan program?
8. Are there advanced placements? What type are they? (Credit by Exam or Summer school credits)
9. Are there special academic programs available? (i.e., accelerated programs, Plan II, honors, remedial)
10. Is there a foreign study program?
11. What scholarship programs are available? (see “Finances” section for inquiries)
12. What are faculty and class sizes? Is class format lecture or discussion? What is the ratio of students to professor? Remember that published ratios are sometimes misleading, and may be averaged, particularly for first year students. Are labs required?
13. How is the academic year divided? (semester, quarter, block system) What is the normal course load and what provisions are required to take more or less?
14. What is the attrition rate of the freshman class?
15. What is the diversity of students and faculty? (scholastic, geographic, graduates vs. undergraduates.)
16. Are credits transferable to other schools you might consider for transfer? Are they applicable to your degree plan? (Remember, D’s don’t transfer.)
17. Find out what percent of graduates, of those who apply, are admitted to professional schools.
18. Are there foreign language requirements for either high school graduation or college in meeting admission standards or degree requirements?
19. What internship opportunities are available?
20. Is there a job placement service for graduates?
PERSONAL CONSIDERATIONS

The following information attempts to focus on those non-academic considerations in choosing a college. Read them carefully and be fair to yourself in appraising those that apply to you.

1. How important are existing friendships with peers going to other colleges? Will they influence your decision?
2. Family traditions. Are they tied to a particular college, university or religion? Is that important to you?
3. What is the extensiveness of campus facilities for personal, social and academic needs?
4. What is the degree of personal discipline, independence and aggressiveness required of a student?
5. Area of the country in which school is located and proximity to home (travel to and from home).
6. Geographic considerations of climate and clothing needs, and whether the school is located in an urban, suburban or rural area. How does the cost of living vary in the cities or communities under consideration? (Dallas vs. Sherman; Houston vs. Austin)
7. Is the school co-educational or exclusively male/female? What are the ratios?
8. What is the size of the school? Small? Medium? Large?
9. What transportation is available? Are automobiles allowed for freshmen? Do you have a car? What are available transportation services? (shuttle, bus service, mass transit)
10. Dorm availability or general living options. Are there dorms and what type - apartments, special freshman housing? What are the regulations concerning each? What is housing proximity to library, student union, and other campus activity centers?
11. What are expenses – tuition, travel, room and board, miscellaneous? (See “Finances” section).
12. What extracurricular activities are available? (athletics, fraternities, sororities, band, social groups, debate clubs, union activities, student government, etc.)
13. What religious organizations are active and what provisions are there for religious services?
14. Is military training or ROTC offered?
15. Are fraternities or sororities national or local? Can you transfer affiliation to another university? What are their room and board requirements and facilities? Are there time requirements of this affiliation and will they affect your scholastic plans?
16. Living Quarters. What do you have to furnish? Is there an adequate study facility? How are roommates selected? Are conditions to your standard or need? What are facility rules and curfews?
17. Are cultural activities available to suit your interests? (lectures, concerts, plays, etc.)
18. What is the school’s reputation? (academic, social, or a good balance)
19. Have you talked to graduates or undergraduates of the college? What are the impressions given?
20. What percent graduate from college?
21. Are counselors available for personal problems?
22. What is the participation of the student body in policy-making? Is it important to you?
23. Is part-time work available and how is it arranged? (refer to “Finances” section).
24. If you receive an internship during the summer and ultimately a job, are you willing to move permanently to this college town?
Types of Schools

Start your college search by recognizing the many different types of colleges. Students usually do not consider this before submitting their applications. Although most students go to a four-year college or university, you should at least consider other alternatives. You may find that another type can best suit your needs.

Universities offer many degree programs and have many colleges within the university structure. Check the catalog to decide what each college within the university offers and what the admission procedure is for each. You might find that you do not apply to the university but rather directly to that specific college that is part of the university. Specific undergraduate colleges within a university system may include: Engineering, Architecture, Business, Liberal Arts and Sciences, Agriculture, Pharmacy, Education, and Nursing.

Large universities offer both advantages and disadvantages. Their size generally enables them to offer a more comprehensive curriculum, a greater degree of flexibility and a choice of courses and a greater research opportunity. They have large libraries and quite often more famous names on their faculties. However, to some students the size may be overwhelming and often there is less opportunity for close association with professors. Generally, there is greater competition to participate in some extracurricular activities.

Colleges are divided by departments and usually offer one or two degrees (Bachelor of Arts, Bachelor of Science) in many academic disciplines. This would include a major in departments such as Math, English, Literature, Science, Foreign Language, Politics, History, or Electrical Engineering. There are various types of colleges (liberal arts, technological, military, education) that have smaller enrollment than most universities and offer fewer degrees. Most offer no Ph.D. program, but may offer graduate degrees.

Small colleges say their professors devote more time to undergraduates, classes are more intimate, students get to know each other more easily, and too many subjects do not dilute the curriculum. However, if you are concerned about the size of the classes because you feel that you may need help, you would be wise to find out from students at the college you have in mind just how helpful the teachers are. Even at small colleges, faculty members are often not accessible. Also, to be considered is whether you may find the limited number of degrees offered a disadvantage. More than 50 percent of students switch their majors in college.

Junior or community colleges offer two basic programs:

- The transfer program is designed to prepare the student for transfer after two years to a four-year college or university. Good academic standing enables the student to make this transfer without loss of credit.

- The terminal program is for students who want specialized training that leads to career opportunities at the completion of two years. (Some programs take less time.) The catalog describes the courses available, among which are: secretarial, hotel management, automotive mechanics, data processing, and many others.
Technical schools specialize in one or more of the branches of engineering technology, aeronautics, air conditioning, heating and refrigeration, automotive diesel and steam technologies, construction, chemical technology, electronics, mechanics and metallurgy, tool designing, computer technology and others. One of the greatest occupational demands in the years just ahead will be for technicians.

Courses run from one to three years. Some schools offer work/study cooperative programs. Night courses are available at many schools.

For admissions to a technical institute, you should have a good record in mathematics through algebra and geometry. Mechanical or scientific aptitude is important.

Vocational schools offer additional postgraduate training in most fields. Courses run from a few weeks to several years. Business and secretarial schools offer typing, stenography, bookkeeping, data processing, word processing and other business related courses. At other schools, you can learn acting, police work, dressmaking, mortuary science, cosmetology, upholstering, welding, modeling, selling and other various skills.
QUESTIONS TO ASK ON YOUR COLLEGE VISITS:

1. How large are your classes?
2. How difficult is it to get to know the faculty?
3. What kind of academic support is available? Tutors? Learning Labs?
4. What are your GPA requirements?
5. Is it better to get an A in a regular course or a B/C in an AP course?
6. How important are junior year grades? Senior year grades?
7. Are there any other requirements? Do I need to take any special high school courses?
8. What kind of aid do you offer?
9. How much math and language should I take?
10. Is aid academic or need based?
11. What percent of students get aid?
12. What’s the social atmosphere? Is it a suitcase/commuter school on weekends?
13. What type of organizations and clubs are there?
14. Is it easy for freshmen to get involved in activities and mix with upperclassmen?
15. What tests do I need to take?
16. Are advisors knowledgeable? Do you have the same one for four years? Can you change?
The Campus Visit

Questions to ask
While on campus, ask these questions:
- What characteristics distinguish your institution from others?
- What type of student is a good match for your school?
- What is the admissions process? Deadlines?
- What are advantages/disadvantages of living on campus?
- What activities exist? Study abroad? Social groups?
- What is the total cost?
- What financial aid is available?
- What is the retention rate?
- What support services exist to help freshman adjust to college life?
- What is the average freshman class size?
- What is the class setting?
- How difficult is it to get into the university, and how difficult to get into the schools within the university?
- How accessible are professors?
- What infirmary facilities exist?
- How seriously does the college handle haz ing and other safety issues?

Check out these
Before driving away, be sure to check out these campus locations:

For Parents
- Residence hall to see the ins and outs of where your teen will live.
- Admissions/financial aid offices are the areas parents will interact with on a more regular basis throughout the student’s college tenure.

For the Student
- Residence hall as well. What are the standard freshmen facilities? Are they showing the “model, nicest dorm,” or are you seeing where you will actually live?
- Student center and where students hang out.
- Library and computer lab — What resources are available for your studies?
- Dining facilities — actually have a meal, don’t just visit. Find out when they open and how accessible is the food.
- Typical freshman classroom — how many and what size?

Prepare
Before you step foot on a college campus, consider these tips:
- Visit the website; learn student body size, majors offered, etc.
- Plan the logistics of the trip — when, where, what, how.
- Determine the best time of year to visit to gain a total picture. Spring and summer break is a convenient time for high schoolers, but if you visit while college students are gone, then you miss out on the atmosphere, etc.
- Make sure the dining halls are open during your visit. Will other buildings and such be open while you are on campus?
- Schedule major appointments in advance — advisor, professors and even students in potential field.

How to make the most of your trip to a prospective college or university

Also, check out the area around campus. Eat at restaurants. Discover what the city/town offers. Is there nearby public transportation? Even consider visiting other nearby college campuses, even if not interested in those to get a feel for what else is out there, what schools are around.

When to go
By the end of the high school student’s junior year, he or she should have a good handle on the schools to which he or she wants to apply. Campus visits could take place the end of sophomore year and beginning of junior year. Some even start visiting as early as 9th grade.

According to Junstin Doty, director of domestic recruitment, at the Trinity University, “Seniors who begin research and visiting schools early often have a more manageable college search process. They can actually enjoy their senior year if they are able to apply in the fall of senior year. It is ideal to apply early so students can receive admission, scholarship and financial aid notification by December/January.”

By Emily White Youree
Special to the Star-Telegram

When the freshman year rolls around high school students begin fielding that ever looming question: Where will you attend college? For the next four years, teens and parents alike debate, consider and research universities and potential career interests.

A key component in narrowing the collegiate choice should be campus visits to school of interest. Cynthia A. Gay, director of external relations at Texas A&M University, said, “There’s nothing more important that a campus visit because that is when you can find out about the university first-hand. It helps students get a better idea about what they want.”

Kristin K. Vaughn, director of college counseling at Fort Worth Country Day, adds, “Each college has its own vibe — a personality based on its history, size, location, academic and extracurricular programs as well as its important traditions. To assume all colleges are the same would be an unfortunate assumption.”

While a campus visit can provide students with a “feel” of the campus in a way statistics or even a website cannot provide, as Barbara O zu na, the academic coordinator at Paschal High School, noted, an onsite visit also “gives you an opportunity to experience the climate and area.” She said, “If you are thinking about attending a school in a new region, then visit during most challenging season: For example, if you want to attend a school in the north, then visit during winter to determine if you can handle the climate difference. Consider the weather; it can impact your experience.”
### WHAT COUNTS IN COLLEGE ADMISSIONS

What admissions staff found as “considerably important” in a national survey:

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<thead>
<tr>
<th>Factor</th>
<th>Considerable importance</th>
<th>Moderate Importance</th>
<th>Limited Importance</th>
<th>No importance</th>
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<tr>
<td>Grades in college prep courses</td>
<td>79.2%</td>
<td>13.09%</td>
<td>0.9%</td>
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<tr>
<td>Strength of curriculum</td>
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<td>26.8</td>
<td>3.0</td>
<td>6.2</td>
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<td>Admission test scores (SAT, ACT)</td>
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<tr>
<td>Grades in all courses</td>
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<td>31.0</td>
<td>8.7</td>
<td>--</td>
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<tr>
<td>Essay or writing sample</td>
<td>22.1</td>
<td>39.0</td>
<td>21.6</td>
<td>17.3</td>
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<tr>
<td>Student's demonstrated interest</td>
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<td>33.3</td>
<td>26.8</td>
<td>22.9</td>
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<tr>
<td>Counselor recommendation</td>
<td>17.3</td>
<td>42.4</td>
<td>27.3</td>
<td>13.0</td>
</tr>
<tr>
<td>Class Rank</td>
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<td>37.7</td>
<td>32.0</td>
<td>16.2</td>
</tr>
<tr>
<td>Teacher recommendation</td>
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<td>43.5</td>
<td>27.8</td>
<td>13.5</td>
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<tr>
<td>Subject test scores (AP, IB)</td>
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<td>35.2</td>
<td>32.6</td>
<td>25.1</td>
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<tr>
<td>Portfolio</td>
<td>6.6</td>
<td>10.0</td>
<td>30.6</td>
<td>52.8</td>
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<tr>
<td>Interview</td>
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<td>SAT II scores</td>
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<td>Extracurricular activities</td>
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<td>34.6</td>
<td>16.5</td>
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<tr>
<td>State graduation exam</td>
<td>3.5</td>
<td>11.0</td>
<td>25.4</td>
<td>60.1</td>
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<tr>
<td>Work</td>
<td>0.9</td>
<td>21.3</td>
<td>44.8</td>
<td>33.0</td>
</tr>
</tbody>
</table>

**SOURCE:** NACAC Admission Trends Survey, 2014

***Texas public universities and colleges will automatically accept the top 10% of the graduating class from public high schools, if the student graduates with a Distinguished Level of Achievement Diploma. The University of Texas at Austin automatically accepts the top 7%***
IMPORTANT TERMS ASSOCIATED WITH COLLEGE

TYPES OF DEGREES:

AA – Associate of Art Degree – 2-year degree (approximately 65 credit hours) awarded by community or junior colleges and some 4-year colleges

BA or BS Degree – Bachelor of Art or Bachelor of Science Degree – 4 year degree (approximately 130 credit hours) in a fine arts, liberal arts, math, or science area

MA or MS Degree – Master of Arts or Master of Science Degree – degree awarded after completion of a BA or BS degree, usually 30-45 credit hours

Ph.D., Ed.D., Professional School (law, medicine, veterinary) – degree awarded after completion of BA or BS, usually takes from 3 to 5 years to complete depending on the area, an MA or MS may be required

TERMS:

- Credit hour – unit of measure for classes and program. An average college class is 3 or 4 credit (or clock) hours. An average semester load is 14-18 hours which is 4-6 courses. 12 hours is usually considered a full time student.

- Major – primary area of study. Majors usually require 30+ credit hours.


- Liberal Arts – studies in a college or university intended to provide general knowledge and to develop the general intellectual capacities e.g. language, philosophy, history, literature, abstract science

- Syllabus – a list of assignments usually for a whole semester

- T. A. – Teaching Assistant – a student who is earning an advanced degree and teaching 100 and 200 level courses

- 100 level courses – freshman courses; 200 level courses – sophomore courses, etc.
• RA or CA – Resident Advisor or Corridor Advisor – an older student who lives on your floor or hall in the dorm and helps with any living situation or problems that might arise. The CA or RA can also advise you of different services on campus.

• Requirements – For a university, you must meet 3 sets of requirements: 1 for the university, 1 for the college, and 1 for the department. To find out what the requirements are, consult the college catalog. When you choose a college, read the catalog of the college and keep it with you for your entire stay.

• You do not “go to college” like you attend high school. If your English 101 class is scheduled for 9:00-9:50 on MWF, then you meet Eng. 101 on Monday, Wednesday, Friday, from 9:00 to 9:50 your time from 9-10 on Tuesday and Thursday is your choice. (Perhaps the library to study!)

• An increased level of maturity and independence is assumed in college, particularly in relation to study and homework. A general rule is that for every hour you spend in class, you should spend 2 hours studying for the class. Don’t get behind.

• If you’re having a problem in class, go talk to the instructor! Each instructor will have specified office hours.

• In addition to the expense of tuition, the other big expense, particularly for state schools, is room and board. You must have a place to live and new freshmen are wise to live in a dorm for 2 good reasons: first, you’ll make new friends, be more involved and feel more a part of the college experience and second, it’s more convenient than an apartment, closer to classes and less upkeep. Housing applications are separate applications and for some state schools (UT and A & M) applications must be sent early.

• After you graduate, your college will probably have a freshman orientation program and invite you and your parents to the campus. By all means, go! Hopefully you will get pre-registered before your first set of classes with the help of an advisor. If you cannot or do not register until a few days before classes begin, you’ll wish you had pre-registered. Registration day can be a most frustrating, tiresome experience. Avoid it if you can.
FINANCIAL AID
Financial Aid

Financial Aid is assistance based solely on need (the family’s ability to pay versus the cost of attending a college). To determine the amount of need, a college requires your family to submit a confidential financial statement. This consists of the Free Application for Federal Student Aid (FAFSA) and the Financial Aid Form (FAF) from the College Board Scholarship Service. Both of these forms are available directly from the internet. (www.fafsa.ed.gov) Also, the college in addition to the FAFSA may require an Institutional Financial Aid/Scholarship Application.

Students and parents should both apply for a PIN number early in the senior year. This is the electronic signature required to sign the FAFSA. This is a free service, but must be done BEFORE the FAFSA can be completed and submitted. To apply for a PIN number, visit the website:  www.pin.ed.gov.

The college will try to offer financial aid which will absorb the difference, if any, between the agency’s computed family contribution and the college student’s budget (tuition, room, board, transportation, books, etc.) Since college costs vary, the amount of your financial aid package may also vary from college to college. The only constant will be the expected amount of family contribution.

Usually the Financial Aid Officer offers a “Financial Aid Package” or a “Package Deal”, which consists of a combination of grants, loans, and part-time work. In completing financial aid application forms, students are encouraged to apply for all forms of financial aid since this gives the Financial Aid Officer the opportunity to work up a “Package Deal” to meet each student’s needs.

There are four principal kinds of financial aid available:

1. Grants that are awarded to the student and do not have to be repaid.
2. Loans that a student must repay after leaving college.
3. Work study programs: Student has a part time job often related to his/her field of study.
4. Scholarships that are awarded to the student based on merit or need and do not have to be repaid.

Federal Student Aid

- Federal Pell Grants
- Federal Direct Loans
- Federal Family Education Loans (FFEL)
- Federal Supplemental Educational Opportunity Grants (FSEOG)
- Federal Work-Study (FWS)
- Federal Perkins Loans

Direct and FFEL Program Loans
Low interest loans for students and parents are available through the Federal Direct Student Loan (Direct Loan) program and the Federal Family Education Loan (FFEL) program. Both the Direct Loan Program and the FFEL Program help students meet their education costs. Many of the benefits to students are identical in the two programs. Financial need does not need to be established. Be sure to inquire about:

- Stafford Loans
- PLUS Loans

For further information call: 1-800-4-FED-AID (433-3243)

**SCAM ALERT**

You probably have already begun receiving mail offering services for seniors, from information about senior pictures to paying for college. You will, no doubt, receive several letters of information about scholarship and financial aid services offering sources of money for college. BE VERY CAREFUL. Your most prudent source on this topic is your high school counseling office or college financial aid office.

H-E-B high schools offer several financial aid workshops during the course of the year. Area colleges also offer general financial aid workshops. Many times these workshops are associated with College Night/Fair programs or they are offered independently in late January or early February in early tax season when the FAFSA can first be filed.

In the metroplex, we are fortunate to have many good options for post-secondary education. Most of these schools fall in the public or private categories. For example, the University of Texas at Arlington and Tarrant County College are public colleges while Texas Christian University and Texas Wesleyan University are private schools. A third type of college is the proprietary college. This is a type of college that offers students certain kinds of programs, but they do it as a business, that is, for profit. These types of colleges can offer good programs, but you will need to do your research to conclude that this type of college is offering the best program for your money. Other colleges in the area may offer the same program for less money per credit hour. Proprietary colleges are eligible for federal financial aid programs and usually have placement programs. Proprietary colleges tend to do lots of advertising.

An important fact to remember is that you should NEVER have to pay money to find or receive scholarships/grants. If a service or agency requires an initial fee, see your counselor first.

**REMEMBER**

The process of applying to college typically involves four separate admissions applications:

- The application of admissions to the college
- The application for housing at your chosen college
- The application for financial aid
- The application for scholarships (generally has the earliest deadline)
DO YOU NEED MONEY FOR COLLEGE?
This publication provides basic information on federal student aid to help you pay for college or career school.

What is federal student aid?
It’s money from the federal government—specifically, the U.S. Department of Education—that helps you pay for college, career school, or graduate school expenses. More than $150 billion in federal student aid is available through grants, work-study, and loans every year.

Who gets federal student aid?
Every student who meets certain eligibility requirements can get some type of federal student aid, regardless of age or family income. If you are a student, some of the most basic eligibility requirements are that you must

- demonstrate financial need (for most programs);
- be a U.S. citizen or an eligible noncitizen;
- have a valid Social Security number;
- be registered with Selective Service if you're a male between the ages of 18 and 25;
- be enrolled or accepted for enrollment in an eligible degree or certificate program;
- be enrolled at least half-time (for most programs);
- maintain satisfactory academic progress in college, career school, or graduate school;
- sign the certification statement on the Free Application for Federal Student Aid (FAFSA)® stating that
  - you are not in default on a federal student loan and do not owe money on a federal student grant and
  - you will use federal student aid only for educational purposes; and
- show you’re qualified to obtain a college or career school education by
  - having a high school diploma or a General Educational Development (GED) certificate or a state-recognized equivalent; or
  - completing a high-school education in a home-school setting approved under state law; or
  - enrolling in an eligible career pathways program.

Find more details about eligibility requirements at StudentAid.gov/eligibility.
How do I apply for federal student aid?

1. Create an FSA ID. Students, parents, and borrowers should create an FSA ID, made up of a username and password, to submit their Free Application for Federal Student Aid (FAFSA®) online and to access U.S. Department of Education websites. Your FSA ID is used to confirm your identity and electronically sign your federal student aid documents. To create an FSA ID, visit StudentAid.gov/fsaid.

2. Complete the Free Application for Federal Student Aid (FAFSA®) at fafsa.gov.

Completing and submitting the FAFSA is free and quick, and it gives you access to the largest sources of financial aid to pay for college or career school—federal, state, and school sources. If you need a paper FAFSA, contact our ED Pubs Distribution Center at www.edpubs.gov or toll-free at 1-877-433-7827.

When do I complete the FAFSA?

If you plan to attend college from July 1, 2017 through June 30, 2018, you'll be able to submit a 2017–18 FAFSA beginning on Oct. 1, 2016. You'll be required to report income and tax information from 2015.

NOTE: In the past, you couldn’t submit the FAFSA until Jan. 1 of the year you planned to attend college. The change to Oct. 1 is a permanent change, and you'll be able to complete and submit your FAFSA as early as Oct. 1 every year.

Why should I apply as soon as possible?

Your FAFSA helps you apply for federal, state, and school financial aid. Schools and states often use FAFSA information to award nonfederal aid, and their deadlines vary, so apply as soon as possible. Check with the schools you’re interested in to find out about their deadlines. You can find state deadlines at fafsa.gov.

Do I need to apply for financial aid every year?

Yes, you must reapply for aid every year. Also, if you change schools, your aid doesn’t automatically transfer with you. Check with your new school to find out what you need to do to continue receiving financial aid. If you’re not ready to apply for federal student aid but would like to estimate your aid, visit StudentAid.gov/fgais/estimate to use FAFSA4caster, an early eligibility estimator.

What information do I report on the FAFSA?

The FAFSA asks for information about you (your name, Social Security number, date of birth, address, etc.) and about your financial situation. A series of questions will also determine whether you must provide information about your parents. The answer depends on whether you’re considered a “dependent” or an “independent” student. Learn more about dependency status at StudentAid.gov/dependency. If you have done your taxes before filling out your FAFSA, be sure to consider the option the FAFSA offers you to use the IRS Data Retrieval Tool (IRS DRT). The IRS DRT takes you to the IRS website where you can preview your income and tax information before agreeing to have it transferred to your FAFSA. For more information, visit StudentAid.gov/irsdrt.

Where does my FAFSA information go once I submit it?

Once you submit your FAFSA, your information is shared with the colleges or career schools you included on your FAFSA, and in some cases with your state’s higher education agency.

- The financial aid office at the school to which you applied for admission uses your FAFSA information to determine how much federal student aid you may receive at that school.
- If the school has its own funds to use for financial aid, it might use your FAFSA information to determine your eligibility for that aid. (The school might also have other forms it wants you to fill out to apply for aid there, so check with the school’s financial aid office to ask about that.)
- Your FAFSA information also goes to the higher education agencies in the states where your chosen schools are located. Many states have financial aid funds that they give out based on FAFSA information.
Create an FSA ID. Students, parents, and borrowers should create an FSA ID, made up of a username and password, to submit their Free Application for Federal Student Aid (FAFSA®) online and to use the FAFSA® on the WebNation Center for Education Statistics. Your FSA ID is used to confirm your identity and electronically sign your federal student aid application documents. To create an FSA ID, visit studentaid.gov/fsaid.

Submit the FAFSA® online and to the FAFSA® WebNation Center for Education Statistics where you can find state deadlines at StudentAid.gov. Completing and submitting the FAFSA® is free and quick, and it gives you access to the largest sources of financial aid to pay for college or career school—federal, state, and school sources. If you need help filling out the FAFSA®, contact your IRS Data Retrieval Tool (DRT). The IRS DRT lets you to the IRS website where you can preview your income and tax information before applying to have it transferred to your FAFSA®. For more information, visit studentaid.gov.

Why should I apply as soon as possible?

FAFSA® information is shared with the colleges or career schools you included on your FAFSA® and, in some cases, with your state’s higher education agency.

• The financial aid office at the school where you plan to attend can use FAFSA® information to determine how much federal student aid you may receive at that school.

Where does my FAFSA® information go once I submit it?

• The IRS Data Retrieval Tool (DRT) is a permanent change, and you’ll be able to complete and submit your FAFSA® as early as Oct. 1 every year. You’ll be required to report income and tax information from 2015.

When do I complete the FAFSA®?

For students who are not Pell-eligible due to having less financial need than is required to receive Pell funds, and whose parent or guardian died as a result of military service in Iraq or Afghanistan after the events of 9/11.

• The FAFSA asks for information about you and your family to determine your eligibility for federal student aid. You must answer questions about your age, race, gender, grade level, enrollment status, place of residence, whether you’re a student or non-student, family income, and a variety of other questions.

Do I need to apply for financial aid every year?

• You might apply as early as you can. Each year, changes are made to the FAFSA. You can check with the schools you’re interested in to find out about their deadlines. You can find state deadlines at StudentAid.gov.

Why should I apply as soon as possible?

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Why should I apply as soon as possible?
I completed the FAFSA ... Now what?

After you submit your FAFSA, you’ll receive a Student Aid Report (SAR), which is a summary of the FAFSA data you submitted.

- You’ll get your SAR within three days (if you complete your FAFSA online) to three weeks (if you mail in your paper FAFSA) after you submit your FAFSA.
- Be sure to look over your SAR to make sure you didn’t make any mistakes on your FAFSA.
- The SAR won’t tell you how much financial aid you’ll get; it’s a summary of the information being sent to the schools you listed on your FAFSA.
- You might see a note on your SAR saying you’ve been selected for verification; or your school might contact you to inform you that you’ve been selected. Verification is the process your school uses to confirm that the data reported on your FAFSA is accurate. Don’t worry, your school will help you through that process.
- If you don’t need to make any changes to the information listed on your SAR, just keep it for your records.
- To find out how to correct mistakes, or update your tax return or other information in your FAFSA, visit StudentAid.gov/fafsa/next-steps/accept-aid or contact the school you are applying to for instructions.
- Next, expect to receive an award letter from the schools at which you were accepted for admission.

How much will I get?

When a school’s financial aid office sends you an award letter, the letter will list the types of aid and amounts (from all sources) the school will offer you.

How much aid you receive depends on a number of factors, including

- cost of attendance (for each school);
- Expected Family Contribution (EFC)—(EFC does not represent a dollar amount but rather it is a number used to calculate how much financial aid you’re eligible to receive based on the information in your FAFSA);
- year in school; and
- enrollment status (that is, full-time, half-time, etc.).

You can compare aid offers from the schools to which you applied and see which school is the most affordable once financial aid is taken into account. Keep in mind that the financial aid office at the school will determine how much financial aid you’re eligible to receive. Contact the school’s financial aid office if you have any questions about your award letter or the aid being offered to you.

For more information on how aid is calculated, visit StudentAid.gov/how-calculated.

Should I accept all the aid I’m offered?

You don’t have to. When your school’s financial aid office sends you an award letter, they’ll ask you to indicate the financial aid you want to accept. Look carefully at your options and make sure you accept only what you need.

A good approach is to

- first, accept free money (scholarships and grants), i.e., funds you don’t have to pay back;
- then, accept earned money (work-study), i.e., funds you earn through a job; and
- finally, accept borrowed money (student loans), i.e., money you have to pay back with interest.

Look carefully at your options, especially when it comes to loans that you’ll have to pay back. For more details on accepting aid, visit StudentAid.gov/fafsa/next-steps/accept-aid.

What’s an award letter?

If you applied for admission to a college or career school and have been accepted (although not all schools require students to be accepted before telling them of their eligibility for aid), and you listed that school on your FAFSA, the school will calculate your aid and send you an electronic or paper “award letter” telling you how much aid you’re eligible to receive at that school.

The timing of the award letter varies from school to school and could be as early as springtime (awarding for the fall) or as late as immediately before you start school. It depends on when you apply and how the school prefers to schedule awarding of aid.
How will I receive my aid?

Your college or career school—not the U.S. Department of Education—will distribute your aid and, in most cases, your federal student aid will be applied directly to your school account. The financial aid staff at your school will explain exactly how and when your aid will be disbursed (paid out).

If you’re getting federal student loans for the first time, you must complete entrance counseling and sign a master promissory note before you receive your loan money.

Do I have to repay my loans?

Yes. Student loans, unlike grants and work-study, are borrowed money that must be repaid, with interest, just like car loans and home mortgages. You cannot have these loans canceled because you didn’t like the education you received, didn’t get a job in your field of study, or are having financial difficulty. So think about the amount you’ll have to repay before you take out a loan.

• While you don’t have to make payments on your student loans while you’re enrolled in an eligible school, you don’t have to wait until you graduate to start repaying your loans. For detailed information on repayment, visit StudentAid.gov/repay.

• You can use our repayment estimator to estimate your federal student loan payments under each repayment plan. Visit StudentAid.gov/repayment-estimator to use the tool.

What else do I need to remember when applying for financial aid?

• Free help is available any time during the application process. Online help is available while you complete your application at fafsa.gov, and you can get free information and help from your school counselor, the financial aid office at the school you plan to attend, or the U.S. Department of Education at StudentAid.gov or 1-800-4-FED-AID (1-800-433-3243). You should never have to pay for help!

• Your Student Aid Report (SAR) has to be correct to ensure that you receive your aid. The U.S. Department of Education will send you your SAR. Review it and, if necessary, make changes or corrections following the instructions in the SAR.

• Be sure to always respond to any correspondence your school sends you.

• Review award letters, compare the types and amounts of aid you are offered from each school, and contact the school’s financial aid office if you have any questions about the aid being offered.
Myths About Financial Aid

Don’t fall for these myths about federal student aid and the application process!

“My parents make too much money, so I won’t qualify for aid.”

Reality: There is no income cut-off to qualify for federal student aid. Many factors besides income—from the size of your family to the age of your older parent—are taken into account. Your eligibility is determined by a mathematical formula, not by your parents’ income alone. And remember: when you fill out the Free Application for Federal Student Aid (FAFSA®), you’re also automatically applying for funds from your state, and possibly from your school as well. In fact, some schools won’t even consider you for any of their scholarships (including academic scholarships) until you’ve submitted a FAFSA. Don’t make assumptions about what you’ll get—fill out the application and find out.

“Only students with good grades get financial aid.”

Reality: While a high grade point average will help a student get into a good school and may help with academic scholarships, most of the federal student aid programs do not take a student’s grades into consideration. Provided a student maintains satisfactory academic progress in his or her program of study, federal student aid will help a student with an average academic record complete his or her education.

“My ethnicity or age makes me ineligible for federal student aid.”

Reality: There are basic eligibility requirements (which you can find at StudentAid.gov/eligibility), but ethnicity and age are not considered.

“I support myself, so I don’t have to include parent info on the FAFSA®.”

Reality: This is not necessarily true. Even if you support yourself and file taxes on your own, you may still be considered a dependent student for federal student aid purposes. If you are independent, you won’t need to include your parents’ information on your FAFSA. But if you are dependent, you must provide your parents’ information. The FAFSA asks a series of questions to determine your dependency status. You can preview the questions at StudentAid.gov/dependency.

So what’s next?

Go to fafsa.gov, fill out the application, and see what you get!

For more information about federal student aid, see StudentAid.gov. For help with the FAFSA process, use the help screens or live chat functionality on fafsa.gov, or contact the Federal Student Aid Information Center at 1-800-4-FED-AID (1-800-433-3243); TTY: 1-800-730-8913; for inquirers without access to the toll-free number: 334-523-2691; e-mail: studentaid@ed.gov

Find this fact sheet at StudentAid.gov/resources and share it with others!
What Information Do I Need When I Fill Out the FAFSA℠?

Here’s a checklist!
You should have the following information and documents with you as you fill out the Free Application for Federal Student Aid (FAFSA):

- Your Social Security number
- Your parents’ Social Security numbers if you are providing parent information*
- Your driver’s license number if you have one
- Your Alien Registration Number if you are not a U.S. citizen
- Federal tax information or tax returns** including IRS W-2 information, for you (and your spouse, if you are married), and for your parents if you are providing parent information
  - If you have not yet filed an income tax return, complete and submit the FAFSA using estimated tax information
  - Use income records for the year prior to the academic year for which you are applying:
    for instance, if you are filling out the 2012–13 FAFSA, you will need 2011 tax information
- Records of your untaxed income, such as child support received, interest income, and veterans noneducation benefits, for you, and for your parents if you are providing parent information
- Information on cash; savings and checking account balances; investments, including real estate but not including the home in which you live; and business and farm assets for you, and for your parents if you are providing parent information

* Not sure whether you will need to put your parents’ information on the FAFSA? Check out “Am I Dependent or Independent?” at www.studentaid.ed.gov/pubs or call 1-800-4-FED-AID (1-800-433-3243).

** If you file your taxes before filling out your FAFSA online, you might be able to have your tax information automatically retrieved from the Internal Revenue Service and inserted in your FAFSA. The FAFSA will walk you through the process.
Federal Student Loan Programs

Will you need a loan to attend college?

If you need a loan to help cover the cost of a college or career school education, think federal student aid first. All student loans are borrowed funds that you must repay with interest, but federal student loans usually offer lower interest rates and have more flexible repayment terms and options than private student loans.

1. What is a federal student loan?

Federal student loans allow students and their parents to borrow money to pay for a college or career school education. A federal student loan is made through a loan program administered by the federal government.

2. What is a private student loan?

A private student loan is a nonfederal loan made by a private lender, such as a bank or credit union. The terms and conditions of private student loans are set by the lender, not the federal government. If you’re not sure whether you’re being offered a private loan or a federal loan, check with the financial aid office at your school.

3. Why are federal student loans a better option for paying for a college or career school education?

Federal student loans offer you many benefits that don’t typically accompany private loans. These include low fixed interest rates, income-based repayment plans, cancellation for certain types of employment, and deferment (postponement) options, including deferment of loan payments when a student returns to school. Also, private loans usually require a credit check, which most federal loans do not. For these reasons, students and parents should always exhaust federal student loan options before considering a private loan.

4. How much should I borrow?

You can determine whether you need a loan and how much you need to borrow by adding up the total cost of your education (tuition, fees, room and board, etc.) and subtracting the amount of scholarships, grants, and savings you have to contribute to those costs. You should borrow only what you need and consider the earnings potential in your chosen profession to determine how easily you'll be able to repay your debt. You can find salary estimates for a variety of occupations in the U.S. Department of Labor’s Occupational Outlook Handbook at www.bls.gov/ooh. Your student loan payments should be only a small percentage of your salary after you graduate.

Have questions? Contact or visit the following:

- StudentAid.gov
- a school’s financial aid office
- studentaid@ed.gov
- 1-800-4-FED-AID (1-800-433-3243) toll free
- TTY for the hearing impaired: 1-800-730-8913
What kinds of federal student loans are available?

The interest rates shown are fixed rates for the life of the loan.

<table>
<thead>
<tr>
<th>Federal Loan Program</th>
<th>Program Details (subject to change)</th>
<th>Maximum Annual Award (subject to change)</th>
</tr>
</thead>
</table>
| Direct Subsidized Loan | • For undergraduate students who have financial need  
  • For loans first disbursed on or after July 1, 2016, and before July 1, 2017, interest rate is 3.76%  
  • You’re not usually charged interest on the loan during certain periods  
  • The U.S. Department of Education (ED) is the lender; payment is owed to ED | $5,500 depending on grade level and dependency status*  
For total lifetime limit, go to StudentAid.gov/sub-unsub |
| Direct Unsubsidized Loan | • For undergraduate, graduate, and professional degree students; financial need is not required  
  • For loans first disbursed on or after July 1, 2016, and before July 1, 2017:  
    o 3.76% interest rate for loans made to undergraduate students, and  
    o 5.31% interest rate for loans made to graduate and professional degree students  
  • You’re responsible for interest during all periods  
  • ED is the lender; payment is owed to ED | $20,500 (less any subsidized amounts received for same period) depending on grade level and dependency status*  
For total lifetime limit, go to StudentAid.gov/sub-unsub |
| Direct PLUS Loan | • For parents of dependent undergraduate students who are borrowing money to pay for their child’s education, and for graduate or professional degree students; financial need is not required  
  • For loans first disbursed on or after July 1, 2016, and before July 1, 2017, interest rate is 6.31%  
  • Borrower must not have negative credit history  
  • ED is the lender; payment is owed to ED | Maximum amount is cost of attendance minus any other financial aid student receives |
| Federal Perkins Loan | • For undergraduate, graduate, and professional degree students  
  • Eligibility depends on your financial need and availability of funds at your school; contact your school’s financial aid office about eligibility  
  • Interest rate is 5%  
  • Your school is the lender; payment is owed to the school that made the loan | Undergraduate students: $5,500; graduate and professional degree students: $8,000  
Total lifetime limit may not exceed $27,500 for undergraduates and $60,000 for graduate students (including amounts borrowed as an undergraduate) |

*Learn about dependency status at StudentAid.gov/dependency.

Note: Find interest rates on loans disbursed before July 1, 2016, at StudentAid.gov/interest.

For more information on loans, visit StudentAid.gov/loans. Find this fact sheet at StudentAid.gov/resources#loan-programs.

December 2016
WHAT is federal student aid?
Federal student aid comes from the federal government—specifically, the U.S. Department of Education. It’s money that helps a student pay for higher education expenses (i.e., college, career school, or graduate school expenses).

Federal student aid covers such expenses as tuition and fees, room and board, books and supplies, and transportation.

There are three main categories of federal student aid: grants, work-study, and loans. Check with your school’s financial aid office to find out which programs the school participates in.

WHO gets federal student aid?
Every student who meets certain eligibility requirements can get some type of federal student aid, regardless of age or family income. Some of the most basic eligibility requirements are that you must

• demonstrate financial need (for most programs—to learn more, visit StudentAid.gov/how-calculated);
• be a U.S. citizen or an eligible noncitizen;
• have a valid Social Security number;
• register (if you haven’t already) with Selective Service, if you’re a male between the ages of 18 and 25;
• maintain satisfactory academic progress in college or career school; and
• show you’re qualified to obtain a college or career school education by
  ○ having a high school diploma or a General Educational Development (GED) certificate or a state-recognized equivalent; or
  ○ completing a high school education in a home-school setting approved under state law; or
  ○ enrolling in an eligible career pathways program.

Find more details about eligibility criteria at StudentAid.gov/eligibility.

HOW do you apply for federal student aid?
1. Create an FSA ID. Students, parents, and borrowers should create an FSA ID, made up of a username and password, to submit their Free Application for Federal Student Aid (FAFSA®) online and to access U.S. Department of Education websites. Your FSA ID is used to confirm your identity and electronically sign your federal student aid documents. To create an FSA ID, visit StudentAid.gov/fsaid.

2. Complete the Free Application for Federal Student Aid (FAFSA®) at fafsa.gov. If you plan to attend college from July 1, 2017–June 30, 2018, you’ll be able to submit a 2017–18 FAFSA beginning on Oct. 1, 2016. You’ll be required to report income and tax information from 2015. Schools and states often use FAFSA information to award nonfederal aid, but their deadlines vary. Check with the schools that you’re interested in for their deadlines, and find state deadlines at fafsa.gov.

   NOTE: In the past, you couldn’t submit the FAFSA until January 1 of the year you planned to attend college. The change to October 1 is a permanent change, and you’ll be able to complete and submit your FAFSA as early as October 1 every year.

3. Review your Student Aid Report. After you apply, you’ll receive a Student Aid Report, or SAR. Your SAR contains the information reported on your FAFSA and usually includes your Expected Family Contribution (EFC). The EFC is a number (not a dollar amount) used to determine your eligibility for federal student aid. Review your SAR information to make sure it’s correct. The school(s) you list on your FAFSA will get your SAR data electronically.

4. Contact the school(s) you might attend. Make sure the financial aid office at each school you’re interested in has all the information needed to determine your eligibility. If you’re eligible, each school’s financial aid office will send you an aid offer showing the amount and types of aid (from all sources) the school will offer you. You can compare the aid offers you received and see which school is the most affordable once financial aid is taken into account.

HAVE QUESTIONS?
Contact or visit the following:

• StudentAid.gov
• a college financial aid office
• studentaid@ed.gov
• 1-800-4-FED-AID (1-800-433-3243) toll-free
• 1-800-730-8913 (toll-free TTY for the hearing impaired)
## Federal Student Aid Programs 2017–18

<table>
<thead>
<tr>
<th>Program and Type of Aid</th>
<th>Program Information</th>
<th>Annual Award Amount (subject to change)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal Pell Grant</td>
<td>Grant: does not have to be repaid. For undergraduates with exceptional financial need who have not earned bachelor’s or professional degrees.</td>
<td>Amounts can change annually. For 2017–18 (July 1, 2017 to June 30, 2018), the award amount is up to $5,920. Visit StudentAid.gov/pell-grant for more information.</td>
</tr>
<tr>
<td>Federal Supplemental Educational Opportunity Grant (FSEOG)</td>
<td>Grant: does not have to be repaid. For undergraduates with exceptional financial need.</td>
<td>Up to $4,000. Visit StudentAid.gov/fseog for more information.</td>
</tr>
<tr>
<td>Teacher Education Assistance for College and Higher Education (TEACH) Grant</td>
<td>Grant: does not have to be repaid unless student fails to carry out service obligation. For undergraduate, postbaccalaureate, and graduate students who are completing or plan to complete course work needed to begin a career in teaching. As a condition for receiving this grant, student must sign a TEACH Grant Agreement to Serve in which the student agrees to perform four years of qualifying teaching service and meet other requirements.</td>
<td>Up to $4,000. Visit StudentAid.gov/teach for more information.</td>
</tr>
<tr>
<td>Iraq and Afghanistan Service Grant</td>
<td>Grant: does not have to be repaid. For students who are not Pell-eligible due only to having less financial need than is required to receive Pell funds; whose parent or guardian died as a result of military service in Iraq or Afghanistan after the events of 9/11.</td>
<td>The grant award can be equal to the maximum Federal Pell Grant amount (see above), but cannot exceed your cost of attending school. Visit StudentAid.gov/Iraq-Afghanistan for more information.</td>
</tr>
<tr>
<td>Federal Work-Study</td>
<td>Work-Study: money is earned; does not have to be repaid. For undergraduate and graduate students; part-time jobs can be on campus or off campus. Money is earned while attending school.</td>
<td>No annual minimum or maximum amounts. Visit StudentAid.gov/workstudy for more information.</td>
</tr>
<tr>
<td>Direct Subsidized Loan</td>
<td>Loan: must be repaid with interest. For undergraduate students who have financial need; U.S. Department of Education generally pays interest while the student is in school and during certain other periods; student must be at least half-time. Interest rate is 3.76% for loans first disbursed on or after July 1, 2016 and before July 1, 2017, and fixed for the life of the loan. Visit StudentAid.gov/interest for more information.</td>
<td>Up to $5,500 depending on grade level and dependency status. Visit StudentAid.gov/sub-unsub for more information.</td>
</tr>
<tr>
<td>Direct Unsubsidized Loan</td>
<td>Loan: must be repaid with interest. For undergraduate and graduate or professional students; borrower is responsible for all interest; student must be at least half-time; financial need is not required. Interest rate is 3.76% (undergraduate) and 5.31% (graduate or professional) for loans first disbursed on or after July 1, 2016 and before July 1, 2017, and fixed for the life of the loan. Visit StudentAid.gov/interest for more information.</td>
<td>Up to $20,500 (less any subsidized amounts received for same period), depending on grade level and dependency status. Visit StudentAid.gov/sub-unsub for more information.</td>
</tr>
<tr>
<td>Direct PLUS Loan</td>
<td>Loan: must be repaid with interest. For parents of dependent undergraduate students and for graduate or professional students; borrower is responsible for all interest; student must be enrolled at least half-time; financial need is not required; borrower must not have an adverse credit history. Interest rate is 6.31% for loans first disbursed on or after July 1, 2016 and before July 1, 2017, and fixed for the life of the loan. Visit StudentAid.gov/interest for more information.</td>
<td>Maximum amount is cost of attendance minus any other financial aid received. Visit StudentAid.gov/plus for more information.</td>
</tr>
<tr>
<td>Federal Perkins Loan</td>
<td>Loan: must be repaid with interest. For undergraduate and graduate students with exceptional financial need. Eligibility depends on the student’s financial need and availability of funds at the school. For questions on Perkins Loan eligibility, students must contact the school’s financial aid office. Interest rate is 5% and fixed for the life of the loan.</td>
<td>Undergraduate students: up to $5,500; graduate and professional students: up to $8,000. Visit StudentAid.gov/perkins for more information.</td>
</tr>
</tbody>
</table>

**Note:** The information in this document was compiled in spring 2016. For updates or additional information, visit StudentAid.gov.

**LOOKING FOR MORE SOURCES FOR FREE MONEY?**

Try StudentAid.gov/scholarships for tips on where to look and for a link to a free online scholarship search.
Federal Student Grant Programs

The federal government provides grant funds for students attending colleges, career schools, and universities. Grants, unlike loans, are sources of free money and do not have to be repaid.* The major federal student grant programs are briefly described below.

<table>
<thead>
<tr>
<th>Federal Grant Program</th>
<th>Program Details</th>
<th>Annual Award (subject to change)</th>
</tr>
</thead>
</table>
| Federal Pell Grant    | • Awarded to undergraduate students who have exceptional financial need and who have not earned a bachelor’s or graduate degree; in some cases, students enrolled in a postbaccalaureate teacher certification program may receive a Federal Pell Grant  
• Federal Pell Grant lifetime eligibility is limited to 12 semesters or the equivalent | Up to $5,920 for the 2017–18 award year |
| Federal Supplemental Educational Opportunity Grant (FSEOG) | • Awarded to undergraduate students who have exceptional financial need and who have not earned a bachelor’s or graduate degree  
• Federal Pell Grant recipients receive priority  
• Not all schools participate in the FSEOG program  
• Funds depend on availability at the school; applications must be received by the school’s deadline | Up to $4,000 |
| Teacher Education Assistance for College and Higher Education (TEACH) Grant | • For undergraduate, postbaccalaureate, or graduate students who are or will be taking course work necessary to become elementary or secondary school teachers  
• Must agree to serve, for a minimum of four years (within eight years of completing one’s academic program), as a full-time teacher in a high-need field in a school or educational service agency that serves low-income students  
• Must attend a participating school and meet certain academic achievement requirements  
• Failure to complete the teaching service commitment will result in the grant being converted to a Direct Unsubsidized Loan that must be repaid | 2016–17 grants: Up to $3,724 for grants first disbursed on or after Oct. 1, 2016, and before Oct. 1, 2017 |
| Iraq and Afghanistan Service Grant | • For students whose parent or guardian was a member of the U.S. armed forces and died as a result of performing military service in Iraq or Afghanistan after the events of 9/11  
• Must be ineligible for a Federal Pell Grant due to having less financial need than is required to receive Federal Pell Grant funds  
• Must have been younger than 24 years old or enrolled at least part-time at a college or career school at the time of the parent’s or guardian’s death | 2016–17 grants: Up to $5,413.77 for grants first disbursed on or after Oct. 1, 2016, and before Oct. 1, 2017 |

*Occasionally a student may have to pay back part or all of a grant if, for example, he or she withdraws from school before finishing an enrollment period, such as a semester.

Looking for more sources of free money? Try StudentAid.gov/scholarships for tips on where to look and for a link to a free scholarship search tool. For more information on grants, visit StudentAid.gov/grants. Find this fact sheet at StudentAid.gov/resources#grant-programs.

Have questions? Contact or visit the following:

- StudentAid.gov  
- a school’s financial aid office  
- studentaid@ed.gov  
- 1-800-4-FED-AID (1-800-433-3243) toll free  
- TTY for the hearing impaired: 1-800-730-8913

December 2016
TEXAS B-ON-TIME (BOT) LOAN PROGRAM

The Texas B-On-Time Loan program is a zero-interest loan. Only renewal awards are available. The institution’s financial aid office will determine renewal eligibility. Eligible students can complete an application and promissory note at Loans Online.

Renewal Eligibility Requirements

To maintain eligibility for future disbursements, the student must

- be a Texas resident or be entitled to pay resident tuition rates as a dependent child of a member of the U.S. armed forces; and
- not have been granted a baccalaureate degree;
- be enrolled full time in an undergraduate degree program at an eligible institution;
- have completed a Free Application for Federal Student Aid (FAFSA) and be eligible to receive federal financial aid;
- complete at least 75% of the semester credit hours attempted in the most recent academic year and have a cumulative GPA of at least a 2.5 on a 4.0 scale (or the equivalent) on all course work previously attempted at institutions of higher education;
- not receive B-On-Time loans for more than 150 hours.

Annual Loan Amounts for 2016-2017

- 4-year public and private institutions: $8,722 per year; $4,361 per semester (renewal recipients only)
- Public Technical Colleges: $4,572 per year: $2,286 per semester (renewal recipients only)
- 2 year Public or Private Community Colleges: $2,832 per year; $1,416 per semester (renewal recipients only)
- A 3% origination fee will be deducted from the loan proceeds

Forgiveness Requirements

Forgiveness may be granted if the student receives an undergraduate degree or certificate from an eligible institution and the student meets certain requirements:

- Graduated with a cumulative GPA of at least a 3.0 on a four-point scale, within
  - 4 calendar years after the date the student initially enrolled in an eligible institution;
  - 5 calendar years after the date the student initially enrolled in an eligible institution, if the degree is in architecture (Texas CIP Codes Category 04.0201), engineering (Texas CIP Codes Category 14); or
  - 2 calendar years after the date the student initially enrolled in a public or private 2-year institution.

OR
• Graduated with a B average or a cumulative grade point average of at least 3.0 on a four-point scale with a total number of course credit hours earned, including transfer credit hours and excluding hours earned exclusively by examination, dual credit course hours, and hours earned for developmental coursework that an institution required the student to take under TEC, Section 51.3062 (relating to Success Initiative), or under the former provisions of TEC, Section 51.306 (relating to Texas Academic Skills Program), that is not more than six hours more than the number of credit hours required to complete a baccalaureate degree.

Forgiven B-On-Time loans must be reported to the IRS as taxable income.

**Where Can I Get More Information?**

For more information, review [Coordinating Board Rules, Chapter 21, Subchapter E](#), or contact our Borrower Services Department at:

Austin Metro: (512) 427-6340  
Outside Austin Metro: (800) 242-3062  
Email: [Borrower Services](#)
Using the Internet To Plan for College
COLLEGE PLANNING ON THE INTERNET

APPLYING FOR ADMISSION

Apply Texas - (www.applytexas.org) Submit this online application to most Texas state funded colleges. You can save a partially completed application to retrieve at a later time. Most schools will require an application fee that must be paid directly to the college.

*If you used a fee waiver for the SAT, you are eligible for up to 4 college application fee waivers. See your counselor for details/forms.*

The Common Application (www.commonapp.org) The Common Application is the recommended form of 230 selective colleges and universities for admission to their undergraduate programs. A download version is available.
FINANCIAL AID

FAFSA – Free Application for Federal Student Aid- (www.fafsa.ed.gov) To be eligible for any type of aid, you must complete the FAFSA each year. This is a free service provided by the US Department of Education. Your results are sent both to you and to the college of your choice. FAFSA must be completed in the fall of your senior year in order to meet the application deadlines of the college financial aid office.

FAFSA PIN NUMBER – To be able to complete your FAFSA in a timely manner, you and your parent must have applied and received a PIN (Personal Identification Number.) This number is used as your electronic signature when you complete and are ready to submit the FAFSA. www.pin.ed.gov.

NCAA CLEARINGHOUSE – If you want to be considered for an Athletic Scholarship then you should register during your junior year with the NCAA Clearinghouse as a Prospective Student-Athlete. (www.ncaa.org) There is a fee, but if you have taken the SAT or ACT using a fee waiver, the fee can be waived. See your counselor for more information.
More and more colleges are moving away from printed paper copies of their forms and applications and using online forms and catalogs. The expense of printing and postage, along with the environmental impact make online services very desirable.

## Internet Insight

The following web sites can be beneficial to you throughout the application process and in your quest to financially support your college career. HEB ISD does not endorse or recommend any specific website. These are for information purposes only. This list may contain obsolete websites, as they are constantly changing.

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<tr>
<th><strong>Adventures in Education</strong></th>
<th><a href="http://www.aie.org">www.aie.org</a></th>
<th>college and career planning information</th>
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<tbody>
<tr>
<td><strong>All Student Loan</strong></td>
<td><a href="http://www.allstudentloan.org">www.allstudentloan.org</a></td>
<td>college cost calculator, loans, scholarships</td>
</tr>
<tr>
<td><strong>Any College</strong></td>
<td><a href="http://www.anycollege.net">www.anycollege.net</a></td>
<td>college search, scholarships</td>
</tr>
<tr>
<td><strong>Best Schools USA</strong></td>
<td><a href="http://www.bestschoolsusa.com">www.bestschoolsusa.com</a></td>
<td>tips on school selection and admission process</td>
</tr>
<tr>
<td><strong>Campus Champs</strong></td>
<td><a href="http://www.campuschamps.com/">www.campuschamps.com/</a></td>
<td>site designed with the college-bound athlete in mind</td>
</tr>
<tr>
<td><strong>Campus Tours</strong></td>
<td><a href="http://www.campustours.com">www.campustours.com</a></td>
<td>links to virtual campus tours, interactive campus maps, webcams and campus pictures</td>
</tr>
<tr>
<td><strong>Career Builders</strong></td>
<td><a href="http://www.careerbuilders.com">www.careerbuilders.com</a></td>
<td>job search, resume tip, interview advice</td>
</tr>
<tr>
<td><strong>Career Development Resources</strong></td>
<td><a href="http://www.cdr.state.tx.us">www.cdr.state.tx.us</a></td>
<td>educational based information</td>
</tr>
<tr>
<td><strong>College for Texans</strong></td>
<td><a href="http://www.collegefortexans.com">www.collegefortexans.com</a></td>
<td>scholarships for Texans</td>
</tr>
<tr>
<td><strong>College is Possible</strong></td>
<td><a href="http://www.collegeispossible.com">www.collegeispossible.com</a></td>
<td>a campaign to provide information related to preparing for, paying for, and</td>
</tr>
<tr>
<td><strong>College Net</strong></td>
<td><a href="http://www.collegenet.com">www.collegenet.com</a></td>
<td>school information</td>
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<tr>
<td><strong>College Quest</strong></td>
<td><a href="http://www.collegequest.com">www.collegequest.com</a></td>
<td>school information</td>
</tr>
<tr>
<td><strong>College Recruiting</strong></td>
<td><a href="http://www.CollegeRecruiting.com">www.CollegeRecruiting.com</a></td>
<td>connects student and colleges</td>
</tr>
<tr>
<td><strong>College View</strong></td>
<td><a href="http://www.collegeview.com">www.collegeview.com</a></td>
<td>career information, college search, financial aid information, scholarship search</td>
</tr>
<tr>
<td><strong>Common Application</strong></td>
<td><a href="http://www.applytexas.org">www.applytexas.org</a></td>
<td>Texas schools applications and majors</td>
</tr>
<tr>
<td><strong>Common Application</strong></td>
<td><a href="http://www.commonapp.org">www.commonapp.org</a></td>
<td>an application for 255 schools across the nation</td>
</tr>
<tr>
<td><strong>eCampusTours</strong></td>
<td><a href="http://www.ecampustours.com">www.ecampustours.com</a></td>
<td>virtual tours, college planning, scholarship search, student loan information</td>
</tr>
<tr>
<td><strong>Educaid</strong></td>
<td><a href="http://www.educaid.com">www.educaid.com</a></td>
<td>college planning, financial aid information</td>
</tr>
<tr>
<td><strong>EduPass</strong></td>
<td><a href="http://www.edupass.org">www.edupass.org</a></td>
<td>college information for international students</td>
</tr>
<tr>
<td><strong>Fast WEB</strong></td>
<td><a href="http://www.fastweb.com">www.fastweb.com</a></td>
<td>extensive listings of scholarships</td>
</tr>
<tr>
<td><strong>FinAid</strong></td>
<td><a href="http://www.finaid.org">www.finaid.org</a></td>
<td>financial aid information</td>
</tr>
<tr>
<td><strong>Free Application for Federal Student Aid</strong></td>
<td><a href="http://www.fafsa.ed.gov">www.fafsa.ed.gov</a></td>
<td>government financial aid application</td>
</tr>
<tr>
<td><strong>Further Your Education</strong></td>
<td><a href="http://www.furtheryoueducation.com">www.furtheryoueducation.com</a></td>
<td>helps community college students plan their transfer to a four-year college</td>
</tr>
<tr>
<td><strong>Kaplan Test Prep and Admissions</strong></td>
<td><a href="http://www.kaptest.com">www.kaptest.com</a></td>
<td>SAT/ACT test prep courses</td>
</tr>
<tr>
<td><strong>Kuder</strong></td>
<td><a href="http://www.kuder.com">www.kuder.com</a></td>
<td>education planner, resume builder, financial aid information, scholarship</td>
</tr>
<tr>
<td><strong>National College Funding Services Sports Scholarship Recruitment Service</strong></td>
<td><a href="http://www.ncfs-inc.com/title_pages/sports.htm">http://www.ncfs-inc.com/title_pages/sports.htm</a></td>
<td>site designed with the college-bound athlete in mind</td>
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<tr>
<td><strong>National College Funding Services, P.A.</strong></td>
<td><a href="http://www.ncfs-inc.com">www.ncfs-inc.com</a></td>
<td>financial aid information, college panning, college search, common application</td>
</tr>
<tr>
<td><strong>Nelnet</strong></td>
<td><a href="http://www.collegeplanning.nelnet.net">www.collegeplanning.nelnet.net</a></td>
<td>college planning, financial aid information</td>
</tr>
<tr>
<td><strong>Sallie Mae College Answer</strong></td>
<td><a href="http://www.collegeanswer.com">www.collegeanswer.com</a></td>
<td>college planning, financial aid information</td>
</tr>
<tr>
<td><strong>SAT</strong></td>
<td><a href="http://www.collegeboard.com">www.collegeboard.com</a></td>
<td>SAT registration and testing information</td>
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<tr>
<td><strong>Scholarships</strong></td>
<td><a href="http://www.scholarships.com">www.scholarships.com</a></td>
<td>scholarship search, financial aid information</td>
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<tr>
<td><strong>Schools in the USA</strong></td>
<td><a href="http://www.schoolsintheUSA.com">www.schoolsintheUSA.com</a></td>
<td>links to over 1500 colleges, applications, career information</td>
</tr>
<tr>
<td><strong>Super College</strong></td>
<td><a href="http://www.supercollege.com">www.supercollege.com</a></td>
<td>college admissions, financial aid information</td>
</tr>
<tr>
<td><strong>Texas Mentor</strong></td>
<td><a href="http://www.TEXASMENTOR.org">www.TEXASMENTOR.org</a></td>
<td>information about Texas school, online applications</td>
</tr>
<tr>
<td><strong>The Princeton Review</strong></td>
<td><a href="http://www.princetonreview.com">www.princetonreview.com</a></td>
<td>test prep information</td>
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<tr>
<td><strong>U.S. Air Force ROTC</strong></td>
<td><a href="http://www.afrotc.com">www.afrotc.com</a></td>
<td>scholarship, career information</td>
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<tr>
<td><strong>U.S. Army ROTC</strong></td>
<td><a href="http://www.armyrotc.com">www.armyrotc.com</a></td>
<td>scholarship, career information</td>
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<tr>
<td><strong>U.S. Department of Education</strong></td>
<td><a href="http://www.ed.gov">www.ed.gov</a></td>
<td>college funding</td>
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<tr>
<td><strong>U.S. Government</strong></td>
<td><a href="http://www.students.gov">www.students.gov</a></td>
<td>education and career links</td>
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<td><strong>U.S. Navy ROTC</strong></td>
<td><a href="https://www.nrotc.navy.mil/">https://www.nrotc.navy.mil/</a></td>
<td>scholarship, career</td>
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<tr>
<td>Website</td>
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<td>Information</td>
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<tr>
<td>U101 College Search</td>
<td><a href="http://U101.com/">http://U101.com/</a></td>
<td>college search, college planning</td>
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<tr>
<td>US News and World Report</td>
<td><a href="http://www.usnews.com">www.usnews.com</a></td>
<td>education section--national rankings of colleges</td>
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<td>US Works</td>
<td><a href="http://www.usworks.com">www.usworks.com</a></td>
<td>job and career related information</td>
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<td>Wired Scholar</td>
<td><a href="http://www.wiredscholar.com">www.wiredscholar.com</a></td>
<td>scholarship search, preparation</td>
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Federal Student Aid: Find the Information You Need

Financial aid is a complicated topic, so finding your way through the process can be challenging. But we’ve got resources to help.

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<th>Topic</th>
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<td>Fill out the FAFSA®</td>
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<td>FAFSA changes for 2017–18</td>
<td>StudentAid.gov/fafsa-changes</td>
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<td>Basic FAFSA info: what is it and how do you fill it out</td>
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<td>FSA ID (username and password for FAFSA &amp; other sites)</td>
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<td>Dependency status for FAFSA purposes</td>
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<td>Determining which parent’s info to report on the FAFSA</td>
<td>StudentAid.gov/fafsa-parent</td>
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<td>How aid is calculated (including link to detailed EFC info)</td>
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<td>Types of Aid/Getting Aid</td>
<td>StudentAid.gov/types</td>
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<td>Types of financial aid</td>
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<td>Who can get federal student aid</td>
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<td>Pell Lifetime Eligibility Used</td>
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<td>Finding and applying for scholarships</td>
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<td>Aid for military families</td>
<td>StudentAid.gov/scams</td>
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<td>Avoiding financial aid scams</td>
<td>StudentAid.gov/interest</td>
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<td>My Federal Student Aid (log in to see grant and loan records)</td>
<td>StudentAid.gov/login</td>
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<td>Repaying Loans</td>
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<td>Loan repayment</td>
<td>StudentAid.gov/repayment-estimator</td>
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<td>Repayment Estimator (helps you compare repayment plans)</td>
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<td>Income-driven repayment plans (e.g., Pay As You Earn plan, Income-Based plan)</td>
<td>StudentAid.gov/publicservice</td>
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<td>Preparing for College</td>
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<td>College Preparation Checklist: academic and financial preparation, for elementary school through adult students</td>
<td>StudentAid.gov/checklist</td>
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<td>Middle school preparation</td>
<td>StudentAid.gov/early</td>
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<td>Special Audiences</td>
<td>StudentAid.gov/parent</td>
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<tr>
<td>Info for parents (tax benefits, support your child, college costs)</td>
<td>StudentAid.gov/grad</td>
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<td>Graduate school funding</td>
<td>StudentAid.gov/resources#adult-students</td>
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<td>Financial aid for adult students</td>
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<td>Going to college in another country</td>
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<td>Publications, Videos, Infographics</td>
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<tr>
<td>Fact sheets, infographics, brochures, videos on all topics</td>
<td>StudentAid.gov/resources</td>
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<tr>
<td>Social Media</td>
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<tr>
<td>@FAFSA Twitter feed</td>
<td><a href="http://www.twitter.com/FAFSA">www.twitter.com/FAFSA</a></td>
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<tr>
<td>Federal Student Aid YouTube channel</td>
<td><a href="http://www.YouTube.com/FederalStudentAid">www.YouTube.com/FederalStudentAid</a></td>
</tr>
<tr>
<td>Federal Student Aid Facebook page</td>
<td><a href="http://www.Facebook.com/FederalStudentAid">www.Facebook.com/FederalStudentAid</a></td>
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</tbody>
</table>

Download this fact sheet at StudentAid.gov/resources#find-aid-info.
<table>
<thead>
<tr>
<th>College-University</th>
<th>City</th>
<th>Website</th>
<th>College-University</th>
<th>City</th>
<th>Website</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alvin Community College</td>
<td>Alvin</td>
<td><a href="http://www.alvin.cc.tx.us">www.alvin.cc.tx.us</a></td>
<td>North Lake College</td>
<td>Irving</td>
<td><a href="http://www.nlc.dcccd.edu">www.nlc.dcccd.edu</a></td>
</tr>
<tr>
<td>Amarillo College</td>
<td>Amarillo</td>
<td><a href="http://www.actx.edu">www.actx.edu</a></td>
<td>Northeast Texas Community College</td>
<td>Mt. Pleasant</td>
<td><a href="http://www.ntcc.dcccd.edu">www.ntcc.dcccd.edu</a></td>
</tr>
<tr>
<td>Angelina College</td>
<td>Lufkin</td>
<td><a href="http://www.angelina.cc.tx.us">www.angelina.cc.tx.us</a></td>
<td>Northwest Vista College</td>
<td>San Antonio</td>
<td><a href="http://www.accd.edu/nvc">www.accd.edu/nvc</a></td>
</tr>
<tr>
<td>Austin Community College</td>
<td>Austin</td>
<td><a href="http://www.austin.cc.tx.us">www.austin.cc.tx.us</a></td>
<td>Odessa College</td>
<td>Odessa</td>
<td><a href="http://www.odessa.edu">www.odessa.edu</a></td>
</tr>
<tr>
<td>Blinn College</td>
<td>Brenham</td>
<td><a href="http://www.blinncc.edu">www.blinncc.edu</a></td>
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<td><a href="http://www.accd.edu/pac">www.accd.edu/pac</a></td>
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<td>Brookhaven College</td>
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<td>Paris Junior College</td>
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<td>Cedar Valley College</td>
<td>Lancaster</td>
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<td>San Jacinto College Central</td>
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<td>San Jacinto College South</td>
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<td>South Plains College</td>
<td>Levelland</td>
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<td>South Texas Community College</td>
<td>McAllen</td>
<td><a href="http://www.stec.cc.tx.us">www.stec.cc.tx.us</a></td>
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<td>Fort Worth</td>
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<td>Temple College</td>
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<td>Texas State Technical College</td>
<td>Harlingen</td>
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<td>Texas State Technical College</td>
<td>Sweetwater</td>
<td><a href="http://www.sweetwater.tstc.edu">www.sweetwater.tstc.edu</a></td>
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<td>Texas State Technical College</td>
<td>Waco</td>
<td><a href="http://www.waco.tstc.edu">www.waco.tstc.edu</a></td>
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<td>Lon Morris College</td>
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<td>Athens</td>
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<td>Snyder</td>
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<td>Wharton County Junior College</td>
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<td>Laredo</td>
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<td>Texas A&amp;M University</td>
<td>College Station</td>
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<td>El Paso</td>
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<td>Edinburg</td>
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<td>Plainview</td>
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<td>West Texas A&amp;M University</td>
<td>Canyon</td>
<td><a href="http://www.wtamu.edu">www.wtamu.edu</a></td>
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MILITARY CAREERS
MILITARY ACADEMY APPOINTMENTS

Students who are interested in pursuing a military academy should begin in the spring of their junior year. Education and training at each of the academies is worth approximately $250,000 which is all scholarship with no cost to the student. The return service commitment is five or more years of active military service as a commissioned officer. The first step in the process is to write, or email the respective academy and request a pre-candidate questionnaire. Academy catalogs and other specific information should be requested from the following addresses: Please note that students, NOT parents, should initiate all contact with the academies.

U. S. Air Force Academy
HQ USAFA/RRS
2304 Cadet Drive, Ste. 2300
USAFA Academy, CO 80840-5025
(800) 443-9266

U. S. Merchant Marine Academy
Admissions Office
300 Steamboat Road
Kings Point, NY 11024-1699
(866) 546-4778

U. S. Military Academy
Director of Admissions
606 Thayer Road
West Point, NY 10996-1797
(800) 822-2769

U. S. Naval Academy
Candidate Guidance Office
117 Decatur Road
Annapolis, MD 21402-5018
(410) 293-1858

Written requests for nominations and applications should be sent to one of the following:

The Honorable John Cornyn,
United States Senate
Attn: Academy Nominations Coordinator
517 Hart Senate Office Building
Washington, D.C. 20510
Web Address: cornyn.senate.gov/public/index.cfm

The Honorable Ted Cruz
United States Senate
Russell Senate Office Building,
Suite 404
Washington, D.C. 20510
Web Address: cruz.senate.gov

U. S. Senator John Cornyn
5001 Spring Valley Rd. Ste. 1125E
Dallas, Texas 75244

U.S. Senate Ted Cruz
Lee Park Tower II, Suite 410
3626 N. Hall St.
Dallas, Texas 75219

U.S. House of Representatives
Congresswoman Kay Granger
1026 Longworth HOB
Washington, D.C. 20515
kaygranger.house.gov/contact-kay/email-me

Congresswoman Kay Granger
Attention: Service Academy Coordinator
1701 River Run Road, Suite 407
Fort Worth, TX 76107-6548

The deadline for academy nominations is typically around October 15. You are encouraged to seek acceptance into more than one academy.
Military Careers

Meet your training needs in the Military

All young people sooner or later must answer the question “What will I do when I finish high school?” Joining the military could be the answer to that question for you. Yet, enlistment standards are higher than ever before, with almost 97 percent of enlistees having a high school diploma. Basic training is very physical, highly structured, and consists of very long days with little free time. Basic training teaches the art of survival and also introduces recruits to military discipline. Among the advantages to enlisting in the military is the opportunity to receive training in an occupation that could support you later in civilian life.

The military must employ individuals with many different abilities and skills in order to operate as a self-sufficient community. The military services need auto, ship and aircraft mechanics to maintain the transportation systems; food service specialists to provide meals for thousands of soldiers; and computer programmers to maintain information and communication systems. This is just a small list in comparison to the wide spectrum of military occupations. Over 75 percent of military occupations have counterparts in the civilian work force. For example, dental hygienist, air traffic controller, computer programmer, aircraft mechanic, and electronic technician occupations exist in both the civilian and military work forces.

The military uses the Armed Services Vocational Aptitude Battery (ASVAB), an interest assessment tool, to help them place recruits in an occupation. The ASVAB is designed to help students:

1. Identify, understand and organize information about their interests, abilities, and personal preferences.
2. Select occupations that best match their personal characteristics.
3. Use career information resources to further explore the occupations they select.

U. S. Air Force Recruiting Office
1424 Airport Freeway, Ste. S
Bedford, TX 76022
(817) 267-0115

U. S. Army Recruiting Office
9101 Boulevard 26, Suite 121
N. Richland Hills, TX 76180
(817) 358-9529

U. S. Marine Recruiting Office
6020 Parker Blvd., Ste. 130
N. Richland Hills, TX 76180
817-656-5500

U. S. Navy Recruiting Office
9101 Boulevard 26, Suite 111
N. Richland Hills, TX 76180
(817) 577-4983

US Coast Guard Recruiting Office
2240 Market Place Blvd., Ste. 100
Irving, TX 75063
(972) 506-3047

US Army National Guard Recruiting Office
1400 Guard Drive
Dallas, TX 75217
(214) 391-1484
ENTERING THE WORK FORCE
The Job of Getting a Job

This section is to help you in your job search. A recent survey of employers reveals that many applications are rejected based on the following:

- Little desire or poor reason for wanting the job.
- Inability to communicate during a job interview.
- Inappropriate attire.
- Poor manners.
- Sloppily completed application form.

Mastery of the job application form and handling of the interview are essential to obtaining your chosen job. Review carefully the steps outlined in this section. You can develop the job-getting skills that you need.

Sources of Employment

1. **Informal Contacts** – Friends, neighbors, relatives, school alumni, church, club and community groups, professional organizations, career centers and career counselors. People you know are often the first source of job opening information.

2. **Texas Workforce Solutions** – a good source of information.
   8701 Bedford-Euless Rd., Ste. 100
   Hurst, Texas
   (817) 413-4000

3. **School Teachers, Principals, Counselors, Coordinators, and Vocational Teachers** - a good source because they tend to have recommendation power.

4. **Chamber of Commerce** – a good source especially if you are from out of town. They know who hires what type of employees.

5. **Job Placement** – a service offered by various colleges and universities; a good source of all types of jobs. (Usually open only to current students and alumni.)

6. **Classified ads** in the newspaper, professional journals, and trade magazines provide a broad range of definite openings.

7. **Business News** – The local newspaper often discloses a new store expansion, a new industry moving to town, or someone’s promotion.

8. **Bulletin Boards** – at churches, schools, governmental offices, private businesses, and others; good source but sometimes out of date.

9. **Look for help wanted signs** - They usually need someone immediately.
10. **Professional Organizations** – Engineers, teachers, accountants, computer programmers, etc.

11. **Yellow Pages** of telephone directory, city directory and industrial directories are a source of names of firms according to types of businesses/services.

12. **Private Employment Agencies** – are not geared to entry-level jobs and are often less than helpful for the beginner. Many are fee-paid by the companies. Some, you pay the fee.

13. **Service Clubs** such as Rotary, Lion, Optimists often have a job-finding project for teenagers. The service clubs are listed in the telephone book and the offices can furnish this information.


16. **Others** – books, magazines, newsletters, job bulletins, etc.
Important First Steps in Finding the Right Job

1. Select a type of work that is in line with your aptitudes, abilities, and interests – something that you would be happy doing. Look at your PLAN, ASVAB, AND DISCOVER program information from your Sophomore and Junior years.
2. If possible, seek work in an expanding field – one that will provide an opportunity for advancement.
3. Prepare a resume. Include: Objective, Education, Experience, Employment, and have available at least three to five well-chosen references, if requested – make sure you have their permissions to use their names. Obtain a guide for preparing attractive, comprehensive resumes. We have several books with samples in the College and Career Center.
4. Get a certified copy of your birth certificate.
5. If you do not already have a Social Security card, apply for one at the nearest Social Security Administration office. You will need your birth certificate and another form of identification.

How to Ask for a Job Interview

1. If you ask for a job interview by letter:
   a. Have it well prepared and properly written.
   b. Type the letter unless a handwritten letter is requested.
   c. Use short, concise sentences and do not go over one page in length.
2. If you ask for the interview by telephone:
   a. Make your call businesslike and courteous.
   b. Speak distinctly and with confidence.

Writing a Good Introductory Letter

You will need to exercise great care in writing a good introductory letter that accompanies your resume. To achieve worthwhile and positive results, it must be personalized and be effective enough to show what a solid, sincere, and dependable person you are. This cover letter should be business-like and to the point, but should also show a warm, friendly personality. In short, it must “sell” you.

1. In your letter, introduce yourself, how you found out about the job, and why you are sending them your resume.
2. Write to a specific person who is responsible for hiring in your area of interest.
3. Be as brief as possible. If the letter takes more than one page, do not write on the backside of the page.
4. Reflect personal confidence in our qualifications.
5. State that you will call to make an appointment for an interview.
6. Make certain that the employer knows how and where he can get in contact with you.
7. Write several drafts of the letter before you decide upon a final one.
8. Make your letter as attractive as possible; arrange information in a logical order; write in a positive tone and express your ideas clearly.
9. Make sure your letter is free of grammatical and spelling errors.
10. Make a copy of your letter so you can refresh your memory at a later date as to what you wrote.

Note of interest: A job seeker that is sincere about gaining employment should take everything into consideration. You should plan when your letter will arrive and be read by the appropriate person. Most people say that Mondays and Fridays are the business days. If your letter arrives on one of those days, it might not receive the prospective employer’s full attention. Try to make your letter arrive during the middle of the week. Be prepared and take advantage of every opportunity.

DONT’S in Preparing a Letter of Application

Avoid the common pitfalls in these three categories: Personal, Job and Miscellaneous.

Personal
Avoid going into detail about your outstanding abilities.
Avoid bragging about past personal experiences.
Avoid the immature attitude that the world owes you a job.
Avoid information about early childhood and schooling.
Avoid revealing personal gripes or so-called secret ambitions.
Avoid mentioning that you want the job because you need it.

Job
Avoid stating that you are not interested in money.
Avoid criticizing a past employer – be loyal even if it hurts.

Miscellaneous
Avoid going into too much detail; be as brief and to the point as possible.
Avoid intellectual vocabulary; very few people are impressed with technique.
Avoid unrelated information, i.e., you were a billiard champion, and you want a job as a mechanic.
Avoid repeating information or “dragging out” a letter of an interview. Close tactfully, and avoid postscripts (PS) in correspondence.
Writing a Resume

Basic information to include:
  Your name
  Your address
  Your telephone number - state if it is home or office and use only the telephone
  numbers that you want a prospective employer to call.
  Opening statement – include the job you want and how you can be an asset to the
  company.
  Work experience – stress your skills.
  Education – name your most recent school, degree, and location.
  Hobbies/interests
  References - have a list of reference available, but first get permission from your
  sources before using their names.

Filling Out the Application

Take a pen with you; have an eraser handy.

Take your Social Security card.

Don’t start filling out the application until you are sure what information is requested.

Read directions. Are you required to type, write or print?

Check all details before starting to fill out the application. Check both sides of the form to
make sure you answer all questions. Is some of the information asked repetitious? If so,
make sure that you give the same answer each time.

Complete all questions and/or boxes on an application; you show that you are thorough and
attentive to detail. Accuracy is very important, as well as neatness.

If you are in doubt about what to put in a box, ask questions.

If there is information asked that does not apply to you, indicate by writing “Not applicable”
or N/A in the box or space provided.

Have a copy of your resume with you so you can transfer requested information accurately.

Don’t just attach your resume and expect the employer to locate information.

Let your application show any personal distinctions in judgment, experience, or training that
set you apart from others.

Be honest about your qualifications. Employers verify information on applications. Failure
to answer honestly and completely can jeopardize continued employment.

Don’t limit your chances by being too modest. Once you leave the employer’s office, your
application is the only thing that remains to speak for you.
“Selling Yourself” in the Interview

Be Prepared

Allow yourself an extra thirty minutes prior to your appointment for any last minute problems, such as traffic or bad weather.

If you are unfamiliar with where you are going, make a preliminary visit so you will know where to park and how to find the office where you will be interviewing.

Plan what you will be wearing that is within the company’s dress code. A business suit is always appropriate.

Makeup, cologne, and hairstyle should be kept to a minimum. Grooming is very important.

Greet your interviewer by name, with a firm handshake, while at the same time making direct eye contact and having a smile.

Make sure you are familiar with the company by having read any literature, annual reports, organization charts, or any other kind of information you can obtain.

Speak freely, distinctly, positively, and to the point. Be enthusiastic and sincere.

Focus attention on your strong points by using examples to describe yourself, your abilities, and your accomplishments.

Admit any limitations or weaknesses in the past tense and how you have overcome them.

By the end of the interview, if salary has not been discussed, tactfully ask the interviewer what the salary range is and what you are to receive if you are offered the position and accept it.

Be certain that you understand if you are to be hired, or if you will be given further consideration.

End the interview by asking for the job and restating your abilities. Thank the interviewer and leave courteously and with poise.

After the Interview

Promptly thank interviewers, contacts and references for their help. This common courtesy can open many doors.

If you have not been notified as indicated about the filling of the job, call back to show your interest and concern. It sometimes helps to swing a decision.

If a job offer is made to you, notify the employer immediately of your acceptance. Confirm the time and place where you will report.

Notify other prospective employers that you are employed and are no longer available.

Did you fail to get a job? Take time to think through your experience. Did you make a mistake you can improve on the next time? Did your application lack good references?

Don’t be discouraged. Determination and flexibility are needed in job seeking. Make a serious “job” of it. Stick to your plan, and you will find the work you want.
Between 2013 and 2015, Asian men and women age 25 to 34 working full time year-round whose highest attainment was a bachelor’s degree had median earnings twice as high as those who were high school graduates.

The earnings premium for a bachelor’s degree relative to a high school diploma was smaller for other racial/ethnic groups: 68% and 70% for white and Hispanic women, respectively, and 54% and 62% for white and Hispanic men. Among blacks, the earnings premium was higher among men (74%) than among women (62%).

Among full-time workers age 25 to 34, the earnings gap between those with some college but no degree and those who were high school graduates ranged from 8% ($2,100) for black women to 27% for Asian women ($6,900) and black men ($7,500).

The earnings gap between associate degree recipients and high school graduates ranged from 12% ($3,100) for Hispanic women to 33% ($10,300) for Hispanic men.

Median earnings for 25-to-34-year-old white male high school graduates working full time were 34% ($9,300) higher than median earnings for white female high school graduates. Among white bachelor’s degree recipients, the gender gap was 23% ($10,500).

### ALSO IMPORTANT:

- Figure 2.4 shows the median earnings of individuals working full time year-round. The proportion of individuals working full time year-round increases with education level. For example, between 2013 and 2015, the proportion of the Asian female population working full time year-round ranged from 31% for those without a high school diploma to 42% for those with an advanced degree. The proportion of white men working full time year-round ranged from 48% for those without a high school diploma to 81% for those with an advanced degree.

### Ratio of Median Earnings of Bachelor’s Degree Recipients to Median Earnings of High School Graduates, by Race/Ethnicity and Gender, Full-Time Year-Round Workers, 2013–2015

<table>
<thead>
<tr>
<th>Race</th>
<th>Female</th>
<th>Male</th>
</tr>
</thead>
<tbody>
<tr>
<td>Asian</td>
<td>1.70</td>
<td>1.67</td>
</tr>
<tr>
<td>Black</td>
<td>1.62</td>
<td>1.57</td>
</tr>
<tr>
<td>Hispanic</td>
<td>1.70</td>
<td>1.61</td>
</tr>
<tr>
<td>White</td>
<td>1.68</td>
<td>1.65</td>
</tr>
<tr>
<td>All</td>
<td>1.70</td>
<td>1.67</td>
</tr>
</tbody>
</table>

For detailed data behind the graphs and additional information, please visit: trends.collegeboard.org.
Equal Opportunity Statements

Section 504
1. No qualified handicapped person shall, on the basis of handicap, be excluded from participation in, be denied the benefits of, or otherwise be subjected to discrimination under any program or activity sponsored by this school district except as specifically provided in Section 504 Implementing Regulations.

2. Hurst-Euless-Bedford Independent School District does not discriminate on the basis of disability by denying access to the benefits of district services, programs, or activities.

Title IX
1. No administrative officer or employee of the Hurst-Euless-Bedford Independent School District, acting in his/her official capacity may discriminate on the basis of a person's sex, race, religion, color, language, or national origin regarding: personnel practices, including assigning, hiring, promoting, compensating, and discharging employees; use of facilities; awarding contracts; and participation in programs.

No student shall, on the basis of sex, race, religion, language, or national origin, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any education program or activity sponsored by this school district except as specifically provided in Title IX implementing regulations

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This booklet is compiled and prepared by:

Guidance and Counseling Department
Hurst-Euless-Bedford I.S.D.

Rev.6/2017