

# Fort Zumwalt West High

Senior Class College Bulletin/October 2017

<http://whs.fz.k12.mo.us/departments> [committees/guidance](#) [crisis counselors/senior information/](#)

## HELPFUL INFO & WEBSITES

### Career Planning

Mappingyourfuture.org  
Stchas.edu/Beready  
mostercollege.com  
Bls.gov/oco/  
Dhe.mo.gov  
Missouriconnections.org  
CareerVoyages.gov  
Careerkey.org  
Mymajors.com  
Careerinfontet.org  
Explorehealthcareers.org

### College Info

Individual college websites  
Collegeboard.com  
Collegeview.com  
atozcolleges.com  
Petersons.com  
Mymajors.com  
Book of Majors  
College Handbook  
Campustours.com  
Collegeanswer.com

### Financial Aid

finaid.org  
studentaid.ed.gov  
fafsa.ed.gov  
dhe.mo.gov (Missouri)  
collegeanswer.com  
sfstl.org

### Scholarships

Meritaid.com  
Fastweb.com  
Scholarshipexperts.com  
Wiredscholar.com  
Finaid.org  
Raise.me  
Mymajors.com  
Stlouisgraduates.org  
Collegeanswer.com  
Weeklysolarshipalert.com  
Studentpaths.com (wacky)  
Sussle.org/scholarship  
<http://scholarshipamerica.org>

### ACT/SAT-Assistance

actstudent.org  
number2.com  
princetonreview.com  
m-w.com  
march2success.com  
soyouwanna.com (educ)  
eprep.com

### Military & ROTC

Militarycareers.com  
Todaymilitary.com  
goarmy.com & armyrotc.com  
navy.com & nrotc.navy.mil  
airforce.com & afrotc.com  
marines.com  
goang.com (Air Natl Guard)  
arng.army.mil (Natl Guard)

### Military Academies

West Point:  
[admissions.usma.edu](http://admissions.usma.edu)  
Air Force:  
[academyadmissions.com](http://academyadmissions.com)  
Naval Academy - [usna.edu](http://usna.edu)  
Coast Guard - [cga.edu](http://cga.edu)  
Merchant Marines  
[usmma.edu](http://usmma.edu)

## What is the FAFSA?

FAFSA stands for **Free Application for Federal Student Aid**. The Department of Education uses the FAFSA to calculate the Expected Family Contribution (EFC), an amount the family is expected to pay toward college education. The EFC is based on previous year's tax records from both parents and the student (if employed), as well as asset information from both. The Department of Education uses the FAFSA to generate a SAR, (Student Aid Report) that will be sent to the colleges of choice.

Up to ten colleges may receive the Student Aid Report. The college(s) will calculate their cost of tuition or attendance, and subtract the EFC number. If the result is positive, there is a financial need. The school will then send a letter detailing a financial aid package. *Each school's offer will not be the same because tuition costs vary.* The EFC figure will remain the same. Aid could be in the form of scholarships, grants, work study, student loans or parent loans. In some cases, you might not qualify for anything other than loans.

It is strongly recommended you complete the FAFSA. It is possible to receive a lower-interest Federal Stafford Loan regardless of income.

Complete the FAFSA starting October 1, 2017 at [www.fafsa.gov](http://www.fafsa.gov). The online version (recommended) requires separate user name and password for you and a parent. Paper FAFSA forms are available on their website in a PDF form. Send the completed FAFSA to the Department of Education as soon after October 1<sup>st</sup> as possible. It is important to check with the colleges you are applying to and ask for their FAFSA deadline. For *many* schools, the date changed due to the earlier filing date.

The 2018-2019 FAFSA uses prior prior income tax return information, namely from 2016.

The FAFSA does not always reflect a family's true financial situation. If extenuating circumstances (parent's loss of job, serious illness, etc.) make paying for college an extreme hardship, the college financial aid office may be able to work with you so that the student's financial aid package reflects these circumstances. Contact the college's financial aid office to explain special circumstances.

For questions:

- Contact the Dept of Education at 1-800-4FEDAID or online at [www.fafsa.gov](http://www.fafsa.gov)
- Attend West High's FAFSA Workshop on October 12, 7:00 p.m. in the Auditorium.
- Or attend North High's FAFSA Night on October 19, 6:30 pm – North High Library.
- Or attend South's High FAFSA Night on October 3, 6:30 – South High Auditorium.

Other FAFSA workshops to attend:

October 15 - 2:00 – 4:00 - MOHELA 633 Spirit Drive, Chesterfield

October 15 – 2:00 – 4:00 – St. Charles Community College

November 30 – 5:30 – 7:30 – Liberty High School, 2275 Sommers Rd. Lake St. Louis

Or go to <http://www.dhe.mo.gov/ppc/ffsites.php> for additional sites and information.

If you have questions about the FSA ID, you can find the answers to frequently asked questions at <https://studentaid.ed.gov/sa/fafsa/filling-out/fsaid>. If you need assistance logging in with your FSA ID, contact them at 1-800-557-7394.

The Federal Student Aid Pin was replaced with the FSA ID on May 10, 2015. The new FSA ID consists of a user-created username and password to electronically access personal information on Federal Student Aid Web sites, including FAFSA on the Web. You can use your FSA ID immediately to sign your FAFSA, but must wait for the Social Security Administration (SSA) to verify your information before you can use the FSA ID to create a renewal FAFSA, make corrections to your FAFSA, or view your SAR.

## Don't forget to check...

about Priority Deadlines for college scholarship consideration

Parent/Student portal announcements

West website for scholarships

<http://whs.fz.k12.mo.us/departments> [committees/guidance](#) [crisis](#)  
[counselors/senior information/](#)

# FINANCIAL AID 101

Financial aid is a combination of several funding sources for which to pay for education. Financial aid can include all of the following:

**SCHOLARSHIPS** – Free money from a variety of sources. Most funds will come from the college you attend. Scholarships can also come from outside sources: state agencies, employers, churches, local and community organizations.

**GRANTS** – Also free money. They are given by federal and state agencies and colleges. Grants, are awarded base on financial need. To determine eligibility for a grant, you must file the FAFSA.

**WORK-STUDY** – This is a federal program that enables a student to have a part-time campus job and have the funds applied to your tuition. Work-study eligibility is determined by filing the FAFSA. (The college you attend may also offer campus jobs not related to the federal work-study program.)

**STUDENT LOANS** – Students must pay back loans after you finish college. Most students can obtain a Stafford loan by filing a FAFSA. Students are often surprised that they cannot get a full loan for their education in their own name.

**PARENT PLUS LOANS & PRIVATE LOANS** – These are obtained through banks or other financial service agencies. They are based on credit worthiness. In most cases, parents will have to take out the loan or co-sign on student's behalf.

## Sample Financial Aid Package

A student names two schools on her FAFSA. Scholarship is based on student's GPA and ACT. EFC (Expected Family contribution) \$15,000 (expected cash from family)

**School A:** The award is based on cost of attendance at School A. Award letter reflected that she qualified for grants and a Federal Stafford Loan. Family is expected to contribute roughly half the cost as part of their Expected Family Contribution, which was calculated by the federal government. After a college grant, Stafford Loan and her family's contribution, she has \$1,700 left to pay toward her total cost of attendance at the state college. First year college expenses \$15,000 (EFC) +\$5,500 (Loans) + \$1,700 (not covered by aid) = \$22,200 out of pocket.

**School B:** Though the cost of attendance is significantly more at \$41,000 annually, between her family's contribution, a grant, a scholarship, a Perkins Loan, a Stafford Loan and work-study, the remaining out-of-pocket costs of \$2,500, based on the total cost of attendance, are much more manageable than anticipated. First year college expenses \$15,000 (EFC) +\$6,500 (Loans) + \$2,500 (not covered by aid) = \$24,000 out of pocket. The difference of \$1,800

	School A	School B
Cost to Attend:	\$24,700	\$41,000
Expected Family Contribution (EFC):	\$15,000	\$15,000
Total Aid Needed:	\$9,700	\$26,000
AID PACKAGE		
Pell Grant:	0	0
School Scholarship:	0	9,000
College Grant:	2,500	5,500
Work-study:	0	2,500
Perkins Loan:	0	1,000
Stafford Loan:	5,500	5,500
Total Financial Aid	\$8,000	\$23,500
Amount Not Covered (by aid or EFC)	\$1,700	\$2,500

## **EARLY GRAD/EARLY RELEASE FORMS DUE NOVEMBER 1 TO YOUR COUNSELOR**

**“See your counselor for an application & to learn what supporting documents are needed.”**

## **SOMETHING TO THINK ABOUT??**

**If you complete 15 or more credits each semester, you can graduate with a bachelor's degree in four years or an associate degree in two years. For more information, visit [www.dhe.mo.gov/15toFinish](http://www.dhe.mo.gov/15toFinish)**

**Eating out can cost more than you think. If you eat at a restaurant three times per week instead of using your prepaid dining hall visits, you will spend more than \$1,400 per year on meals you already paid for! Choose your meal plan wisely!**

## **School Counseling Department Contacts:**

Jeanne Hutson – Sr. Counselor A – K

[jhutson@fz.k12.mo.us](mailto:jhutson@fz.k12.mo.us)

Stacey Smith – Sr. Counselor L - Z

[staceysmith@fz.k12.mo.us](mailto:staceysmith@fz.k12.mo.us)

Lorraine Richard – Financial Aid Secretary

[lrichard@fz.k12.mo.us](mailto:lrichard@fz.k12.mo.us)