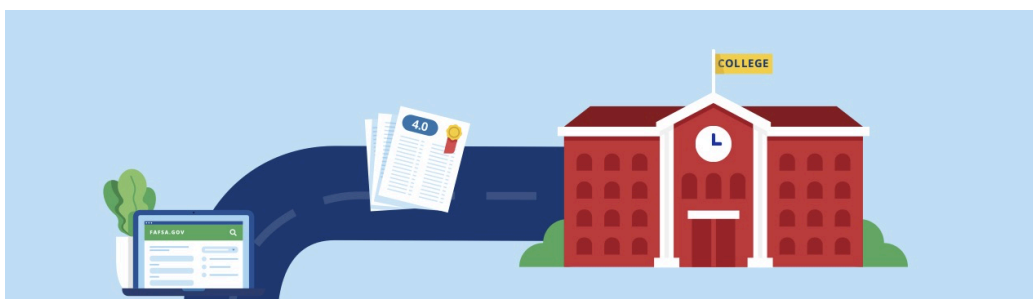


PREPARING FOR COLLEGE: AT-HOME HANDBOOK FOR PARENTS AND STUDENTS



As we work together to help our students pursue their path to higher education in the face of unprecedented schedule changes and disruptions to daily life, it is RaiseMe's goal to help support students and families to the best of our ability as we navigate the COVID-19 crisis together. In order to help parents and students adapt to online learning and college readiness, our team has prepared a free, interactive, and self-guided, four-week long **Preparing for College: At-Home Handbook** to suit the unique needs that high school students at each grade level may be facing at this time. *(This curriculum is adapted from RaiseMe's [Paving Paths to College Curriculum Book](#), originally released in September 2019.)*

HOW TO USE THE **PREPARING FOR COLLEGE: AT-HOME HANDBOOK**:

- This curriculum is meant to be entirely self-directed and can be completed at your student's own pace. To make things easy, we've provided a suggested week-by-week sequence of lessons that may be most appropriate for your high school student over the coming months. You can find this in the "Scope and Sequence" section of this document, below.
- Each lesson can stand on their own, but have been prepared in conjunction with the RaiseMe micro-scholarship platform, a free tool to help students accumulate financial aid from universities while building awareness towards college preparedness. To help your student get started on RaiseMe, we've also linked to some resources to guide them through the process, which are most appropriate for 9-11th grade students.
- Many of these lessons contain worksheets designed to help students critically engage in the topics at-hand. We suggest creating a digital copy of this guide so that students may individualize and complete the prompts within each worksheet.
- If you have any questions about the Preparing for College: At-Home Handbook or about RaiseMe's college readiness and micro-scholarship platform, please contact us at support@raise.me.

SCOPE and SEQUENCE

	9th - 10th	11th	12th
	<p>★ Getting Started on RaiseMe Learn how to use RaiseMe to begin discovering new colleges, exploring academic and extracurricular pathways, and earning micro-scholarships for high school achievements</p> <p>★ Explainer Video A step-by-step tutorial on getting the most out of the RaiseMe platform during high school or community college</p>		
WEEK 1	<p>★ Study Habits Create a study-work plan that is unique to your learning style and environment.</p> <p>★ Goal Setting Backwards plan the next few months in your term to stay accountable to your academic and extracurricular goals.</p>	<p>★ Goal Setting Backwards plan the next few months in your term to stay accountable to your academic and extracurricular goals.</p> <p>★ Community Service Learn the importance of community service as a college prep activity, and how you can get involved in and around your community, both online and over the Internet.</p>	<p>★ Campus Visits Be prepared to make the most of your campus visits — whether they're online or in-person.</p> <p>Learn how to prepare for virtual campus tours, and come equipped to conversations with college admissions counselors with the right questions to help inform your decision-making.</p>
WEEK 2	<p>★ Community Service Learn the importance of community service as a college prep activity, and how you can get involved in and around your community, both online and over the Internet.</p>	<p>★ College Fit and Match: Deep Dive Find out what factors to consider when thinking about which colleges might be a good fit for you — from cost and location, to average earnings after graduation, to student life, and more.</p>	<p>★ College Pathways: Exploring Community College Learn about the option of community college as a pathway to obtaining a four-year degree, including costs and transfer options.</p>
WEEK 3	<p>★ Campus Visits Begin your college journey by checking out colleges using online tools, and planning future on-campus visits.</p>	<p>★ Campus Visits Be prepared to make the most of your campus visits — whether they're online or in-person.</p> <p>★ Navigating FAFSA Learn all about the Free Application for Federal Student Aid (FAFSA), and how it can help you earn scholarships for college.</p>	<p>★ Financial Aid Award Letter Breakdown Learn how to use RaiseMe's tools to interpret your financial aid award letter from colleges you've been accepted to, and what it means for how much you'll pay to attend college.</p>
WEEK 4	<p>★ College Fit and Match: Getting Started Get started in determining the factors you should consider when thinking about which colleges might be a good fit for you .</p>	<p>★ Narrowing Your List, and the Personal Statement Start thinking about narrowing your college list and prepare for the essay-writing portion of the application season.</p>	<p>★ Researching Outside Scholarships Find out about all the places where you can learn about outside scholarships that could help contribute towards your out-of-pocket tuition cost to attend university.</p>

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GOAL SETTING

Objective:

Students will set goals that act as anchors aligned to their 4-year plan and post-secondary aspirations. Students can use these goals as benchmarks to measure progress and build confidence.

Key Points:

- The time you spend in high school is an opportunity to set habits and personal values that set you up for success in college.
- Backwards planning is a technique where you state an outcome you intend to reach, and consider the incremental steps you'll need to achieve to get there.

Backwards planning to set habits and goals:

- Step 1: Dream big! What are your aspirations for high school and after?
- Step 2: Set an intention for the school year that is a step toward that ultimate destination.
- Step 3: Break it down into achievable goals for the grading period (semester, trimester, quarter)
- Step 4: Commit to a few daily habits that will help you achieve your goals

Activity:

1. Worksheet: Goal Setting – Backwards Plan your Future
 - Estimated time: 15-20 min
 - Students will map out their school year, articulating specific goals for their academics, extracurriculars, and daily habits that will help them arrive at the destination they've visualized for themselves.

Requirements:

1. Printed hard copies (or digital copies) of the worksheets
2. *Optional:* markers or colored pencils (so students can draw out maps of their planned school years)

Worksheet: Goal Setting - Backwards Plan your Future

Backward Planning

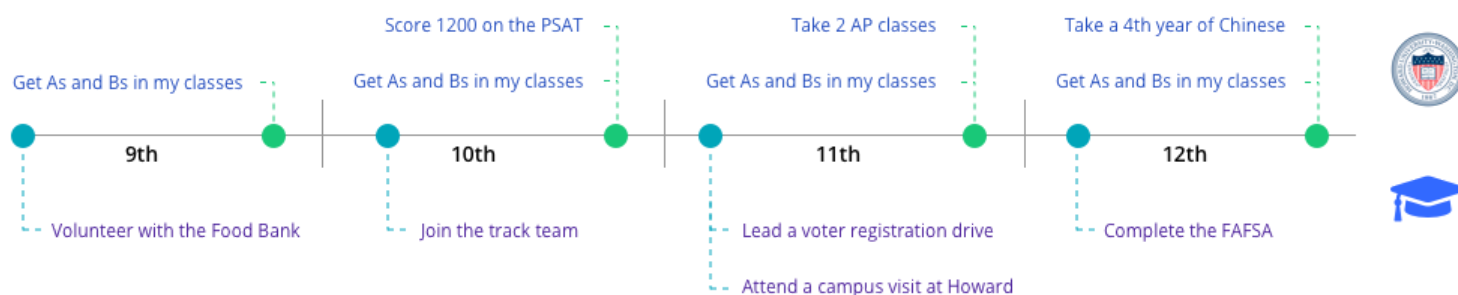
To start, identify your end goal. What's the desired outcome you're working to reach? Get clear on that, and commit it to writing!

Ex.) I want to get into Howard University

Work backwards from that outcome, considering the larger and then smaller milestones you'll need to accomplish from where you are now to achieve that goal. It might be useful to think of this by grading periods or school years.

Ex.) Get an A or B in core classes - math, science, english, social studies, foreign language

If you're a visual person, consider drawing a chronological map for yourself that timestamps those milestones you want to hit as steps toward your end goal.



Try it for yourself!



1. Based on the end goal you visualized above, set an overall vision for this school year. By June, what do you hope to have accomplished?

2. Break it down into achievable goals for the grading period (semester, trimester, quarter)

■ Academic Goals:

List the courses this grading period that you want to set goals around:

Course Name	Goal for Final Grade

List at least one other goal you can set for your school participation that will set you up for success:









Extracurricular and Community Service

How can you spend your spare time on school organizations and other extracurricular pursuits before the end of the school year? What time commitment do you want to set as a goal?

How many hours can you commit to volunteering this grading period? _____

Daily Habits -- the steps on the ladder that add up to your semester goal

Below is a list of some habits that can help you stay healthy, happy, and on-track with your goals. These are actions you can take each day to maintain progress.

 Drink lots of water	 Get regular exercise	 Eat a healthy breakfast
 Keep a journal and write	 Manage screen time	 Read before bed
 Set a consistent bedtime and wake-up time	 Schedule time for schoolwork	

3. Write some habits you want to commit to over the next few months:

STUDY HABITS

Objective: Students will be able to identify the requisite tasks needed to complete a project or assignment. They will create a work plan and consider how to budget time accordingly.

Key Points:

- Start small.
 - Break down a large project into the necessary individual tasks, and calendar out time to get to each one.
- It doesn't have to be perfect.
 - Revision and editing are important steps, don't expect the first thing you put on paper to be finished work.
- Minimize distraction.
 - Find a space that will help you stay focused, and put away items that will distract you, like your phone. Close unnecessary tabs on your computer!
- Rely on an accountability buddy.
 - It's hard to stay on task all the time. Ask a friend or family member to check in on you and your deadlines. Consider forming a study group!
- Stick to a work plan.
 - It's worthwhile to outline how you will manage and complete a project at the onset. Map it out for yourself and work backwards from the deadline to make sure you budget enough time to submit your best work.

Activity:

1. Worksheet: Create a Work Plan
 - a. Estimated time: 15-20 minutes
 - b. Students will outline a project or homework assignment such that they've identified all the required steps to completing the task on time.

Requirements:

1. Printed or digital hard copies of the worksheet

Study Habits for Success

Start Small

Getting started is the hardest part! To kick procrastination in the butt, try breaking down the task at hand into smaller, bite-sized pieces, and then get started on the first task right away. Chunking out the project into step-wise tasks will help you feel less overwhelmed!

For example, if you have two weeks to study for an upcoming exam, break the prep work into hour-long chunks, and focus on a specific topic during each of the hour-long chunks.

M	T	W	Th	F
1-hr Atoms and Ions	1-hr Structure of an atom	1-hr Periodic table	1-hr Chemical bonds	1-hr States of matter
1-hr Acids and bases	1-hr Enthalpy	1-hr Entropy	1-hr Practice Test & Flash Cards	Chemistry Midterm!

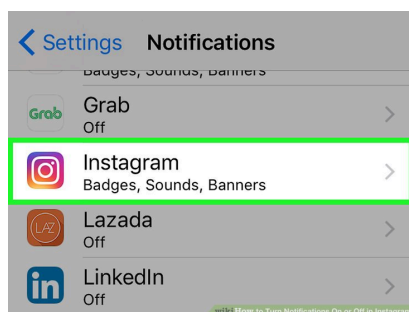
It Doesn't Have to be Perfect

It's okay to make mistakes, and your work doesn't need to be perfect! The truth is, no one's first try at an assignment or project will be perfect, and it's better to get started early and finish your work than it is to fret over creating something flawless!

Minimize Distraction

In order to avoid the task at hand, you may find yourself giving in easily to distraction — like replying to your friend who keeps texting you, scrolling Instagram, or playing just 15 more minutes of Fortnite!

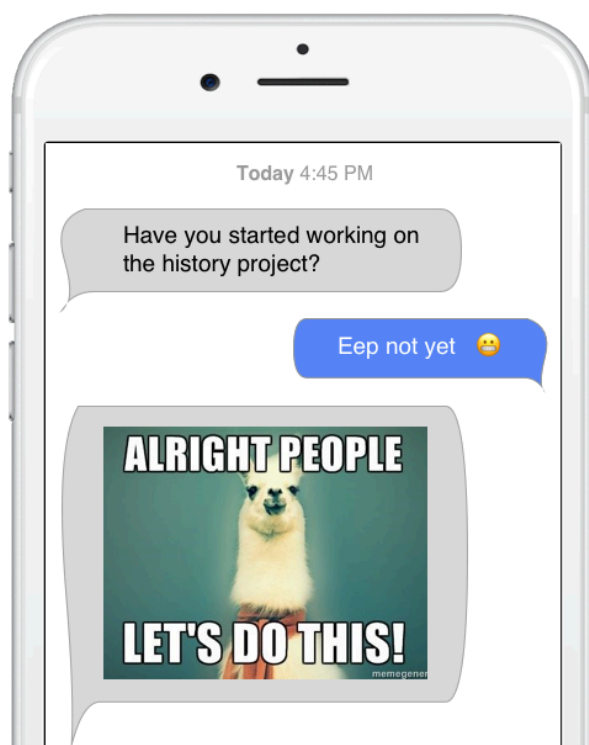
Set aside time during your school days and weekends that is specifically dedicated to schoolwork. Try turning off your phone or notifications during that designated work time. If you're in a distracting environment, head to a quiet, productive space like the library.



Rely on an Accountability Buddy

We all need a little support to achieve our goals. A great way to set a goal and stick to it is to enlist the help of an accountability buddy or procrastination buster.

Let a friend know what you're hoping to accomplish for the week (like finishing your math homework or practicing your vocabulary flashcards) and ask them to check in with you to make sure you're on task. You can return the favor by doing the same for them! Real friends help friends stop procrastinating!



Stick to a Work Plan

Once you've broken down your work into key tasks it's time to create a work plan. Creating and sticking to a work plan is a great way to stay organized and make sure you don't fall behind on your assignment or exam prep.



Sleep, nutrition, hydration, and play are *also* very important daily habits. Your work will be better if you're taking care of yourself!

Worksheet: Create a Work Plan

Pick one of your current projects, homework assignments, or an upcoming test, and break down the end goal that you hope to accomplish into small pieces. Then, break those smaller pieces of the project into concrete, bite-sized tasks.

Example

<p>Goal</p> <p><i>My goal is to finish my history paper by the end of the week so that I can turn it in with time to get feedback from my teacher.</i></p>
--

Project piece	Project piece	Project piece
<i>Reading and Research</i>	<i>Writing the paper</i>	<i>Editing the paper</i>
Task 1 <i>Read Chapter 9</i>	Task 1 <i>Write my thesis statement</i>	Task 1 <i>Print the paper and proofread with a pen</i>
Task 2 <i>Compile and organize my notes</i>	Task 2 <i>Write the topic sentence and body paragraph</i>	Task 2 <i>Rewrite transitions or sentences that don't work as well upon second reading</i>
Task 3 <i>Outline my paper</i>	Task 3 <i>Write the introduction and conclusion</i>	Task 3 <i>Turn in to your teacher, or pass along to a peer, for edits and feedback</i>

Your turn! Create a work plan for an upcoming project or homework assignment. By identifying the concrete tasks you need to complete along the way, you're creating a checklist for yourself that can help you manage your time accordingly.

Goal

Project piece
Task 1
Task 2
Task 3

Project piece
Task 1
Task 2
Task 3

Project piece
Task 1
Task 2
Task 3

COMMUNITY SERVICE

Objective:

Students will explain how community service prepares them for college and why colleges value that experience in future applicants. Students will consider how community service impacts their personal growth and can influence their future career aspirations.

Key Points:

- Community service *is* a college prep activity. Admissions teams will look to see that you've gotten involved in your local community and many will reward you for that service.
- College's aim to instill a sense of purpose and goodwill in their graduates. As such, there will be lots of resources on campus related to service and you should take full advantage.
- Service on campus is a great way to meet people and form a stronger sense of community for yourself on a campus. Beyond that, you might find that those experiences shape your future career aspirations.
- Service doesn't end when you're no longer a student. You can pursue a career in the public sector and/or find many ways to get out and volunteer!

Activities:

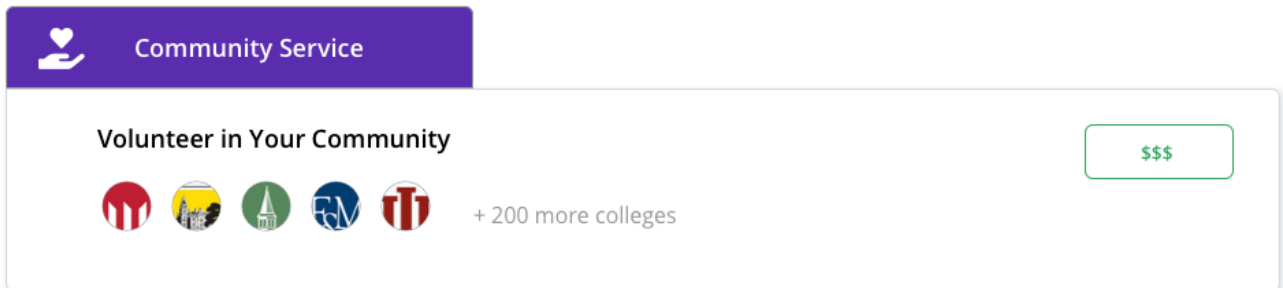
1. Worksheet: Community service on your campus of choice
 - a. Estimated time: 15-20 min
 - b. Students will research and explain how community service is valued on a chosen college campus. They will consider why community service is an important experience and how it can shape their views and work in the future. They will research service organizations and events where they can get involved.

Requirements:

1. Printed (or digital) hard copies of the worksheets
2. Access to a computer to research on the internet and reference a RaiseMe account

Community Service and College

Getting involved in your community is often a requirement for high school graduation. Accordingly, service experience is highly valued by colleges and universities. On RaiseMe, volunteerism is a key category for micro-scholarship earnings.



Community Service

Volunteer in Your Community \$\$\$

+ 200 more colleges



WARMUP

1. The vast majority of colleges on RaiseMe will award money for community service. Why do you think that is?
2. In what ways do you think community service could prepare you for college/ life after high school?

Community Service & College Applications

Does service really matter to colleges? A survey¹ of 264 admissions leaders showed that:

58%

Agreed that a student's community service experience has a positive impact on their acceptance to a college.

53%

Said that if all other factors are equal between two students (like GPA and test scores), then community service details will be one of the most important deciding factors.

The top reasons colleges reported valuing community service:

1.

It indicates that the student is likely to be active in student life outside of the classroom;

2.

It indicates that the student is likely to contribute to the school's mission.



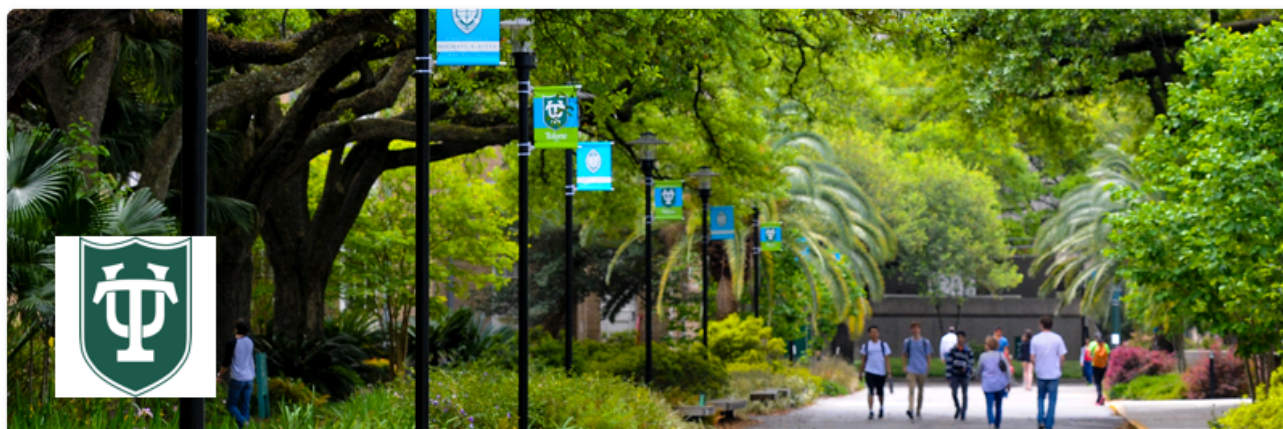
What do you think college admissions teams mean when they say community service experience in high school is indicative of a future student's contribution to their college?

¹ ["New Survey Shows Value of Community Service in College Admissions"](#), Forbes

Community Service & College Mission

Community service often forms the foundation of a college or university's mission.

Here's an example of a college where service is a key facet of the student experience, valued so highly that they award generous scholarships to service-minded students:



Community Service Fellowship

Rewards students who demonstrate high academic achievement as well as outstanding dedication to serving the community with leadership, passion, peer engagement, and resourcefulness.

Up to \$20,000 per year

Stamps Scholarship

Recognizes and rewards exceptional students who exemplify leadership, perseverance, scholarship, service, and innovation.

Most prestigious merit award



Both scholarships above reference leadership as a facet of their award for service. In your mind, how are community service and leadership related?

Community Service on College Campuses

A commitment to service can help not only with college admissions but also in lowering the

cost of attendance through scholarships and grants.



But once you're in college, what does it look like to serve the community?

Most student organizations, including Greek Life, host service events throughout the year.

Your college will work to connect you with local and national orgs to do service projects of various lengths. Some schools will have staff dedicated to public service opportunities, arranging internships both in the U.S. and abroad.



What are some community service opportunities in college that you'd like to pursue? Why?

Worksheet: Service on your campus of choice

Directions:

1. Log in to your RaiseMe account and select the Service Micro-Scholarship
2. Look at the list of colleges that award for volunteering
3. Choose a college and open a new tab to navigate to their website
4. Fill in the blanks below:



College Name:

Scholarships related to service, if applicable:

Mission statement:

Summarize the college's mission statement. If applicable, underline or highlight any words or phrases in that statement that relate to community service.

Service on Campus:

Look at any pages that related to student life. List any programs, clubs, offices or centers at the college that facilitate community service on campus.

Example

College Name: *University of the District of Columbia*

Mission Statement:

"The University of the District of Columbia is dedicated to serving the community of DC and producing alumni who are leaders in the workforce, government, and the non-profit sector."

Service on Campus:

- *Undergraduate Student Government Association*
- *Early Childhood Education Club*
- *Environmental Sustainability Leaders*
- *Non-Profit Leadership Alliance*

Community Service After College

Hopefully by now you're noticing that, for any college you might be considering, community service will be a part of your student experience. So what is that all building towards?

Many college graduates find that their time spent with a service-related organization can impact their career ambitions as much or even more so than their degree coursework.

Your college's career center will have staff who can work with you to identify careers in the public sector and connect you to alumni.

Here are some example fields:

Public Health	Education	Criminal Justice Reform
Environment/Sustainability	Parks and Recreation	Gov't, Policy, Elected Office
Social Work/Counseling	Community Organizing	Nutrition/ Food Services



What are some community service experiences you've had and how might they translate to a future job?

Community Service in the U.S.

Research conducted by The Corporation for National and Community Service² found that, nationwide:

Volunteer Rate

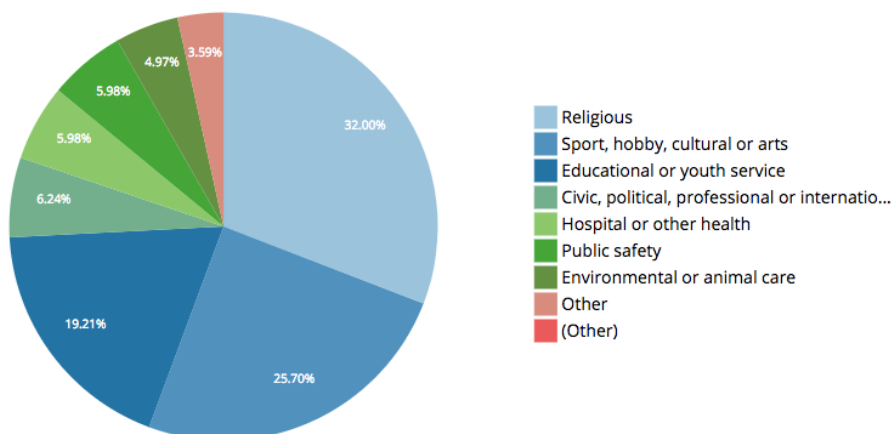
30.3% in 2018

24.9% in 2016

Number of Volunteers

77.3 million in 2018

62.6 million in 2016



Why do you think so many adults commit to volunteering in the community?
 What are some ways you think community service impacts society?

² <https://www.nationalservice.gov/serve/via>

Community Service: Take Action!

Directions:

1. Navigate to: <https://www.nationalservice.gov/serve/search>
2. Filter as you see fit and find some service opportunities near you!
 - a. Don't forget to input those on your RaiseMe portfolio!

FIND A VOLUNTEER OPPORTUNITY

Volunteer Categories

- hunger & homelessness 325
- environment 232
- mentor/tutor 177
- health & wellness 176
- senior services 151
- children & youth education 115
- advocacy 101
- arts & culture 84
- civic & community 84
- internships & employment 68

[Show more](#)

Use this search tool to find a volunteer opportunity in your area. If you would like to list your volunteering opportunity here, please [register your project at All for Good](#). **This search tool is supported by all modern browsers (eg. Internet Explorer 11, Chrome, Firefox).** If you are experiencing problems loading options below, please go to AllforGood.org to search for volunteering opportunities.

Volunteer Search

Location

By City or Zip Code Distance

Keyword

[Clear All Filters](#)



Write down 2-3 service events that you can pursue before the end of the school year. How might these support your college and career aspirations?

COLLEGE FIT AND MATCH

Objective:

Students will describe how to determine academic match at a college/university. Students will analyze institutional admission criteria and categorize the likelihood of acceptance using sample student data.

Key Points:

- Match is the likelihood of acceptance to a college based on average GPA and standardized test scores.
- Colleges can be sorted into categories based on likelihood of acceptance.
- Maintaining a high GPA and scoring well on standardized tests are two anchors on a college-going path.

Activities:

1. Worksheet: College Discovery – Admissions
 - a. Estimated time: 20 min
 - b. Students will graph a college's average standardized test score and GPA to visually represent likelihood of acceptance. They will group colleges that they follow into 'Safety', 'Target', and 'Reach' buckets based on their scores against the institution's average for accepted students.

Requirements:

1. Printed or digital hard copies of the worksheet

Worksheet: College Discovery – Admissions

Match is a term used to describe the likelihood of acceptance at a college based on a few standard measures. As a first gauge, the quickest way to assess the difficulty of getting in to a college is to look at the average GPA and standardized test scores of admitted students.

Given those two measures, you can group colleges into categories:

- **Safety:** your GPA and/or ACT/SAT score are well above the average
- **Likely:** your GPA and/or ACT/SAT score are near or at the average
- **Reach:** your GPA and/or ACT/SAT score are below the average

Let's take a look at this in more detail for Sample Student Z. Imagine that 'Z' is a senior and their GPA is a 3.25 and their SAT score is 1200.

'Z' is interested in applying to the following colleges:

- Kenyon College
- Denison University
- University of Dayton
- University of Oklahoma
- Butler University
- Indiana University South Bend
- University of Minnesota Duluth
- Ohio Dominican University



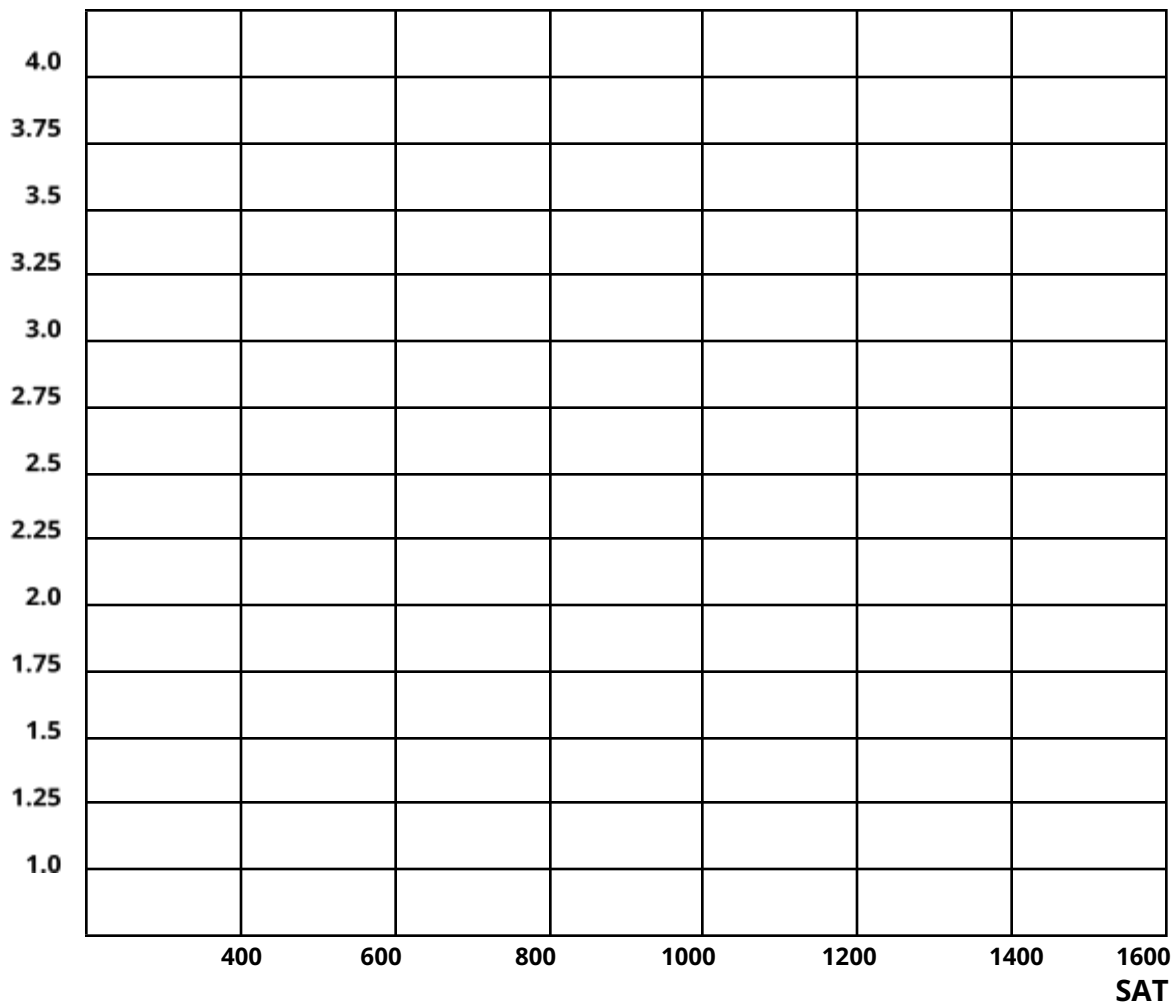
Log in to your RaiseMe account and navigate to the "Colleges" page to fill out the table below.

College Name	Avg. GPA	Avg. ACT	Avg. SAT	Acceptance Rate

--	--	--	--	--

Now, let's put each college, based on GPA and SAT score, on the graph below:

GPA



Finally, map Sample Student Z on the graph above.

Take a look at where 'Z' falls on the graph in relation to their colleges of interest. As best you can, sort the colleges in to the Match categories for Sample Student Z.

Safety	Likely	Reach

--	--	--

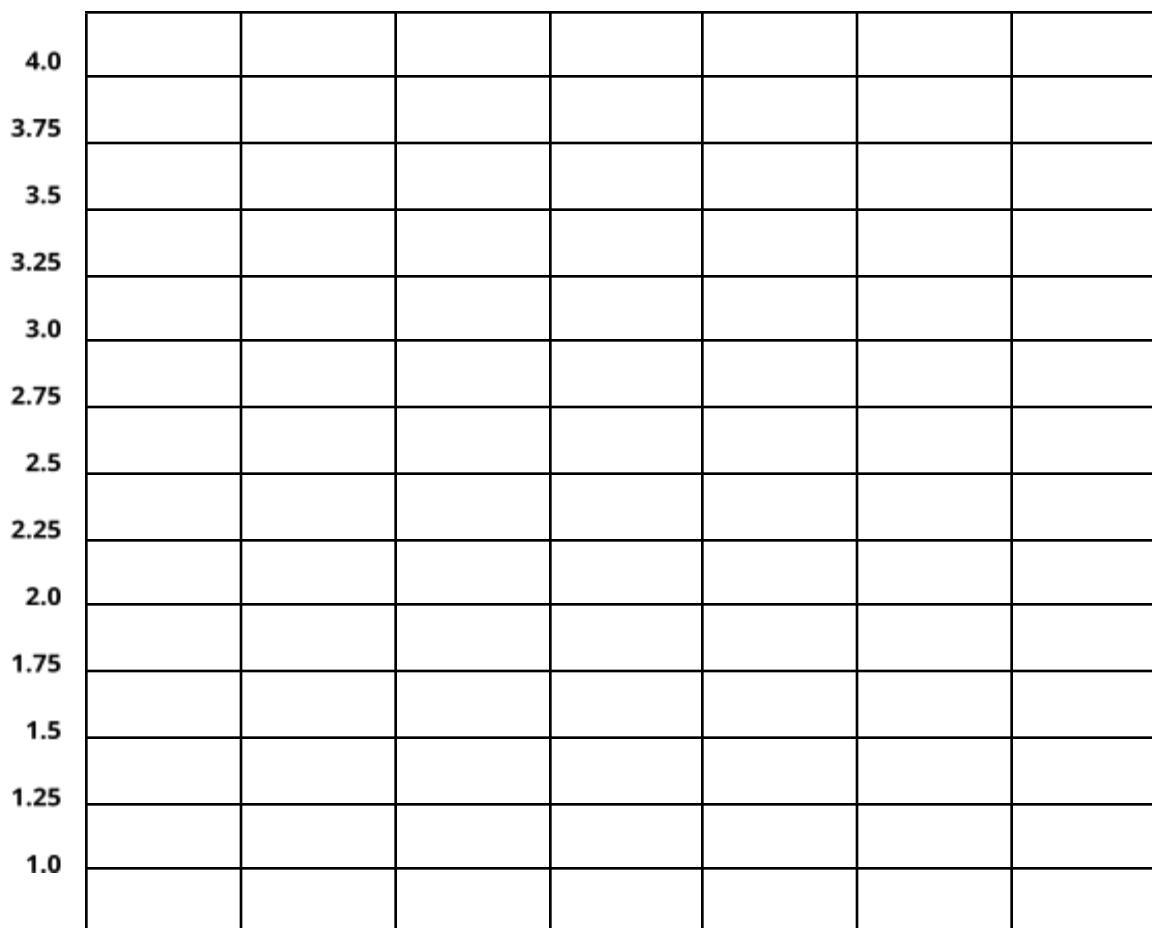
Your turn! Let's look at Match for colleges that you are interested in.

1. Select at least 5 colleges to research admission criteria and map on a graph.

College Name	Avg. GPA	Avg. ACT	Avg. SAT	Acceptance Rate

2. Using GPA and either SAT or ACT, map your colleges on the graph below. You'll need to determine the scale of the x-axis based on whether you chose to use SAT or ACT scores.

GPA



3. Using the graph above, determine what you think are the GPA and test score ranges you'd need to achieve for each match category.

	Safety	Likely	Reach
GPA Range			
Test Score Range (ACT or SAT)			



Based on the exercise you just completed, what are some goals you want to set for the ACT or SAT?

GPA is clearly an important consideration in college admissions. What are some actions you can take this year to maintain or increase your GPA?

When graphing colleges, did anything surprise you? What observations can you make about the colleges you researched?

Match – Just One of Many Indicators

It's important to keep in mind that GPA and standardized test scores are just the first and easiest means of assessing how you might fare in the admissions process at a college.

Colleges and universities take into account many other aspects of your personal and academic background as part of your application materials. They want to get to know who you are as a person!

Just as the college gets to assess many aspects of you when admitting their freshman class, you also get to assess aspects of a college to see if it's a good fit for you! An initial step in evaluating colleges is attending college fairs.

CAMPUS VISITS (AND VIRTUAL CAMPUS TOURS)

Objective:

Students will evaluate the benefits of visiting a college campus and outline the questions they'd want to have answered to assess the quality of fit for a given college.

Key Points:

The benefits of making a campus visit or exploring a college virtually:

- Take a campus tour
- Meet current students
- Eat in a dining hall or campus food court
- Get a feel for the weather
- Sit in on a college class
- Meet with someone in the financial aid office
- Meet with someone from the admissions office
- Check out student activities and sporting events
- Earn a micro-scholarship for demonstrating interest in a college

Activities:

1. Worksheet: A Guide to Campus Visits
 - a. Estimated time: 10-15 min
 - b. Students will consider what they'd like to see on a campus visit, think through the questions they would ask current students and admissions/financial aid officers, and scope out the campuses they'd like to learn more about.

Requirements:

1. Printed or digital hard copies of the worksheet
2. Access to a computer to research colleges and their course catalogues

Worksheet: A Guide to College Exploration

When we think of the college application process, most of us think of the scary stuff — essays, letters of recommendation, test scores and application due dates.

While all this may seem overwhelming at first, remember, **you** are the one driving the process, and **you** are the one who ultimately gets to decide where you apply and eventually choose to enroll.

The same way you would shop around before buying yourself a new game or piece of clothing, you should shop around as part of your application process.



A great way to shop around — or get a feel for what college is like before you make any big decisions — is to take a campus visit.

A campus visit is a lot like it sounds. Whether virtual or in-person, a campus visit is a great way to see what college is like before you decide to attend or apply.

Most colleges across the country will offer some sort of campus visit — whether it involves scheduling a simple virtual tour or signing up for a more organized program.

But, you don't have to wait until the summer before senior year to visit a campus! In fact, it's always best to **start planning early** to give yourself time to decide what you like.



What would you hope to do and see on a campus visit or virtual campus tour?

Exploring Colleges Online or In-Person

Whether you're taking an online virtual tour, scheduling a conversation with an admissions officer, or checking out student testimonials on campus via RaiseMe, there are many ways to go deeper into your college search both online and in-person! 🚌

Below are a few different ways to learn more about a college so you can determine if it's right for you:

Get a feel for the facilities

Online and virtual campus tours are a fun and educational way to see the entire campus, ask questions, and get a sense for how a college feels to you!



What do you definitely want to see during your (virtual or digital) campus tour? (*The library? The football stadium? The food court?*)

Learn what current students think about life on campus.

Many colleges have programs that help prospective students connect with current students to learn more about their experiences on campus, whether online or in-person. Check the college's admissions website to find out if those options exist for their campus.



What questions would you want to ask a current college student?

Try shadowing a college class

Whether you do or don't have an idea of your intended college major (or area of study) it can be really fun to sit in on a real college class.

For many colleges holding online lectures and seminars, there may be an option to attend a college class virtually online. Contact the college's visitor office or ask your tour guide for more information about sitting in on a class!



Check out the school's website for majors and course listings. What's the most unique course you can find?

Meet with someone in the financial aid office.

Most colleges have financial aid officers who are available to meet with prospective students (like you!). Ask your counselor or search online for more information about setting up a meeting, virtually, over the phone, or in person.

Bring questions about the process for applying for financial aid, expected costs, and your options for paying for college.




Meet with someone from the admissions department.

Talk to your counselor and search on the college’s website for information about meeting with the admissions office. While it’s not required, it can be a good idea to try and meet with an admissions representative — either for an interview or a more informal meeting over video conference, the phone, or in person.




Do some basic research about the college ahead of time —*what majors do they offer, what are some extracurriculars they offer* — and jot down notes, so that you’re as prepared as possible.

 **Tip:** It’s a good idea to try and dress sharp, and to come prepared with thoughtful questions before your meeting.


Reason #10: Earn a micro-scholarship on RaiseMe by demonstrating interest in college!

Did you know? Many colleges on RaiseMe award micro-scholarships for the following activities:

- Attending a college tour, or participating in a virtual campus tour
- Attending a virtual admissions chat room or meeting with an admissions representative
- Attending an off-campus event
- Attending a summer program
- Scheduling a phone conversation with a financial aid counselor at a college


College Readiness

Attend a Summer Program \$\$\$


+ 100 more colleges

Some tips for exploring colleges without visiting campus:

If it's not possible for you to visit a college campus, remember that there are a ton of ways to learn more about life on college campuses virtually, using the Internet, or working with your counselor.

If you know you can't make a trip, or you're not sure you can make it, try one of these options instead:

- Take a virtual "campus tour" on the college's website.
- Sign up for email updates from a college you're interested in to stay informed about upcoming events.
- Use RaiseMe's college search tool to understand information about popular majors, read student testimonials, understand the true cost of college, and more.
- Ask your college counselor about college days at your high school.
- Find out if there is an alum of a college you're interested in who lives in your area and could talk with you.
- Ask your college counselor to connect you to a college graduate who attended your high school.
- Use a professional networking site like LinkedIn to connect with college alums from your high school.
- Visit a local 4-year or 2-year institution, even if you're not sure you want to apply to that school.
- Visit a local college as part of a field trip with your high school.
- Find out if an admissions officer from a college of interest is available to connect with you in a virtual chat or phone conversation.



What are some aspects of a college you want to research further to determine if it's a good fit for you? What do you expect to think and feel on a campus that's a good fit?

Worksheet: Prepping for a Conversation with an Admissions Representative

When we spoke to admissions officers from RaiseMe colleges, the biggest advice they had was to do some research in advance so you come to a college fair or admissions chat prepared to ask critical questions of the colleges that interest you most. So let's do some of that pre-work now!

Identify a list of colleges that you might be interested in learning more about.



Log in to your RaiseMe account and navigate to the College page. Isolate 8-10 colleges that you know you'd like to speak with, either at a college fair or

For each college, find out the following information in advance of meeting them:

1. What are the most popular majors at this college?
2. What is the average financial aid package?
3. What is the first year retention rate? What is the overall 6 year graduation rate?
4. What is the average salary of graduates?


If the college is a RaiseMe partner:

5. What are some micro-scholarships they offer that stick out to you?
6. What is the minimum GPA requirement to earn on RaiseMe?
7. When is the RaiseMe earning deadline? When is the application deadline?



Take notes in the space below:

Next, let's take note of some specifics for four colleges you're really interested in exploring, either virtually or at a college fair event in the future.

 *One tip we got from an admissions officer at Emory and Henry College is to prioritize colleges where you know you won't be able to visit the campus when considering scheduling admissions chats.*

College 1 Name: _____

Institution Type (circle one): **Private** **Public**

Size of Undergraduate Population (circle one):

Small (less than 5,000) **Medium (5,000-15,000)** **Larger (more than 15,000)**

What **Popular Majors** stick out to you?

Average Annual Cost = total costs (tuition, housing, food, transportation, books/supplies) minus the annual financial aid award. The remaining balance to be paid is the annual cost, and the average represents the amount the average student pays out of pocket per year.

Average Annual Cost: _____ Above or below the national average? _____

How diverse is the student body? Circle one:

Not very diverse

(Majority of students from one racial background)

Pretty diverse

(Half of student population from 2 or more races)

Very diverse

(No one race is a clear majority on campus)

First Year Retention Rate: _____

In other words, do the vast majority of students come back after their first year?

Circle: (Yes or No)

4-year Grad Rate = The percent of students that graduate from this college with a degree in 4 years of study.

How well does this college support students graduating in 4-years? Circle one:

Not well

Less than 30%

Pretty well

50%-65%

Very well

70-100%

Look at the graduation rate by ethnicity. How do the outcomes look for students of different backgrounds?

College 2 Name: _____

Institution Type (circle one):

Private

Public

Size of Undergraduate Population (circle one):

Small (less than 5,000)

Medium (5,000-15,000)

Larger (more than 15,000)

What **Popular Majors** stick out to you?

Average Annual Cost: _____ Above or below the national average? _____

How diverse is the study body? Circle one:

Not very diverse

(Majority of students from one racial background)

Pretty diverse

(Half of student population from 2 or more races)

Very diverse

(No one race is a clear majority on campus)

First Year Retention Rate: _____

In other words, do the vast majority of students come back after their first year?

Circle: (Yes or No)

4-year Grad Rate

How well does this college support students graduating in 4-years? Circle one:

Not well

Less than 30%

Pretty well

50%-65%

Very well

70-100%

Look at the graduation rate by ethnicity. How do the outcomes look for students of different backgrounds?

College 3 Name: _____

Institution Type (circle one):

Private

Public

Size of Undergraduate Population (circle one):

Small (less than 5,000)

Medium (5,000-15,000)

Larger (more than 15,000)

What **Popular Majors** stick out to you?

Average Annual Cost: _____ Above or below the national average? _____

How diverse is the study body? Circle one:

Not very diverse

(Majority of students from one racial background)

Pretty diverse

(Half of student population from 2 or more races)

Very diverse

(No one race is a clear majority on campus)

First Year Retention Rate: _____

In other words, do the vast majority of students come back after their first year?

Circle: (Yes or No)

4-year Grad Rate

How well does this college support students graduating in 4-years? Circle one:

Not well

Less than 30%

Pretty well

50%-65%

Very well

70-100%

Look at the graduation rate by ethnicity. How do the outcomes look for students of different backgrounds?

College 4 Name: _____

Institution Type (circle one):

Private

Public

Size of Undergraduate Population (circle one):

Small (less than 5,000)

Medium (5,000-15,000)

Larger (more than 15,000)

What **Popular Majors** stick out to you?

Average Annual Cost: _____ Above or below the national average? _____

How diverse is the study body? Circle one:

Not very diverse

(Majority of students from one racial background)

Pretty diverse

(Half of student population from 2 or more races)

Very diverse

(No one race is a clear majority on campus)

First Year Retention Rate: _____

In other words, do the vast majority of students come back after their first year?

Circle: (Yes or No)

4-year Grad Rate

How well does this college support students graduating in 4-years? Circle one:

Not well

Less than 30%

Pretty well

50%-65%

Very well

70-100%

Look at the graduation rate by ethnicity. How do the outcomes look for students of different backgrounds?

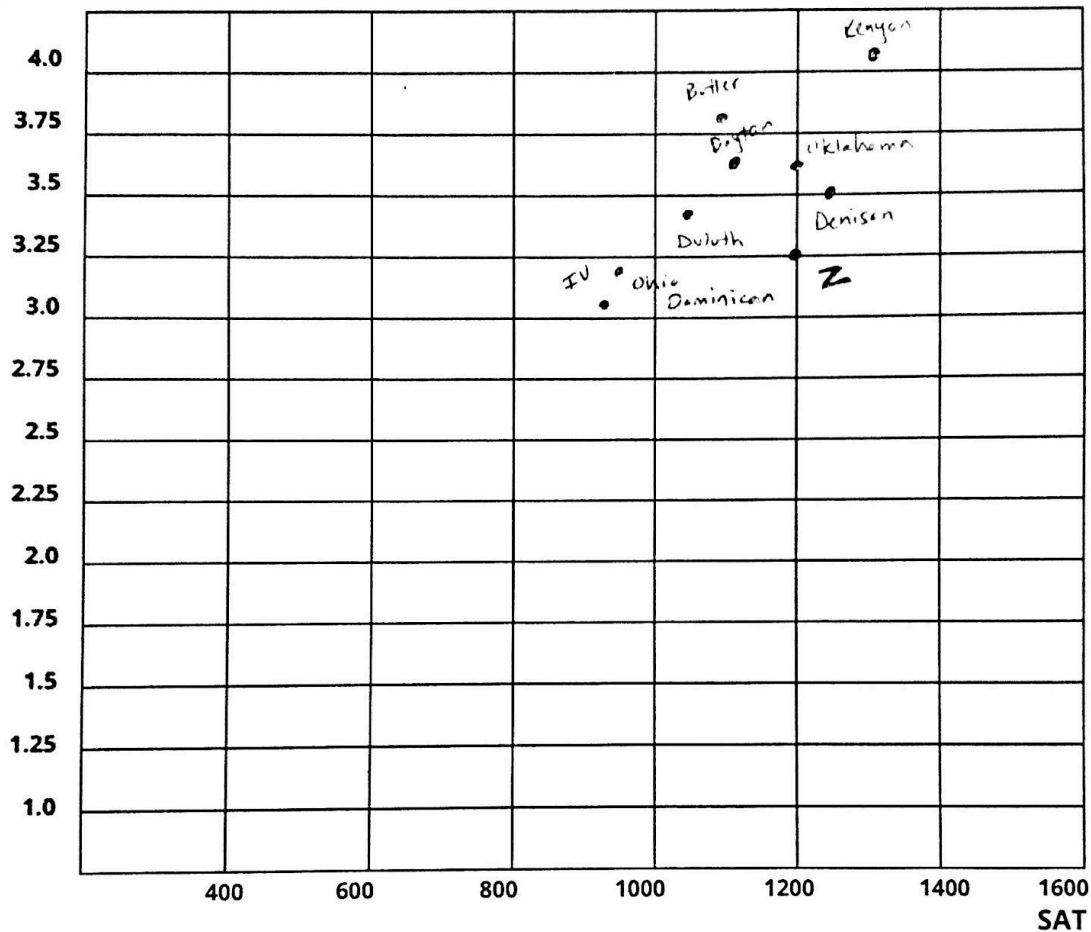
Based on your research, write down any follow-up questions you'd like to ask an admissions officer at a college fair:

College Name	Question

ANSWER KEY

Now, let's put each college, based on GPA and SAT score, on the graph below:

GPA



Finally, map Sample Student Z on the graph above.

Safety	Likely	Reach
Indiana University South Bend Ohio Dominican	University of Minnesota Duluth University of Dayton Butler University University of Oklahoma	Denison University Kenyon College

EXPLORING COMMUNITY COLLEGE

Objectives:

Students will consider the role that community colleges have played in the landscape of higher education and articulate the importance of these institutions for improving access to opportunity.

Key Points:

- There's no such thing as a typical college student. 30% of students in higher education are enrolled at a 2-year institution and 38% are part-time enrolled. 45% live in off-campus housing and 62% are employed concurrently while attending college.
- 49% of all bachelors degree earners in 2016 had been enrolled in community college.
- Net Price is the actual cost of attendance after grants and scholarships have been applied. For community college students, 71% pay \$1,000 or less a year.
- The difference in tuition and fees between public 4-year and 2-year colleges is, on average, \$6,570.
 - a. Affordability is a big reason to consider starting your higher education path at a community college.
- RaiseMe is available for transfer students, meaning students in community college can earn micro-scholarships to transfer to a 4-year to complete a B.A.
- Degree completion leads to higher salary expectations. An A.A. degree increases your earning potential by \$6,800 and a B.A. increases your earning potential by \$18,000.

Activities:

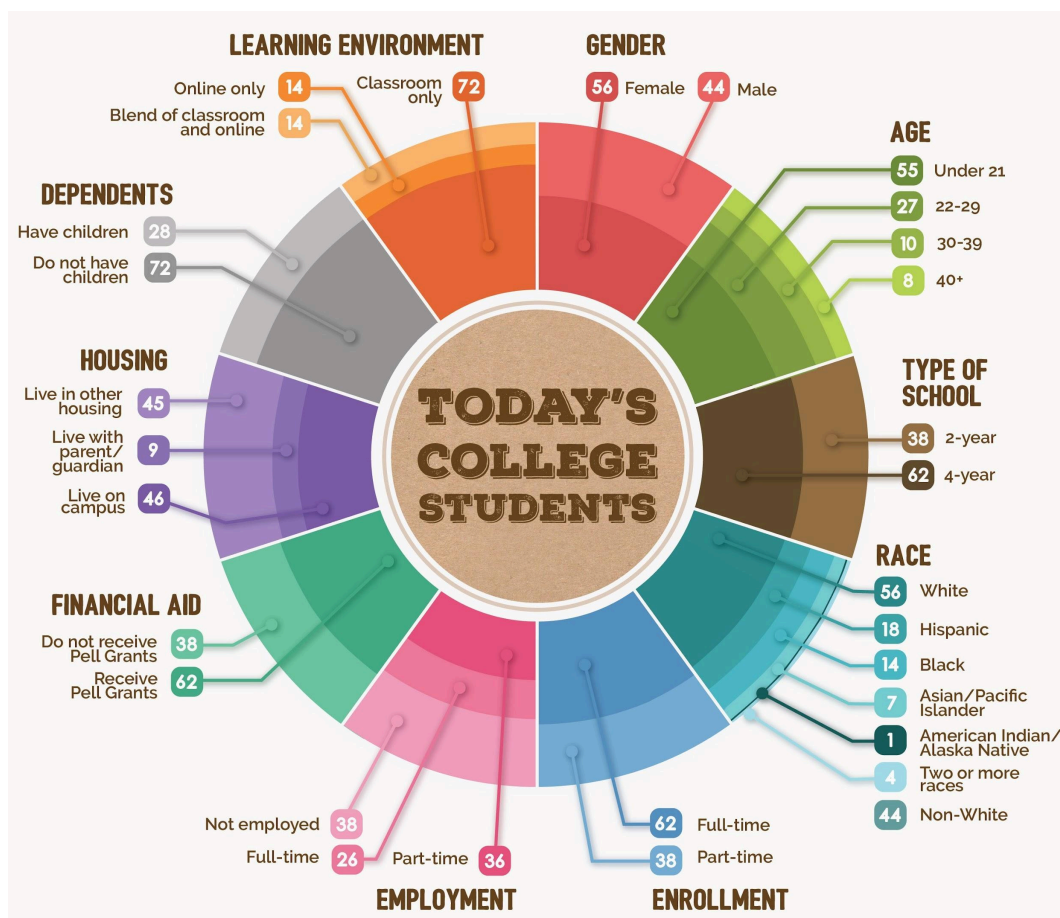
1. Worksheet: Researching Community College
 - a. Estimated time: 15 -20 min
 - b. Students will conduct research on an HSI of their choosing, including information on the undergraduate population and graduation rates. Students will consider the importance of federal funding for colleges that educate a high percentage of underrepresented students.

Requirements:

1. Printed or digital hard copies of the worksheet

Pathways to Higher Education

There's no such thing as a typical college student. We'll use the chart below to discuss the diversity of experiences you can have while pursuing a degree in 2019.



<https://postsecondary.gatesfoundation.org/what-were-learning/todays-college-students/>

The chart shows the ratio of undergraduate students in each category. For example, "Type of School" demonstrates that 38% of undergrads are in a 2-year college, and 62% are in a 4-year college. Or in "Housing", 46% live on campus, 45% live in other housing, and 9% live with a parent/guardian.

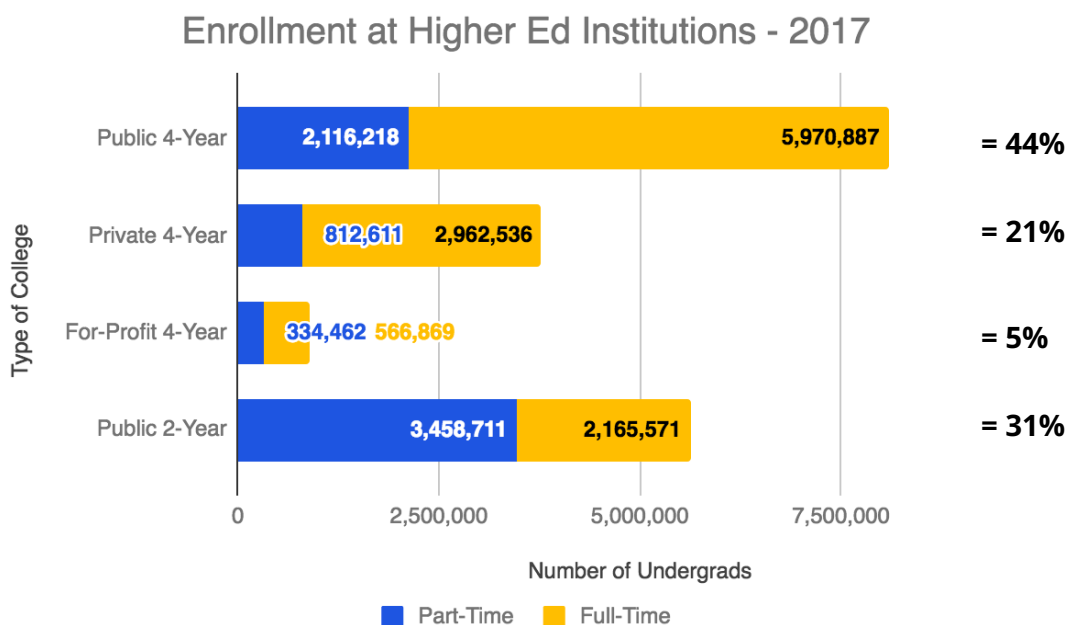


CONSIDER

1. What details come to mind when you picture a college student? Does the chart agree with that person in your head?
2. Is there anything you find surprising or unexpected about the data?
3. Take a look at type of school and aid. What do you notice?
4. How might enrollment and employment be related?

College Enrollment by the Numbers

Guess what? In Fall 2017 there were 18.4 million undergraduate students:



<https://nscresearchcenter.org/current-term-enrollment-estimates-fall-2017/>



CONSIDER

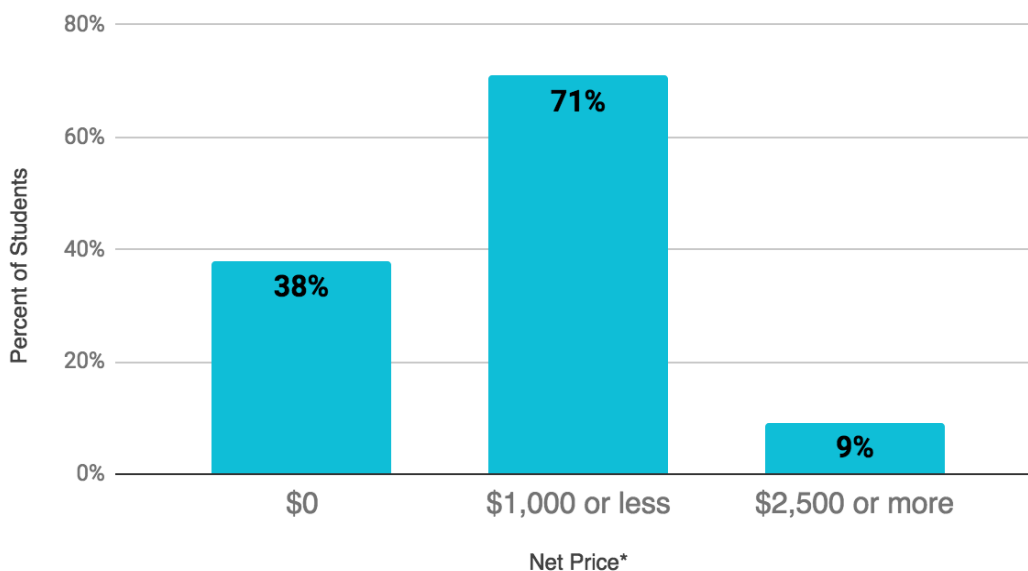
1. What are your options when it comes to type of college?
2. What do you think are some considerations for enrolling in one institution type vs. another?
3. What does it mean to be a part-time vs. full-time student?
4. What do you think are the reasons for enrolling part-time instead of full-time?

Community College: Costs and Aid

Did you know that one third of all students in higher education are enrolled at a public 2-year, or community college? That's a lot!

What's more, 49% of all students³ who earned a bachelor's degree in 2015-16 had been enrolled in a community college!

Breakdown of Net Price for Community College Students



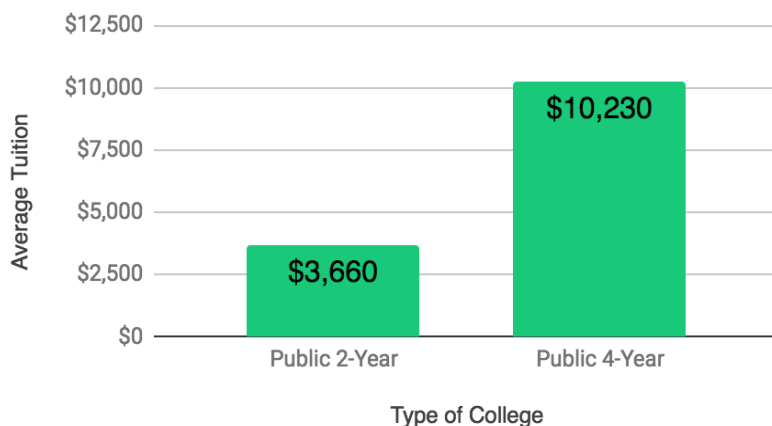
**Net Price is the final cost to attend after grants and scholarships have been applied.*



What are some reasons a student might start their higher education career at a community college?

³ <https://ccrc.tc.columbia.edu/Community-College-FAQs.html>

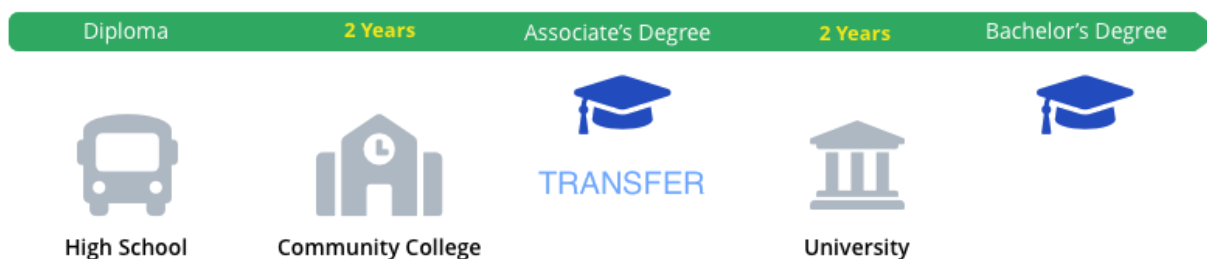
Average Tuition & Fees at Public Colleges



What is the cost of community college for the majority of students enrolled? How does that compare to a public 4-year institution?

Community College: Transfers

Many community college (CC) students start college with the goal of earning a bachelor's degree. One way this can happen is to complete the 2-years at CC, earning your associate's degree, then **transfer** to a 4-year college to complete the remaining credits necessary for a bachelor's. This is a great, cost-effective option!

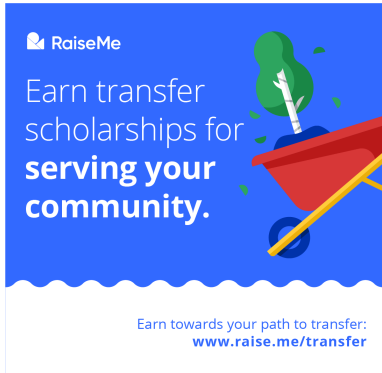


RaiseMe for Transfers

For students interested in community college, there's now RaiseMe for transfers!

Great news: just like in high school, community college students can input their achievements and earn micro-scholarships toward 4-year institutions. Then, they cash in on that hard work upon transferring to a participating 4-year college.

Tell us about yourself.



Earn transfer scholarships for **serving your community.**


Earn towards your path to transfer:
www.raise.me/transfer

I'm a high school student

I'm a community college student

I'm an educator

I'm a parent or guardian



Earn transfer scholarships for **working a part-time job.**

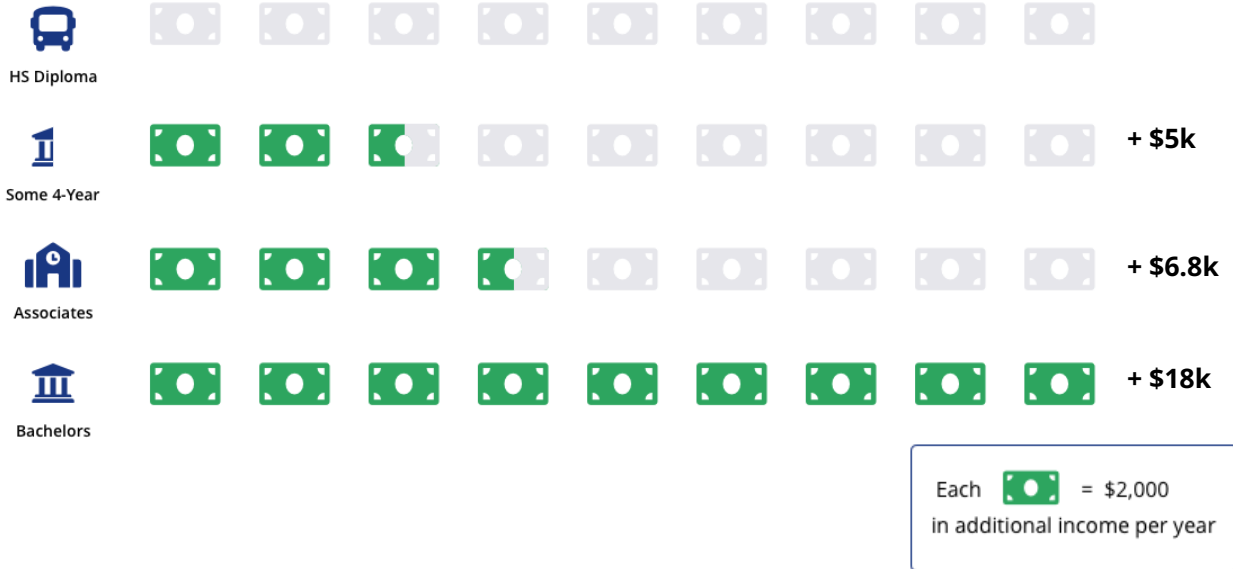
Earn towards your path to transfer:
www.raise.me/transfer



Can you think of some reasons why a student might choose to pursue a bachelor's degree by transferring, instead of starting at a 4-year institution?

Value of a Degree

Research⁴ conducted by Columbia University in 2017 found that, on average, college exposure – *and even more so degree completion* – is associated with higher earnings.



What are your biggest takeaways from the data presented? Is college worth it, then? Explain your answer.

⁴ <https://ccrc.tc.columbia.edu/publications/estimating-returns-to-college-attainment.html>



REFLECT

1. What information was most striking to you? Why?
2. What factors would you consider when deciding what type of colleges to apply to?
3. Based on the data presented, what are some of the most cost-effective options available to degree seekers?
4. Is college worth it? Explain your answer.
5. Data shows that there are financial benefits to going to college and that there are many pathways to getting a degree. That said, what are some ways, in your opinion, that higher education could improve? Are there any gaps in opportunity, and how would you go about addressing that?

Dual Enrollment

Want to get a jump on college now? You're on RaiseMe, so you're already doing great. 😊 Here are some things to consider (all micro-scholarship awards as well!)

Quick Facts⁵:

- 82% of high schools reported that students were enrolled in dual enrollment, that's approximately 2 million students.
- Research has found that dual enrollment participation has a positive effect on college outcomes, including:
 - Enrolling in and graduating from college,
 - earning more credits, and
 - higher college GPA

ACTION 1: Consider enrolling in a few courses at your local community college! **AP Courses**

In addition to dual enrollment, AP courses are a way to earn college credit and demonstrate your mastery of challenging subject matter!

⁵ <https://ccrc.tc.columbia.edu/Community-College-FAQs.html>

Quick Facts⁶:

- In 2018, 2.8 million students took an AP course, and 5.1 million AP exams were taken.
- The most taken AP course by grade level were:
 - 9th: Human Geography
 - 10th: World History
 - 11th: English Language and Composition
 - 12th: English Literature and Composition
- The AP courses that saw a surge in enrollment in 2018 were Seminar and Computer Science Principles

ACTION 2: Consider enrolling in an AP course or two!

Visit a College Campus

We talked about all the different types of colleges you could attend. How will you know what setting is best for you?

Our Top Reasons for Taking a Campus Visit (virtually, or in-person):

1. A tour gives valuable information about the college, and is typically led by a current student.
2. Info sessions allow you to talk to current students and ask questions about their experience.
3. Eat in the dining hall or food court and tour the dorms!
4. Sit in on a class!
5. Meet with someone in their admissions and financial aid office.
6. Check out a club, sporting event, or student activity.



What are some actions you can commit to taking to further support your college-going path?

⁶ <https://research.collegeboard.org/programs/ap/data/participation/ap-2018>

FAFSA: Learning About the Free Application for Federal Student Aid

Objective:

Students will describe why completing the FAFSA is important. They will be able to recite the information they need to complete, and their parents to gather, prior to its completion.

Key Points:

- Narrow down your list of colleges early through carefully considering what institution is the right college for you as an individual.
- Completing the FAFSA is the gatekeeper not only for federal financial aid, but state and institutional aid as well.
- Gather the necessary information and complete the FAFSA early so that you can earn the largest possible amount of financial aid.
- You'll need to complete the FAFSA every year that you plan to attend college.
- There are a ton of common mistakes that people make when trying to fill out the FAFSA—don't make those mistakes!

Activities:

1. FAFSA Micro-scholarship one-pager
2. What's A FAFSA? A complete guide to the application
 - a. Students will learn exactly what they should gather prior to getting the FAFSA. Have students make a checklist and check off items periodically throughout the week once they've gathered the necessary items.
 - b. Students will be able to follow the steps in filling out their FAFSA by themselves or with a parent.
 - c. Students will learn the common mistakes that people make when filling out the FAFSA.

Requirements:

1. Printed or digital hard copies of the worksheet

FAFSA Micro-Scholarship on RaiseMe

Once you've completed the FAFSA your senior year, be sure to add this achievement to your RaiseMe portfolio. You can earn **up to \$4,000** from participating colleges for completing this crucial step in the financial aid process!

The easiest way to log your FAFSA completion is to click the gear wheel in the top right corner of the web page and select "Account Settings". Scroll all the way to the bottom to input your FAFSA submission date, as shown below.

Completing the FAFSA

\$10-\$4,000 for completion

61 Colleges Offering

Add

Scholarships Colleges +\$100

🔔 ⚙️

Account Settings
 Connections
 Help 🔗
 Rules
\$100 Referral Scholarship
 Sign Out

Did you complete the FAFSA?

Yes

No

Application Receipt Date

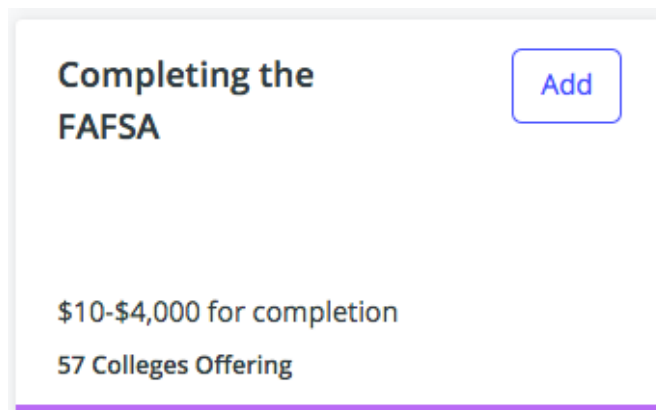
Month*	Day*	Year*
May ▾	15 ▾	2017 ▾

4-Digit DRN Code

1234|

Note: This question about FAFSA completion will only appear in Account Settings if you are a senior.

What's a FAFSA? The Complete Guide to the Application



We're sure that some of you may have noticed this micro-scholarship award on RaiseMe and wondered what a FAFSA was. If you guessed the *"Final Award For Student Achievements"* you're not *too* far off.

The Free Application for Federal Student Aid (FAFSA) is one of the most important forms a student should complete during senior year if they plan on going to college. You see, every year the federal government awards more than **\$150 billion** in financial aid for students who want to attend college—but **a lot of states and colleges run out of those funds early**. In order to get some of that money, you need to complete the FAFSA.

When you fill out a FAFSA form, you are applying not only for federal aid, but **state and college financial aid** as well. Schools and states often use FAFSA information to award non-federal aid, so completing the FAFSA is a crucial first step in securing the full possible financial aid package to college.

The FAFSA opens on **October 1st** and as a senior, you will have to make sure to fill this out as early as possible in order to maximize the amount of financial aid that you will receive. Deadlines for submission can vary by state —find out when you need to complete the application at this url: <https://fafsa.ed.gov/deadlines.htm>.

It's important to note that you'll have to gather a lot of information from your parents before you get started on the FAFSA, but that doesn't mean that they should complete it for you. There are certain parts that you'll have to complete yourself, but we're here to make that a little more painless for you.

Also, even though this guide is written for you complete the FAFSA yourself, check videos on Youtube from the experts in order to help maximize the potential amount of financial aid that you will receive!

Information you need to gather before filling out the FAFSA:

1. **Your FSA ID**, which is a username and password you can create on the official FAFSA website (<https://fafsa.ed.gov/>) even before the FAFSA opens. Be sure to create this FSA ID yourself. Your parents may also need to create their own FSA ID.
2. Your Social Security Number (SSN) *OR* your Alien Registration Number (if you are not a US Citizen)
3. Your driver's license number. If you don't have a driver's license, you can skip this step!
4. Your (and your parents') Federal Income Tax Returns, W-2 Forms, and any other relevant records of money earned from the previous year.
 - You can make this step a little bit easier through using the **IRS Data Retrieval Tool (IRS DRT)**, which will import your tax information. However, you should still have these forms handy in case you are not eligible to use it.
5. Bank statements (checking and savings) and records of investments/assets.
 - Here's a tip—people commonly misreport the value of their investments on the FAFSA. Check online to see what you can and can't list!
 - <https://fafsa.ed.gov/fotw1718/help/fotw33c.htm>
6. Records of untaxed income, if you have any. Check the official FAFSA website for specifics, but examples include:
 - Child support received
 - Interest Income
 - Veterans noneducation benefits
7. A list of colleges where you'll be applying. Just like your SAT/ACT scores, your information will automatically be submitted to 10 colleges that you list upon completion of the application. It's a good idea to list all ten even if you might not apply to a few of them, in order to maximize your financial aid award.
 - You can list more than ten schools after you receive your **Student Aid Report (SAR)**. Call the Federal Student Aid Information Center and provide the **DRN** from your SAR—they'll add the colleges for you.
 - Some states require you to list your schools in a particular order to receive aid. Check to see if your state has this requirement on the Federal Student Aid website (<https://studentaid.ed.gov/sa/>).

Make a checklist

- Draw boxes in the margins of the previous page next to every single item above. Throughout the course of the week, gather each item and check them off as you receive them. Once all seven items are checked off, consider yourself ready to start filling out the FAFSA!

Filling out the FAFSA

Now that you've finished gathering all the data that you need ahead of the game, it's time to take action and start filling it out! Follow the following steps to fill out the FAFSA:

1. Go to the official FAFSA website (<http://fafsa.gov>), click the start button, enter in your FSA ID, and then log in. After, select the FAFSA form that corresponds with the current academic year.
 - a. **Protip:** Create a save key and share it with a parent or guardian if you want to come back to the form later.
2. Enter your information in the "Student Demographics" section.
3. List the colleges to which you want to have your FAFSA sent. You can work off of any lists you've created while researching colleges to-date!
4. Answer questions about your dependency status. This will indicate whether or not your parents have to complete the rest. Figure out if you're dependent or independent at the following website:
 - a. <https://studentaid.ed.gov/sa/fafsa/filling-out/dependency#dependent-or-independent>
5. Pass it to your parents. They'll have to fill out the "parent demographics" information themselves. If they need some help, have them take a look at the following website for some helpful tips:
 - a. <https://blog.ed.gov/2017/09/the-parents-guide-to-filling-out-the-fafsa-form/>
6. Fill out your financial information. Remember, the **IRS Data Retrieval Tool** will allow you to quickly fill out your tax information if you've already completed your taxes from two years prior!
7. Sign your FAFSA form (or have your parents sign if you're a dependent student) and submit it. CONGRATULATIONS! YOU'RE ALMOST DONE...

Common Mistakes on the FAFSA

The FAFSA is complicated and it's easy to make a mistake. We've listed the most common mistakes that people make when attempting to fill it out so that you can avoid these pitfalls.

1. Not completing the FAFSA. Even if it seems difficult, you need to get it done because it will reduce your costs for college in the long run. "He that waits on fortune is never sure of a dinner."
2. Filling out the FAFSA late or missing deadlines. The earlier you apply, the more likely it is that you will receive a larger amount of financial aid. If you can get the FAFSA done within a few days of it opening on October 1st, you'll have saved yourself a headache in the future.
3. Ignoring the details. The FAFSA requires you to gather very specific information. Many people don't create an FSA ID early, visit the incorrect website, provide inaccurate details, and don't actually read the instructions carefully when attempting to fill out their FAFSA. Don't be that person!
4. Not listing all of the colleges you intend to apply to (or listing them in the incorrect order). Even if you don't apply to all ten colleges on your list, you should still include them on your FAFSA because the information will be shared with all of their financial aid offices. Make sure to input that list of colleges in the correct order, depending on your state's guidelines.

What's Next?

You should receive your **Student Aid Report (SAR)** three days to three weeks after submitting your FAFSA. Once you have it, check it over to make sure you didn't make a mistake in your application. If you did, you still have the ability to make corrections.

While you won't know *exactly* how much aid you will receive from a school, the SAR will calculate how much you are potentially eligible for and send you an award letter.

If you're worried about how you'll receive your money, contact the financial aid office of the institution where you plan to enroll. They'll let you know what steps you need to take next.

And finally, visit your RaiseMe portfolio page and mark off that FAFSA completion achievement. Well done!

FAFSA: Navigating Federal Aid

Objective:

Students will describe why completing the FAFSA is important. They will define the difference between grants and loans as well as interpret data to describe the financial considerations to weigh when applying to colleges.

Key Points:

- Completing the FAFSA is the gatekeeper not only for federal financial aid, but state and institutional aid as well.
- A grant is gift money; it does not need to be paid back.
- A loan is money that needs to be paid back.
- Interest rates affect how much you will have to pay back on a loan.
- The cost of attending college includes tuition, room and board, and out of pocket expenses.
- The cost of attendance minus financial aid equals the amount a student and their family will pay each year of college. (cost of attendance - financial aid = \$ family will pay)
- First year retention and graduation rates indicate how many students progress through the college and successfully earn a degree.
- Future salary and outcomes data for a college's graduates gives you an indication of the career and financial trajectory you might expect if you graduate from that college.

Activities:

1. Worksheet: FAFSA- Planning Ahead for Financial Aid
 - a. Estimated time: 25-30 min
 - b. Students will identify the different federal aid types and explain the difference between subsidized and unsubsidized loans. Students will interpret financial aid information on a college profile in RaiseMe and weigh that against graduation rate and expected salary outcomes for graduates.

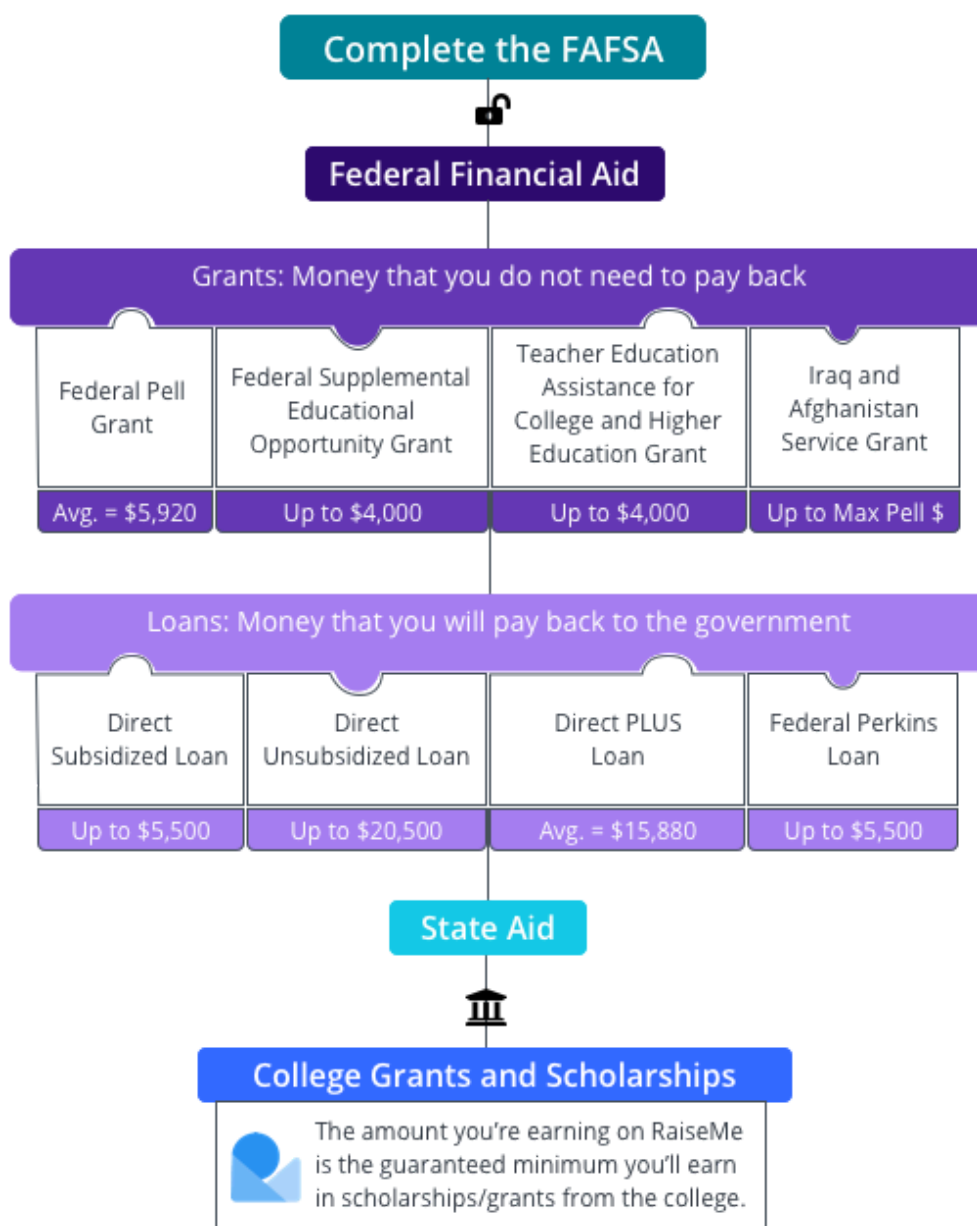
Requirements:

1. Printed hard copies of the worksheet
2. Access to a computer to reference college information in their RaiseMe account

Worksheet: FAFSA - Planning Ahead for Financial Aid

I bet you didn't know that each year, the federal government provides more than \$150 billion in financial aid for college or career school! In order to get a share of that aid, you **must complete** the Free Application for Federal Student Aid (FAFSA) your senior year.

When you fill out a FAFSA form, you are applying not only for federal aid, but **state and college financial aid** as well. Colleges and states often use FAFSA information to award non-federal aid, so completing the FAFSA is a crucial first step in securing the full possible financial aid package to college. The flow chart below illustrates the aid sources available to you once you complete the FAFSA:



Federal Financial Aid

The federal government awards financial aid in three forms: grants, loans, and work-study.

Grants (Define it: _____)

There are 4 grants that the government can award:

1. Federal Pell Grant

- a. Eligibility: For students pursuing an undergraduate degree who demonstrate financial need. *Most every high school applicant will be considered for this grant.* The maximum award in the 2017-18 school year was \$5,920.

2. Federal Supplemental Educational Opportunity Grant (FSEOG)

- a. Eligibility: For student pursuing an undergraduate degree with exceptional financial need.

3. Teacher Education Assistance for College and Higher Education (TEACH) Grant

- a. Eligibility: For student planning to complete coursework in college to begin a teaching career. To receive the grant, a student must sign an agreement to teach for four years after college.

4. Iraq and Afghanistan Service Grant

- a. Eligibility: For students who are not eligible for the Pell because they have less financial need. A parent or guardian must have died as a result of military service in Iraq or Afghanistan.

Loans (Define it: _____)

*A loan is borrowed money. To protect the borrower (in this case the government) from the risk of not getting paid back, an **interest rate** will be applied to the repayment plan. This means that you are paying off what you owe to the borrower (the government) plus a percentage extra to compensate for the amount of time it takes you to fully pay back the borrower.*

There are 4 loan programs that the government will offer:

1. Direct Subsidized Loan

- a. Students who demonstrate need will qualify for this loan.
- b. The government will pay the interest on this loan while you are enrolled in college! This means that you only pay interest once you graduate, and the interest rate is fixed (so you don't have to worry about it getting larger over time). *The current interest rate is 4.45%*

2. Direct Unsubsidized Loan

- a. The student will pay interest on this loan from the beginning, but the interest rate is fixed. *The current interest rate is 4.45%*

3. Direct PLUS Loan

- a. For parents of dependent undergraduate students.
- b. The parent will pay interest from the beginning, but the interest rate is fixed. *The current interest rate is 7%*

4. Federal Perkins Loan

- a. For undergraduate students with exceptional financial need.

- b. Students pay interest from the beginning, but the rate is fixed. *The current interest rate is 5%*

Work-Study: Students with demonstrated need have the option to hold part-time jobs while enrolled in college to help pay for out-of-pocket expenses while on campus.

- Work-study jobs are made available by the college
- Some colleges fill these jobs on a first come-first serve basis, so it's important to get in touch with the college's financial aid department to secure an interview

When a college sends you your full financial aid package, it may include a combination of grants, loans, and work-study options. Based on what you read above, rank those three aid types in the order you'd want to accept them:

1. _____
2. _____
3. _____



What is the difference between a subsidized and unsubsidized loan? Which is better for your wallet?

To illustrate what loan repayment could look like in the future, let's walk through a quick calculation:

Imagine that you are offered a \$1,000 loan.

- Each month, the base fee you are paying back the government is \$50.
- If this is a Federal Perkins Loan, the interest rate is 5%.



How much would you need to pay in total each month including the interest?

$$50 * 0.05 = X \text{ (the amount added in interest)}$$

$$\$50 + X = \text{Total monthly payment}$$

Based on that total monthly payment, how many months will it take to pay off the \$1,000 loan?

Show work here

RaiseMe for Financial Aid Planning

It's important to look closely at the colleges you are interested in to understand the full scope of cost and how financial aid can impact the final price tag. Each college listed on RaiseMe has an "About" page that will give you a ton of information about the institution.

Today we're going to take a closer look at the cost and aid sections:



[Financial Aid Info](#) [Net Price Calculator](#)

Financial Aid

Per Year



Average Cost of Attendance

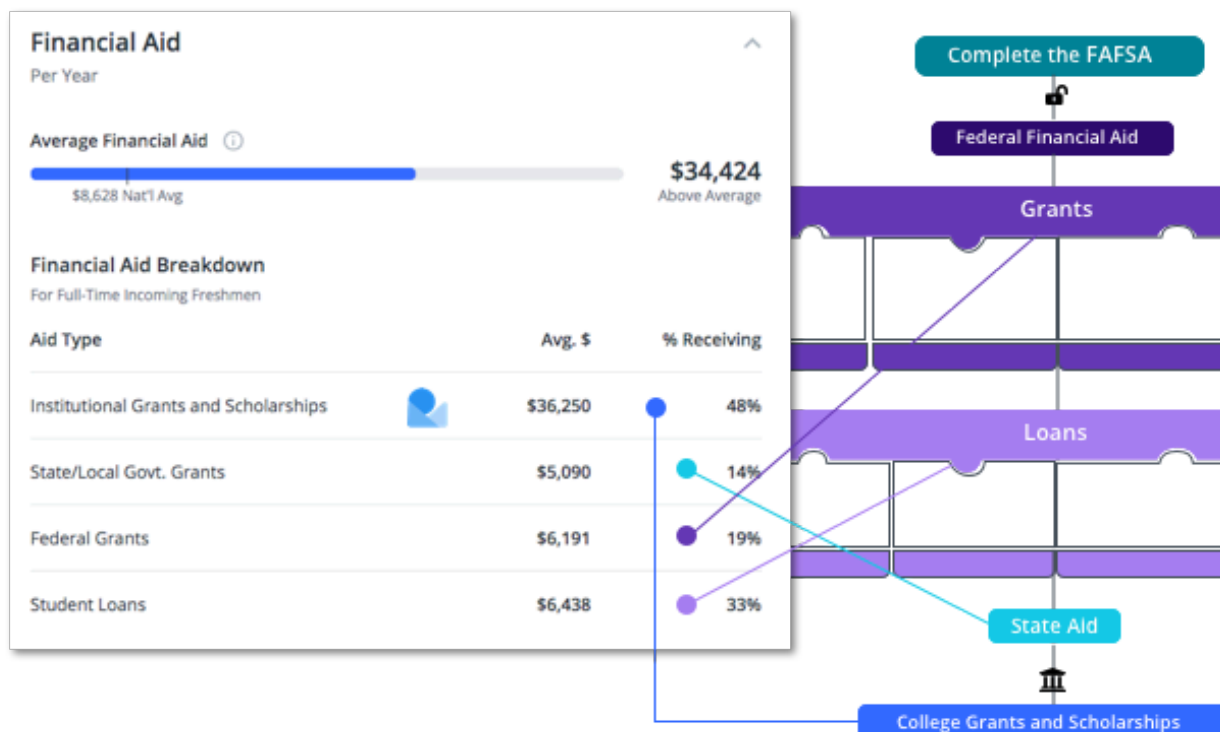
Tuition: \$49,392
 On-Campus Room and Board (Housing and Food): \$13,984
 Out of Pocket Expenses (Books, Supplies, etc.): + \$4,148
 = \$67,524

The **average annual cost** is what a typical student at this college will expect to spend per year. As in this example, the financial aid awarded per year can **significantly** cut down on the tuition cost.

Average Annual Cost
 Average Cost of Attendance: \$67,524
 Average Financial Aid: - \$34,424
 = \$24,804

In the above example, it's important to notice how much the average financial aid package is at the school and to see the degree to which it cuts down the overall cost. That's why "Average Annual Cost" is listed first on the page, because that is how much the average student *actually* pays each year.

Let's look closer at the Financial Aid breakdown for this college:

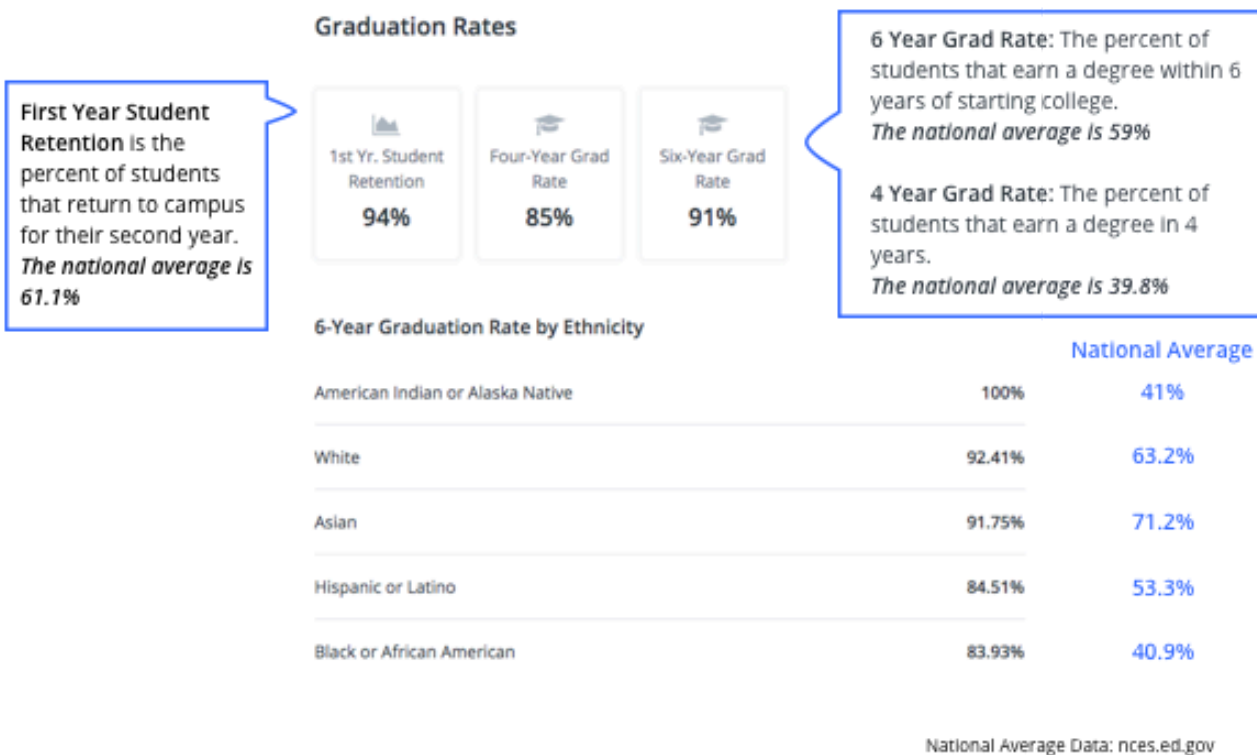


As we discussed above, **filling out the FAFSA is the required first step** to be considered for all the aid types possible, so it's really important that you fill it out! Above you are shown the average award offered by the college for each type of aid, so you can get a sense for what's possible should you be accepted.

Notice that at this college close to **half** (48%) of all admitted students are offered grants and scholarships. This is what you see calculated on your RaiseMe portfolio next to the colleges you follow. In addition to that money, you could also be awarded federal and state aid, meaning your full financial aid package is likely to be even more than what you see on RaiseMe! 💰

Remember that most federal and state grants and loans are awarded based on the financial need demonstrated by you and your family. The average award amount listed above gives you a sense of what's possible but don't think of that number as set in stone. **Your need-based aid is reflective of your personal situation so this number will differ for each person and their family situation.**

The About page of a college profile on RaiseMe will also include Graduation Rates.



The **First Year Student Retention** is important to note, as it can show you how happy a freshman student was at that college. If the percent of students returning for a second year is high, you can expect that most students are very satisfied with their experience!

The **Four Year** and **Six Year Grad Rates** are really important to know in advance. If the majority of students are graduating with a degree that means it was worth the investment of money and time to attend that college. If, however, a college has a grad rate below 50% that means that more than half of the students they enroll as freshmen don't walk away with a degree. It is not worth taking out loans or risking going into debt if you aren't confident that the college has the right resources and staff to support on-time graduations.

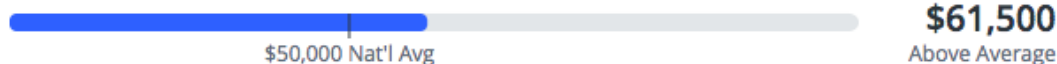


Why do you think graduation rates are reported by ethnicity? What might this tell you about the institution and their ability to teach and support different identity groups?

Another section to be aware of in the College About page is the Salary and Outcomes information of graduates.

Future Salary and Outcomes ^

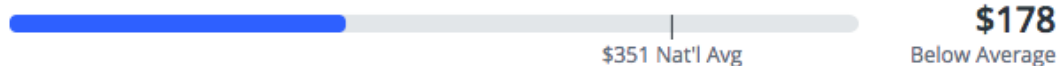
Salary After Attending (i)



Students Earning above High School Grads (i)



Average Monthly Loan Payment (i)



For **Salary After Attending**, it's encouraging to see a salary above the national average, especially if the annual cost to attend that college was somewhat high. Comparing those two numbers can give you a sense for whether or not your degree earned will be well worth the cost.

Remember the monthly loan payment exercise in the prior section? Above you can see an example for the real **Average Monthly Loan Payment** for this college's graduates. It's positive to see that this is pretty far below the national average. Also, compared against the average salary, the loan payment seems manageable. This is another strong indicator that attending this college is a smart financial investment.



For a college you are interested in, go to the About page on RaiseMe and answer the following questions:

College Name: _____

Average Financial Aid Award: _____ Average Monthly Loan Payment: _____

Average Annual Cost: _____ Salary After Attending: _____

4 Year Grad Rate: _____ 6 Year Grad Rate: _____ Grad Rate for your ethnicity: _____

COLLEGE APPLICATIONS

Objective:

Students will evaluate the most important criteria to them in order to narrow their college application list. Students will outline a Common App essay prompt. Students will use their RaiseMe portfolio and the micro-scholarship award types highlighted by colleges to determine focal points of their essay.

Key Points:

- Students can use likelihood of acceptance models to help create a balanced college list. We recommend applying to 6-12 colleges total, with an even mix of 'Safety', 'Target', and 'Reach' colleges, as described in your RaiseMe dashboard.
- College essays are an opportunity to show your personality and describe aspects of your life that have shaped who you are and your interests.
- Colleges require essays because they want to learn more about you as a person and what you will bring to campus life.
- The micro-scholarships awarded on RaiseMe indicate the activities and attributes admissions officers will look for in good candidates for their college. This means, the pursuits you've highlighted on RaiseMe are a good place to start when considering what to write about in your personal statement!

Activities:

1. Worksheet: Narrowing Your College List
 - a. Estimated time: 20-30 min
 - b. Students will consider factors such as student demographics, likelihood of acceptance, and financial aid stats to narrow in on a balanced college list.
2. Worksheet: Writing your Personal Statement, the 2018 Common App prompts
 - a. Estimated time: 25-30 min
 - b. Students will take the most popular Common App prompt of 2018, break it down, outline it, and write a thesis statement as practice for their own personal statement drafting.

Requirements:

1. Printed or digital hard copies of the worksheets
2. Access to a computer to reference college information in their RaiseMe account

Worksheet: Narrowing Your College List

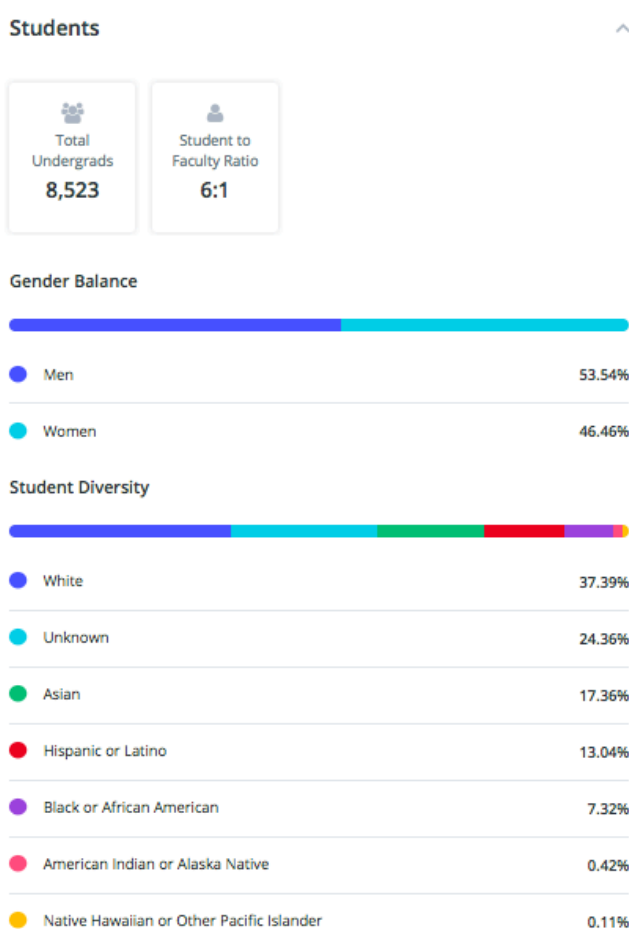
Have you already started to decide what colleges you want to apply to? You can use RaiseMe to help with that. We're sure you're following a lot of great universities on RaiseMe but not every college is going to be the best match or fit for every student. Here are seven important rules to consider before choosing where you would like to apply:

- 1. Be realistic.** Every college has different admissions requirements and you can use RaiseMe to see how close you are to the typical applicant.



- 2. Have a backup plan.** Admission to college is extremely competitive and not everyone can get into their dream school. Choose at least four different schools that you really like—one of those schools should be a college that you feel confident you'll be accepted.

- 3. Look beyond the rankings.** There's a lot of opinions on the internet and everyone has bias, but here's a fact you won't hear too often: ***you can get a great education no matter what college you go to.*** Conduct thorough research on any college that interests you. Reach out to current students and alumni, learn about the great programs that they offer, and even visit campus if you can (it's a great way to earn micro-scholarships, too).
- 4. Peep the demographics.** Do you want to attend a school where students are similar to you or are you interested in learning with a diverse crowd? Do you like being in larger classes or do you prefer a smaller student-to-faculty ratio? You can use RaiseMe to learn more about who you'll be sharing the classroom with for the next four years.



- 5. There's no place like home...or is there?** You'll be spending a lot of time at college. Are you the type to adventure to far-off, new destinations? Or would you prefer to go to a college closer to your family and friends? Weigh the options.

6. **Financial planning goes a long way.** College can be expensive but it doesn't have to be. Complete the FAFSA and do your homework on the aid available at colleges. Use other resources (like videos on YouTube) to also get helpful tips from experts that have done it before.

7. **Apply early.** While you shouldn't rush any part of your college application, applying to college earlier in your senior year is a great way to get ahead of the pack.



Now that you've heard the rules for making cuts, let's put them into practice. Log into your RaiseMe Account and list **ten** schools below that you potentially would be interested in attending. Spend some time at home researching these schools and finalize your roster!

1.	2.
3.	4.
5.	6.
7.	8.
9.	10.

Worksheet: Writing your Personal Statement, the Common App

The experiences for which you're being awarded on RaiseMe are directly related to the traits colleges are hoping to learn about in your personal statement. That means you don't have to start from scratch! Take a look at your portfolio for achievements to highlight in your response. For the first 3 prompts, we have suggested a micro-scholarship category that relates to the question, and some experiences listed by peers on RaiseMe that could serve as inspiration when answering the prompt.

1. Some students have a background, identity, interest, or talent that is so meaningful they believe their application would be incomplete without it. If this sounds like you, then please share your story.

Add an art or media project Add

\$80-\$500 per project
6 Colleges Offering

- Choreography, performing arts
- Animation, illustration, graphic design
- Film production, screenwriting, acting
- Podcast, vlog, Youtuber
- Visual art, painting, photography, sculpture

Honors and Awards Add

\$20-\$4,000
125 Colleges Offering

- First Chair: Band, Orchestra, Choir, etc.
- Published Author, New Writers Action Program
- 4-H Certificate of Achievement
- Bausch and Lomb Honorary Science Award

2. The lessons we take from obstacles we encounter can be fundamental to later success. Recount a time when you faced a challenge, setback, or failure. How did it affect you, and what did you learn from the experience?

Leadership role in an Extracurricular Activity Add

\$15-\$1,500 per year
177 Colleges Offering

- Captain of a sports team
- Student Body Elected Official/Student Council
- Sergeant or Lieutenant, cadets troop
- Ambassador, service or mentor organization

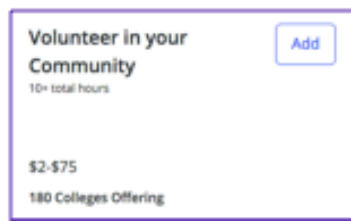
Work Experience Add

Earn for work experience or work done in family service

\$5-\$6,000 per available
96 Colleges Offering

- Lifeguard
- Camp counselor
- Sales associate
- Customer service

3. Reflect on a time when you questioned or challenged a belief or idea. What prompted your thinking? What was the outcome?



- Local food bank
- Service trip in a foreign country
- American Red Cross - natural disaster relief
- Local homeless shelter
- Nursing home for the elderly
- Civic engagement - voter registration, community organizing
- 21st Century/Youth enrichment - recreation, tutoring, etc.
- Special Olympics
- 30 Hour Famine



For the remaining 3 prompts, think of an activity you have reported on RaiseMe (or still need to!) that could serve as evidence for your essay response.

4. Describe a problem you've solved or a problem you'd like to solve. It can be an intellectual challenge, a research query, an ethical dilemma - anything that is of personal importance, no matter the scale. Explain its significance to you and what steps you took or could be taken to identify a solution.

Examples: Science Fair project, Student Council/ASB initiative, coursework you've earned high grades/honors for that you could pursue further.

Micro-Scholarship Type	Activity Description	How it Satisfies the Prompt

5. Discuss an accomplishment, event, or realization that sparked a period of personal growth and a new understanding of yourself or others.

Micro-Scholarship Type	Activity Description	How it Satisfies the Prompt

6. Describe a topic, idea, or concept you find so engaging that it makes you lose all track of time. Why does it captivate you? What or who do you turn to when you want to learn more?

Micro-Scholarship Type	Activity Description	How it Satisfies the Prompt

23.6% of students from the class of 2018 answered essay prompt number 5, so we will break that question down further to offer some ideas to help you showcase your talents and unique voice!

5. Discuss an accomplishment, event, or realization that sparked a period of personal growth and a new understanding of yourself or others.

Step 1: Break down the prompt.

Why are they asking this question? *The colleges are hoping to learn more about your character and your values. They are hoping to understand how you reflect on life experiences and what opportunities you seek out to better yourself.*

As such, let's first identify what is it about yourself that you want to highlight. Think of 3 characteristics or values that are important to you:

1. _____
2. _____
3. _____

Next, think about moments in your life that have helped to solidify those characteristics. They should be experiences that shaped your beliefs or sense of identity. Moments that sped up your growth/maturity.

The experience you choose will provide the backdrop of your narrative, or the setting. As the prompt indicates, choose an experience that falls into **one** of these categories: an accomplishment, an event **or** a realization.

Brainstorm to determine the setting and subsequent lesson you learned about yourself that will best showcase your character.

	Example Settings	Example Growth/ Learning/ Self-Reflection
Accomplishment	<i>Winning a coding contest</i>	<i>I doubted my capabilities because I am a girl. Now I know what I can achieve when I work hard and ignore the haters.</i>
Event	<i>A differently-abled classmate was getting bullied. I intervened.</i>	<i>I was scared to speak up. I didn't want to also be singled out. But I need to be the change I want to see in my community.</i>
Event	<i>My best friend tried to get me to do election canvassing with him. I didn't go cuz it seemed too awkward. I was later disappointed by the low voter turnout in my town.</i>	<i>I realized that what I was feeling was aversion to conflict. I was nervous to be put on the spot and have to speak up about what I think. I don't think of myself a political or that I have an opinion that's worth voicing. The result of the election made me realize that everyone needs to participate and speak up if we're going to lift up our community. This midterm season I've signed up to phone bank.</i>
Realization	<i>I went over to a friend's house and realized I had been pronouncing his last name wrong for years.</i>	<i>Names are a symbol of a person's heritage and identity. If I want to honor my friend I need to get to know more about his culture and family and not be scared to ask questions.</i>

Step 2: Fill in your own brainstorm below:

Step 3: Establish your thesis statement. Fill in your thoughts in the spaces below:

Summarize the setting (accomplishment, event, or realization):

What did you learn about yourself and/or how did you grow? *You can state more than one but limit yourself to 2 or 3 to keep your answer focused.*

How do these learnings relate to your values/ sense of self? *If you chose one learning try to connect to several personal values. If you stated multiple learnings, explain how they support one core value that defines your sense of self.*

Example thesis: *I don't consider myself a political person. In fact I hate conflict, and talking politics today seems like a quick way to start a fight. But when I learned that a bill that would have provided funding for parks in my neighborhood didn't pass, I realized that I can't afford to not pay attention to politics. I've learned from my former disengagement and, this year, I've gotten involved in local voter registration drives and volunteered with a non-profit in my town that supports immigrants in my community. I still don't consider myself political, but I do know that I care about justice and access to opportunity. I hope to pursue a college education so I can continue to find my voice and help lift up others that look like me.*

Let's break this apart so we can determine the structure and organization of the essay:

Example thesis: I don't consider myself a political person. In fact I hate conflict, and talking politics today seems like a quick way to start a fight. But when I learned that a bill that would have provided funding for parks in my neighborhood didn't pass, I realized that I can't afford to not pay attention to politics. I've learned from my former disengagement and, this year, I've gotten involved in local voter registration drives and volunteered with a non-profit in my town that supports immigrants in my community. I still don't consider myself political, but I do know that I care about justice and access to opportunity. I hope to pursue a college education so I can continue to find my voice and help lift up others that look like me.

-
- **Setting = Event:** The student didn't get involved in a local election and regretted that choice.
 - **Personal Growth =** Commitment to community organizing and service
 - **Values that were established =** Interest in social justice and leadership through service

Step 4: Your turn! Draft your own thesis statement using your brainstorm:

FINANCIAL AID

Objective:

Students will evaluate the differences in merit aid by institution type. Students will evaluate net price for an in-state vs out-of-state public college and in-state public vs. private college as a means of assessing the affordability for each type of institution for the average student.

Key Points:

- The vast majority of students will qualify for financial aid or scholarships, so don't let cost dissuade you from considering college options.
- There are two means of awarding aid to finance college: need-based aid and merit-aid.
- Need-based aid is a factor of your family's financial situation.
 - To qualify for need-based aid you must fill out the FAFSA and/or CSS Profile.
- Merit-aid is based on a student's academic and extracurricular achievements. Most of those grants come directly from an institution.
- RaiseMe provides a checklist for maximizing institutional aid at participating colleges so you can plan your activities starting in 9th grade to get the most grant money.

Activities:

1. Worksheet: A Brief Guide to Financial Aid
 - a. Estimated time: 20-30 min
 - b. Students will consider the difference in tuition and financial aid at public vs. private 4-year colleges. Student will evaluate the differences in merit aid available and how that can impact net price.
2. 12th grade students: log in to RaiseMe and use the [Interactive Financial Aid Award Letter](#) tool to determine your out-of-pocket college costs. Follow the guide on how to use our interactive financial aid tool on the [RaiseMe blog here](#).

Requirements:

1. Printed or digital hard copies of the worksheet
2. Suggested: A RaiseMe account

Worksheet: A Brief Guide to Financial Aid

Terms to Know

Aid Term	Definition
Grants (<i>a.k.a awards, gift aid, or scholarships</i>)	Aid money awarded to you that you do not need to pay back!
Loans	Aid money that you borrow and must pay back over time.
Need-Based	Aid that is awarded based solely on the financial situation of you and your family.
Merit-Based	Aid that is awarded based on your academic and extracurricular achievements throughout high school.

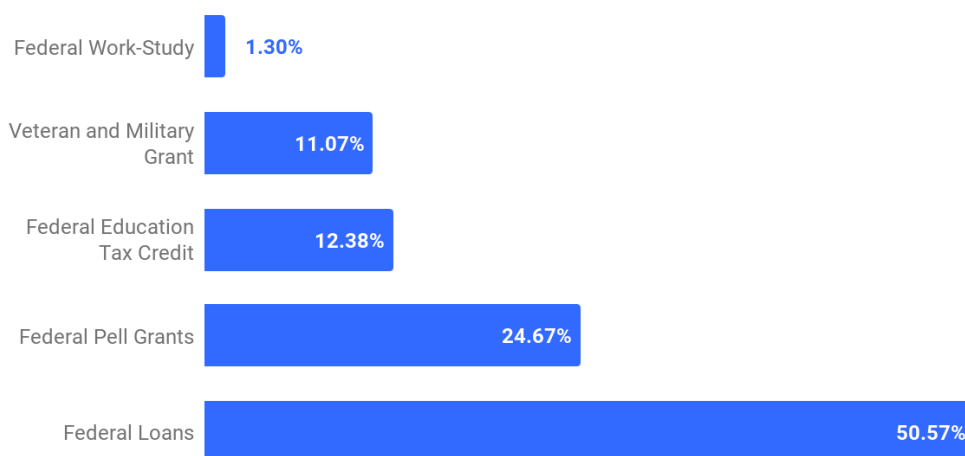
Sources of Financial Aid – Federal Government

The federal government awards more than \$120 billion/year in financial aid to students. This aid is awarded exclusively based on **demonstrated need**. Your eligibility is determined from your FAFSA application!

There are three main types of federal student aid:

1. **Loans**
 - a. *Subsidized*: the loan will not accumulate interest until after college graduation
 - b. *Unsubsidized*: your loan accumulates interest while enrolled in college
2. **Grants**
 - a. *Pell Grant* is the largest award type
3. **Work-Study**
 - a. A program coordinated by your college wherein you obtain a job to help pay for expenses.

Federal Aid Types by Percent of Total Awarded Each Year



In addition to Pell, the two other main categories of federal grants are:

- Federal Education Tax Credit: When your parents file their taxes they can get money back to help offset the cost of your college.
- Veteran and Military Grant: If you or a family member have completed military service (or if you are in or will enroll in an ROTC program) you are eligible for additional scholarships.

Sources of Financial Aid – Institutional

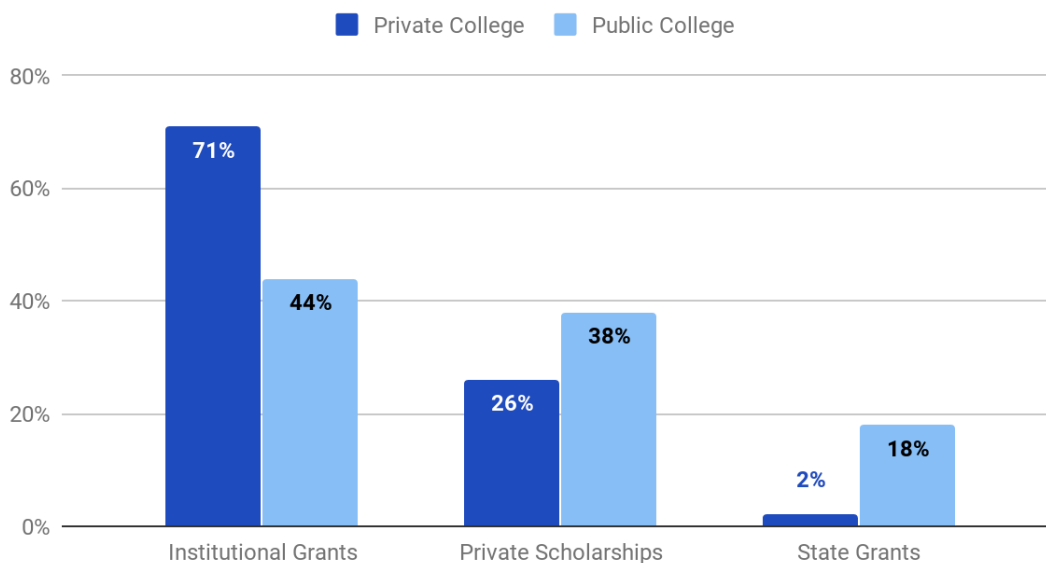
The second largest source of financial aid, after Federal Loans, are **Institutional Grants**—awards that come directly from colleges and universities.

Each year colleges award more than \$40 billion in grants (scholarships) to undergraduate students. Institutional grants are based on merit and need.

RaiseMe calculates the merit-based grants you are eligible to earn at the hundreds of participating colleges and universities.

The idea, then, is for you to know throughout high school what you can do in and out of school to maximize the amount of money you'll be gifted from colleges of interest.

Percent of Total Merit-Based Aid by Source



For both public and private colleges, the leading source of merit aid is directly from the institution. Be sure to look at RaiseMe college micro-scholarship programs to learn how to maximize that aid!

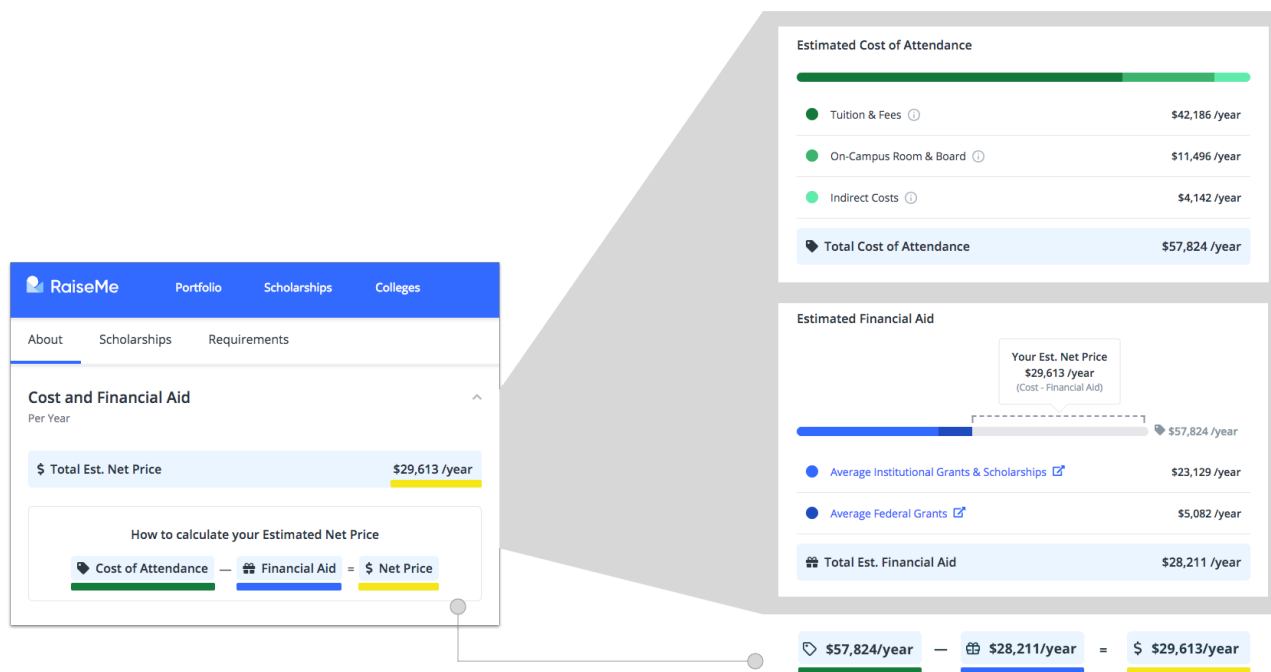


What are the major differences you notice between sources of merit aid for public vs. private colleges?

Financial Aid info on RaiseMe

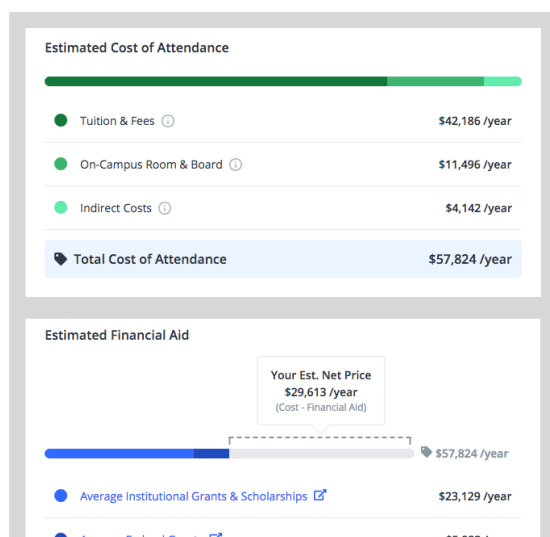
For every college you discover on RaiseMe, you'll be able to see detailed information, including cost and financial aid estimations.

Here's an example from a four-year private college:



Financial Aid – Private Colleges

Now that we've looked at the calculation, let's take a closer look at the details. Consider the cost and aid breakdown for this sample 4-year **private** college:

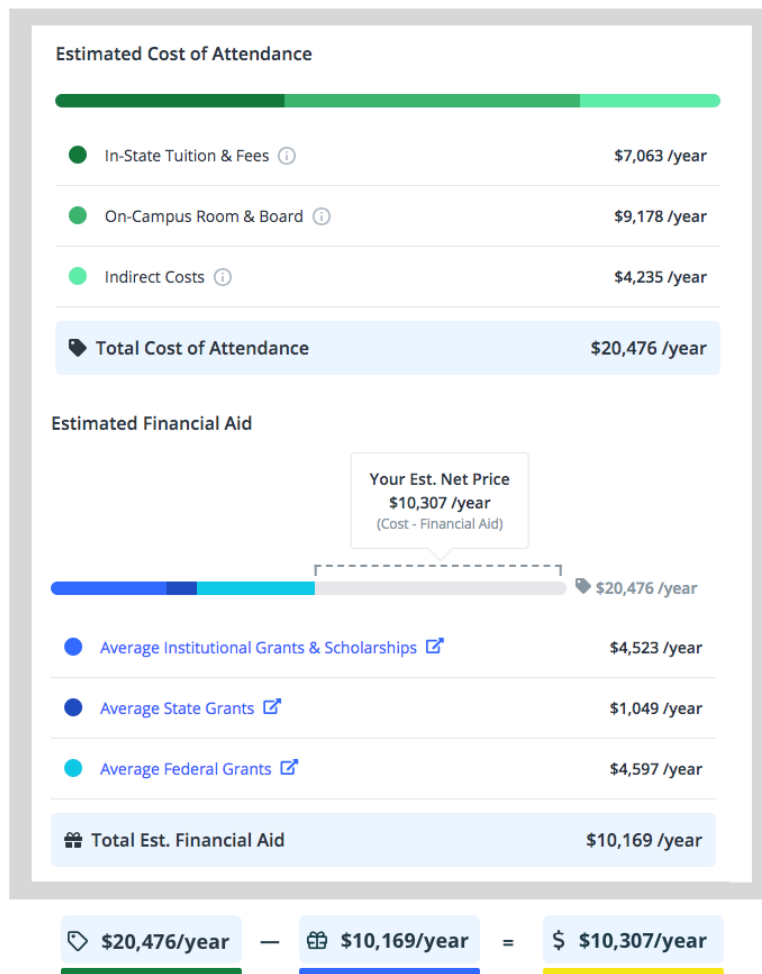


For the average student at this college, from where are they receiving the bulk of their financial aid?

What percentage of the estimated cost will actually be paid once financial aid is subtracted?

Financial Aid – Public Colleges

Now consider the cost and aid breakdown for a sample 4-year **public** college for an *in-state* student:



What percent of the estimated cost of attendance is tuition and fees?

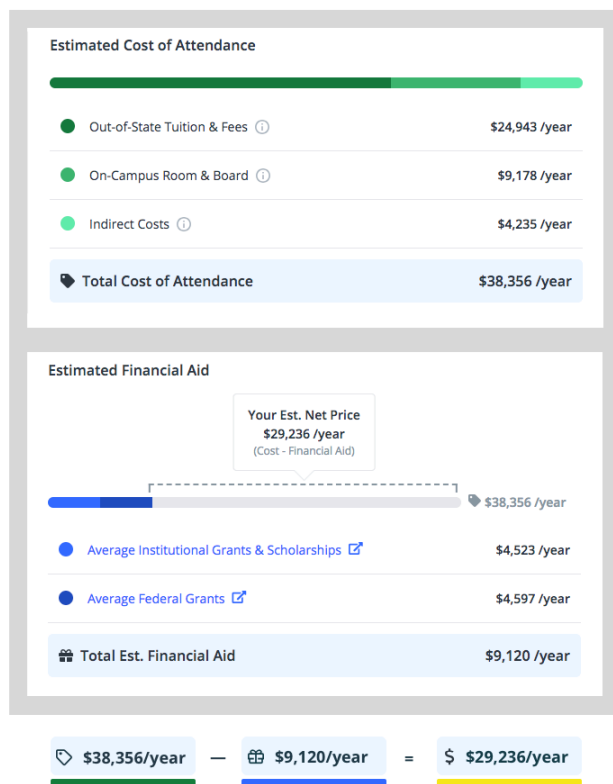
What percentage of the estimated cost will actually be paid once financial aid is subtracted?

As an in-state student, what are some ways they could cut down the estimated cost of attendance even further?

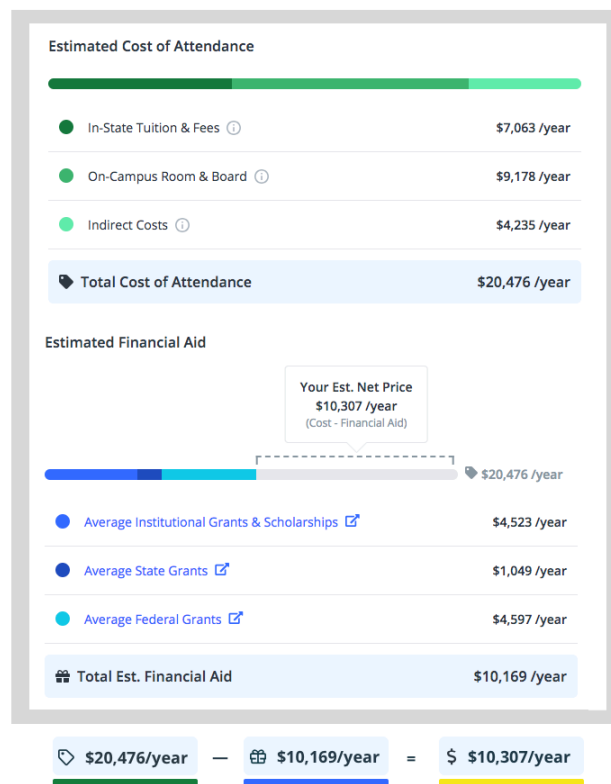
Financial Aid – Public, In vs. Out of State

Next, compare and contrast the cost and aid at that **public** college for *in vs out-of-state* students:

Out-of-state student



In-State Student

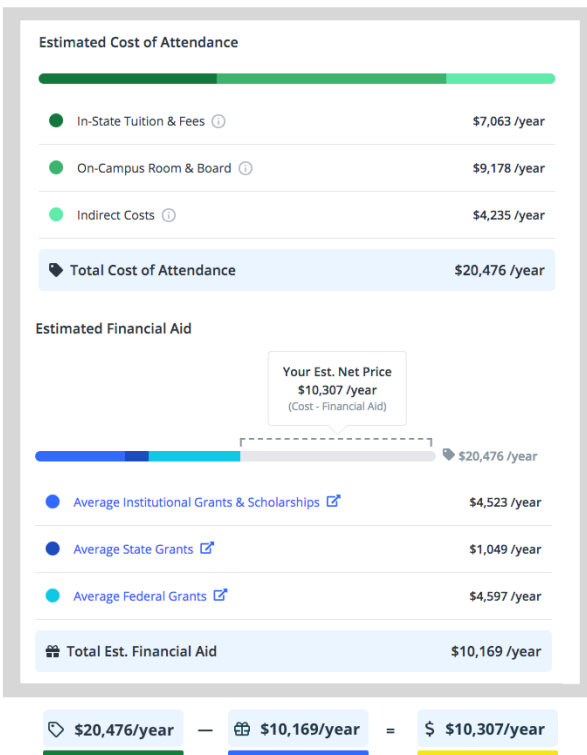


What's the difference in estimated net price for in vs. out-of-state students? Between the two breakdowns, what's contributing the biggest difference for in vs. out-of-state? What's different about financial aid for in-state students?

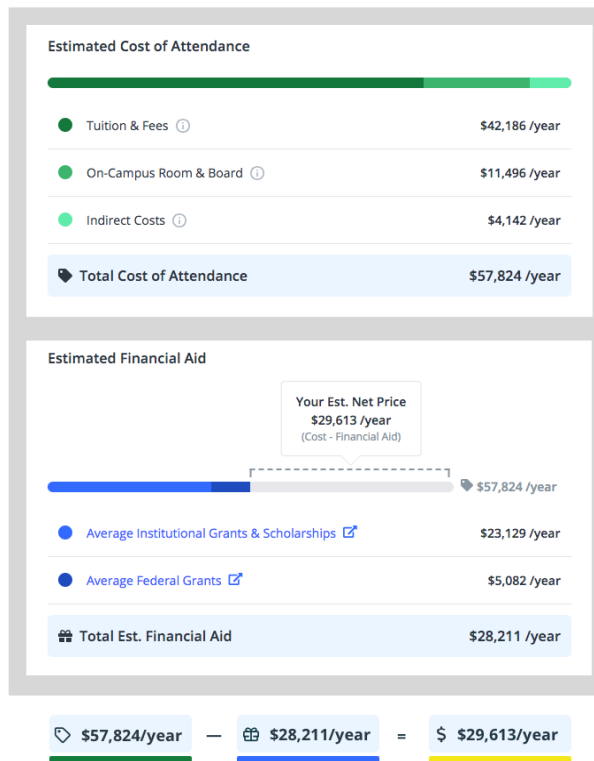
Financial Aid – Public vs. Private Colleges

Finally, let's consider the difference in cost and aid for *in-state* public vs private college:

In-State Public College



Private College



1. What are the similarities in cost and aid for the two colleges?
2. What are the differences?
3. What would be the major factors you'd consider if deciding between a public in your state or private college?

OUTSIDE SCHOLARSHIPS

Objective:

Students will explain where outside scholarships fit into the scope of financial aid possible for college. Students will research scholarship opportunities and describe a plan for applying to 3-5 awards.

Key Points:

- Outside scholarships are any scholarships not awarded by your college or the government, but are instead awarded by an outside provider.
- There are outside scholarships awarded for playing a certain sport, taking on a leadership role, or demonstrating interest or excellence in a given discipline.
- Outside scholarships can also be based on aspects of your identity or experience, rather than your academic interests or preferred hobbies.
- Many outside scholarships require an application along with personal essays and/or letters of recommendation. It's important to plan ahead and budget time to complete these without rushing.
- Outside scholarships are awarded at many different levels, from national organizations to very local to your community. The national awards often have tens of thousands of applicants, so be aware of the level of competition before putting too many eggs in any one scholarship basket.

Activities:

1. Worksheet: Searching for outside scholarships
 - a. Estimated time: 25-30 min
 - b. Students will consider aspects of their background and interests that might be eligible for an outside scholarship and do research to identify some scholarships that could be a good fit and worthy of completing an application.

Requirements:

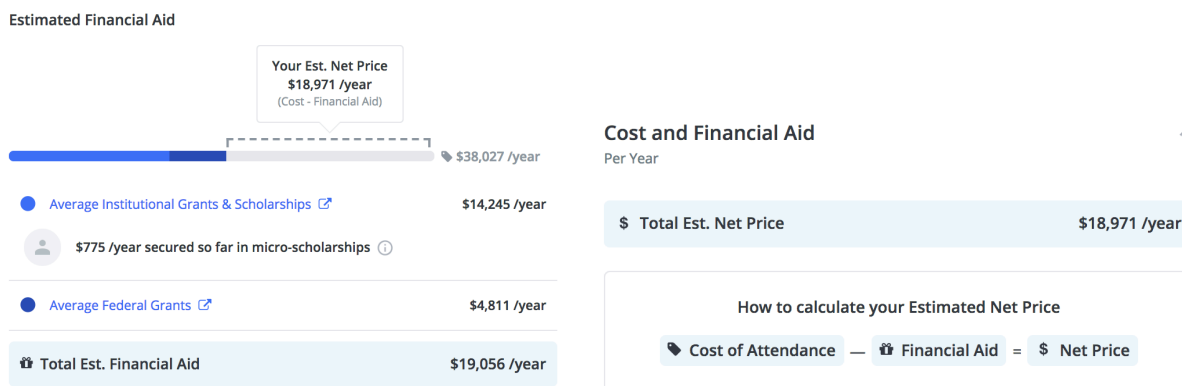
1. Printed hard copies of the worksheet
2. Access to a computer to research outside scholarship opportunities

Financial Aid and the Role of Outside Scholarships

For the average student, financial aid won't cover all the costs of going to college. Earning

outside scholarships is one way to make up that difference.

To help calculate your expected cost of attendance and financial aid award, navigate to the Colleges tab on your RaiseMe account.



There are lots of ways to secure money toward college, and one of those is by applying to and earning outside scholarships! But before we dive into outside scholarships, let's do a quick refresher on **gift aid**, and the different types of gift aid out there.

Grants and Scholarships

Gift aid refers to the grants and scholarships — a.k.a. money — awarded to you that you don't need to pay back.

(This type of money is different from a loan, like a student loan, which has to be paid back, and which may accrue interest over time.)

Gift aid can be based on need or merit, and may come from the federal or state government, your college, or **outside private organizations**.

How do micro-scholarships fit in?

The micro-scholarships you earn on RaiseMe represent the minimum amount of institutional aid — or dollars you receive from the college directly — that a college will award you if you are accepted and enroll in their school.

The college can always decide to award you *more* scholarships based on merit or need once they see your application for admission.

This type of aid, which comes directly from your college, is different from an outside scholarship.

To learn more about your micro-scholarships and the financial aid letter that you can expect to receive, read our Micro-Scholarships 101 blog on help.raise.me.

What are outside scholarships?

In this lesson, we're going to focus on that last type of gift aid, scholarships from outside private organizations — or “outside scholarships” for short!

Outside scholarships are any scholarships not awarded by your college or the government, but are instead awarded by an outside provider.

A few sources that may offer outside scholarships are:

- A local business
- A company
- A charitable organization
- A philanthropist
- A foundation
- Your high school
- A celebrity

Types of outside scholarships

If you can dream it, you can probably find an outside scholarship for it!

There are outside scholarships awarded for playing a certain sport, taking on a leadership role, or demonstrating interest or excellence in a given discipline.

In fact, there are real outside scholarships for each of the following categories:

- For students interested in studying medicine or STEM
- For students who like to bake or cook
- For students interested in pursuing theater or music
- For students with graphic design experience
- For students who have worked to combat bullying
- For students who play golf
- For students who run track

Outside scholarships can also be based on aspects of your identity or experience, rather than your academic interests or preferred hobbies.

There are outside scholarships for students with disabilities, for first generation college students, and for students with incarcerated family members.

Here are some real examples:

- Central Ohio Diabetes Association Scholarship
- Ride Across Maryland Scholarship
- AAUW's Re-Entry Scholarship
- The Jewish Federation of Metropolitan Chicago Academic Scholarship
- The Polish Scholarship Fund
- Cancer for College Carolinas Scholarship

Here are some organizations offering outside scholarship opportunities, broken down by local vs. national opportunities:

On the local level:

- Ebell of Los Angeles
- AAA South Jersey Scholarship Program
- The Pittsburgh Promise Scholarship
- Arizona BPW Foundation Scholarships

On the national level:


- National Space Club
- Coca-Cola Scholars Program
- Comcast
- Google
- Intel

Worksheet: Searching for outside scholarships

Spend 5 minutes identifying aspects of your personality, experience, and interests that make you unique. Jot down your answers on a bulleted list.

A sample list might include:

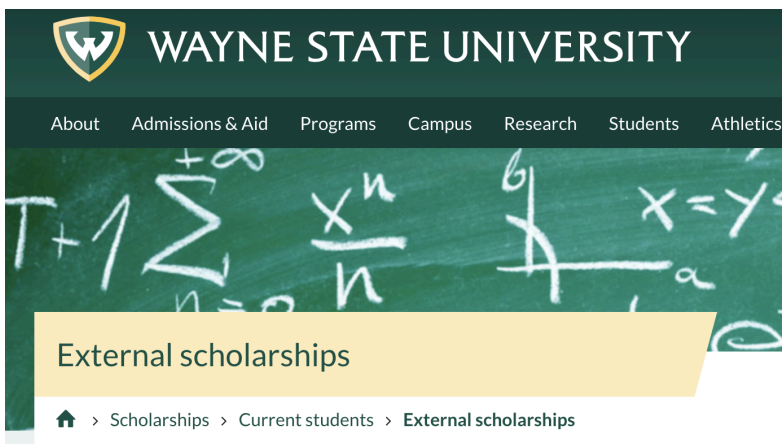
- I want to study environmental science
- I come from a single parent household
- I perform stand-up comedy
- I grew up in Fayetteville, FL


 **Tip!** If you need some inspiration, pull up your [RaiseMe](https://www.raise.me) account and go over the activities and extracurriculars you've logged on your portfolio.

Next, spend time researching outside scholarship opportunities relevant to the list you created.

To get started, search for outside scholarships on Fastweb.com, Scholly, Scholarships.com, or on a website recommended by an educator at your high school.

Many colleges will post lists of available outside scholarships, even though they aren't affiliated with the school, as a resource for prospective students. This can be a great jumping-off point for researching outside scholarships.



 **Tip:** If you're not sure where to begin, try typing in the name of a college and the phrase "outside scholarships" or "external scholarships" into a search engine such as Google.



Create a list of 3-5 outside scholarship opportunities in the table below
(Note: many outside scholarships require application essays and/or letters of recommendation!)

Scholarship Name	Deadline	Requirements

Consider the amount of work required to complete an application, and the likelihood that you will be a strong applicant for the scholarship.

It might make sense to prioritize local scholarships with higher acceptance rates, rather than focusing only on national opportunities that receive hundreds of thousands of applications and award scholarships to only a handful of students.

(The Coca-Cola Scholars Foundation scholarship, for example, receives several thousands of applications each year! Is there a local scholarship that you might have a leg up on receiving?)

What to beware of before you apply

While most providers have students' best interests in mind, there are a few things to beware of when considering outside scholarships in order to avoid a possible scam.

- You should **never be asked to pay** an application fee or any money to be considered for an outside scholarship opportunity.
- Be wary of scholarship applications that ask for excessive personal data or information, such as your social security number.
- If you're ever not sure about an opportunity and whether it's legitimate, check with a school counselor or another educator at your high school before applying.



Set a plan. What are some steps you can take in the next month to apply for an outside scholarship or two?

You've earned an outside scholarship, what's next?

Amazing! You've secured an outside scholarship! What now?

Most colleges require incoming students to **notify the financial aid office** of all awards received. Check your college's financial aid website to make sure you don't miss any reporting deadlines, and to learn how to report any outside scholarships you've earned.

Try typing in "report outside scholarships" and the name of your college into a search engine if you're not sure where to begin.

Here's an example from IUPUI's website:

Reporting non-IUPUI scholarships

Use the form on this page to report all anticipated external scholarship funds that you have been awarded.

Federal student aid regulations require you to report any private scholarship awards you receive from external sources. If you receive financial aid awards in excess of your financial need or [estimated cost of attendance](#), your eligibility for financial aid may require adjustment.

Whenever possible, self-help awards (loans and Federal Work-Study) will be reduced before federal or institutional gift-aid.

[Review your financial aid](#)

What you don't need to report

You do not need to report funding from:

- IUPUI (e.g., admission-based awards, departmental awards)
- Federal grants (e.g., Pell Grant)
- State grants (e.g., Frank O'Bannon, 21st Century)
- Educational assistance (e.g., employer tuition assistance, reimbursement programs, AmeriCorps education awards)

About the Authors



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Jenna Fowler is a graduate of Stanford University, earning a BA in American Studies and an MA in Journalism. Prior to joining RaiseMe, she worked at the Department of Education's Office of Civil Rights and as an Analyst for Google News.