

# “NEXT UP”

# The Road to College

DCPS Persists

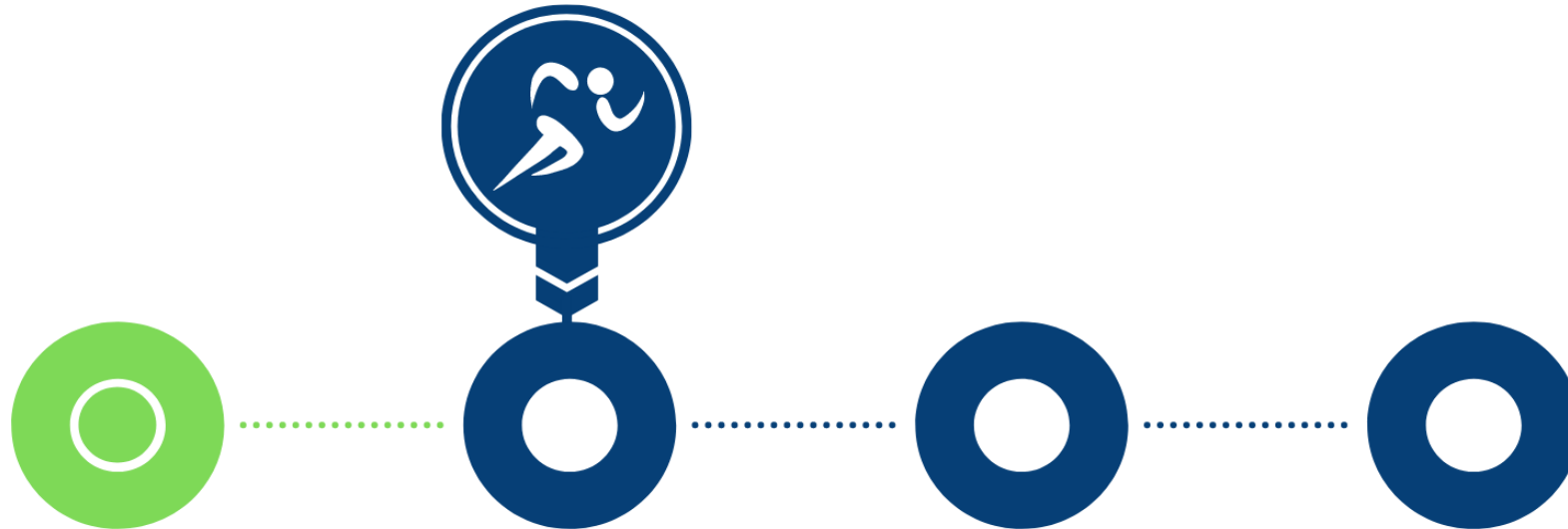
Session 2



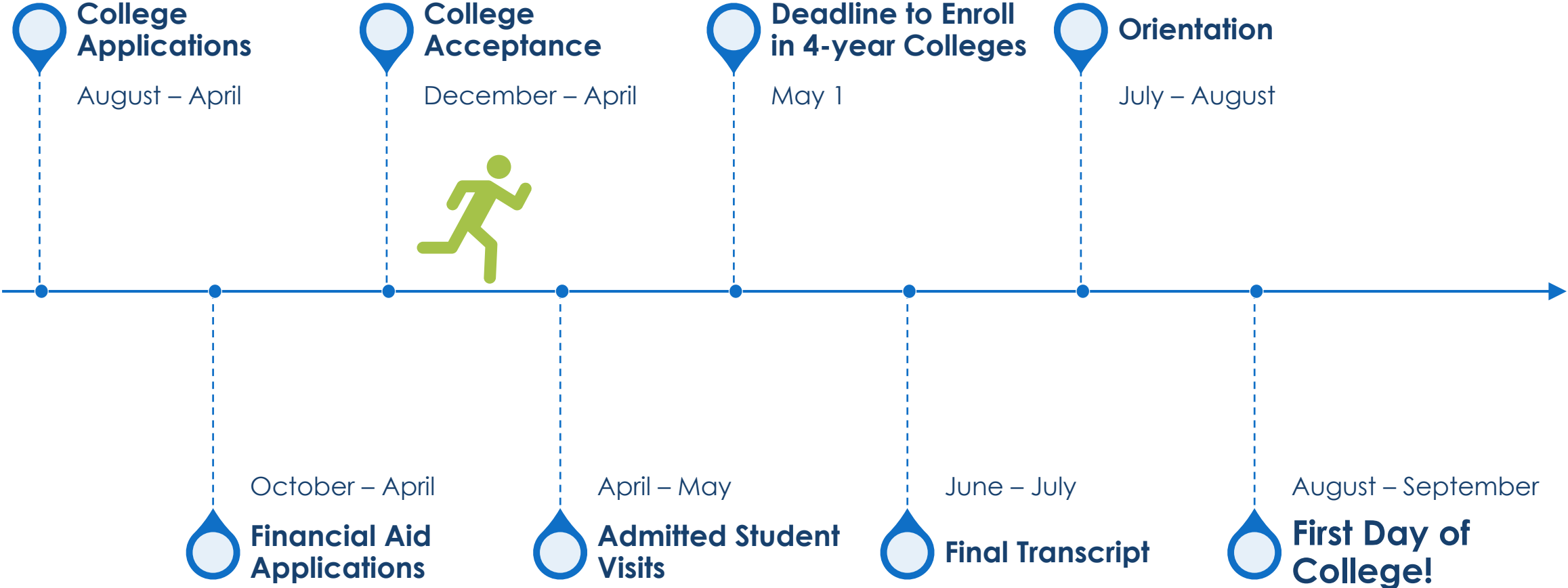
DCPS  
**PERSISTS**

# What is the Next Up Series?

The Next Up series aims to inform, prepare, and empower students and families to take the next step toward college. From financial aid awards to orientation, these sessions will provide a roadmap to your first day of college.



# The Road to College



# The Price is Right

*Understanding Financial Aid Award Letters & Making Smart College Choices*



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# Topics We Will Cover

- **Understanding Financial Aid Packages:** Discussing financial aid options like grants, scholarships, loans, and work-study programs and defining financial aid terms to understand the true cost of attending college.
- **Comparing Costs:** Uncovering hidden costs to accurately compare college costs.
- **Choosing a College:** Tips for considering social/cultural, academic, and financial fit including comparing financial aid offers.



# Understanding Financial Aid Packages

*Types of Aid and the True Cost of Attending College*

# Types of Financial Aid



## Free Money

**Grants** are usually based on financial need and don't have to be repaid.

Example(s):

- Federal Pell Grant up to \$7,395
- SEOG Grant



## Free Money

**Scholarships** are usually based on merit (grades & test scores) and/or financial need and don't have to be repaid.



## Borrowed Money

**Loans** are an investment in your future. But remember, they must be repaid with interest.

Example(s):

- Federal Subsidized (no interest in school)
- Federal Unsubsidized (interest in school)



## Earned Money

**Federal Work-study or other student employment** lets you earn money while you're in school.

For any grants and scholarships, especially those from a college or outside source, always confirm when/how it will be sent and if the student will get it every year.

# Financial Aid Award Letter

- Also known as the student/financial aid package or offer
- Tells you what financial aid you can get at a particular school and how much you may owe to attend
- **Specific to that university or college**, so you'll receive a different letter from every school that accepts you as an incoming student
- Shows amounts for **1 year** of college

## SAMPLE UNIVERSITY DEPENDENT STUDENT AID OFFER EXAMPLE

Student Name  
Student Address  
Student City, State, Zip  
Student ID

### Estimated Annual Cost of Attendance (COA) 2024-2025 Award Year

Costs Payable to the University		Other Estimated Costs	
Tuition	\$15,915	Books & Supplies	\$820
Activity & Tech Fee	\$1,615	Transportation	\$1,735
Housing	\$6,510	Miscellaneous Expenses	\$921
Food	\$4,000		
<b>Total Costs</b>	<b>\$28,040</b>	<b>Total Costs</b>	<b>\$3,476</b>
<b>Total Estimated Cost of Attendance</b>	<b>\$31,516</b>		

### Other Financing Options

**Outside Scholarships**  
Scholarships are available from many sources including high schools, places of worship, civic groups, and parents' employers. We recommend that you check with your high school guidance counselor, the reference section of your library, and organizations in your hometown. Receipt of outside scholarships could affect your eligibility for certain aid types.

**Payment Plan**  
Sample University offers a 3-Pay tuition payment plan for those students who need to spread their tuition and fees across the semester.

**Private Student Loan**  
Contingent upon application approval from a bank, credit union, non-profit or state-based education finance organizations or online lender.

**Federal Parent PLUS Loan**  
Contingent upon parent application approval. Parent must not have adverse credit history. Must be repaid by parent.

For more information on these additional funding options please visit: [www.financialaid.edu](http://www.financialaid.edu)

### Scholarships and Grants (refer to renewal eligibility on your student portal)

Aid Type	Fall 2024	Spring 2025	Annual
Federal Pell Grant	\$3,248	\$3,247	\$6,495
Federal Supplemental Educational Opportunity Grant	\$300	\$300	\$600
State Grant	\$450	\$450	\$900
Merit Based Scholarship	\$5,500	\$5,500	\$11,000
Institutional Scholarship	\$1,500	\$1,500	\$3,000
<b>Total Scholarships &amp; Grants</b>	<b>\$10,998</b>	<b>\$10,997</b>	<b>\$21,995</b>

Your estimated net price (cost of attendance less scholarships and grants):  
This is based on your zero (0) Student Aid Index (SAI) and anticipated full-time (12+ credits, preferably 15 credits) enrollment. **\$9,521**

### Next Steps

- Accept or Decline all aid offered in the finances section of your student portal.
- Provide required documents for verification if applicable.
- Check important financial aid deadlines listed on your student portal.

### Loans (Self-Help Aid)

Aid Type	Fall 2024	Spring 2025	Annual
Federal Direct Subsidized Loan*	\$1,750	\$1,750	\$3,500
Federal Direct Unsubsidized Loan*	\$1,000	\$1,000	\$2,000
<b>Total Aid Offered</b>	<b>\$2,750</b>	<b>\$2,750</b>	<b>\$5,500</b>

\* Federal loans are funds that can be applied toward your cost of attendance and must be repaid. You must accept or decline your loan eligibility by logging into your student portal.

Sample University is committed to helping you navigate the financial aid process. Please contact our helpful, experienced staff in the Office of Student Financial Aid and Scholarships for help understanding your Financial Aid Offer.

We look forward to serving you at Sample University and wish you the best in your academic endeavors. Please visit [www.sample.edu/admitted](http://www.sample.edu/admitted) for other important next steps.

Estimated outstanding costs not covered by scholarships, grants and loans. **\$4,021**

### Other Self-help Options

Aid Type	Fall 2024	Spring 2025	Annual
Federal Work-Study*	\$1,500	\$1,500	\$3,000

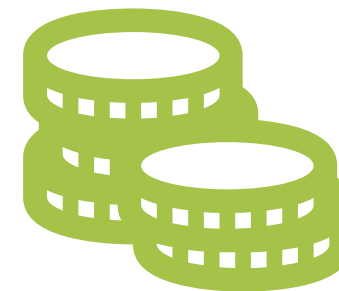
\* Federal work-study funds are contingent upon finding employment. Earnings are paid out bi-weekly.



# What's Included in an Award Letter

- **Cost of Attendance:** Includes tuition, fees, room and board (housing and meal plan), books and supplies, transportation and other expenses for **one year** of classes.
- **Scholarships & Grants:** May include merit-based scholarships, need-based grants/scholarships (institutional, state, and Federal Pell), and other forms of “gift” aid.
- **Net Price/Cost:** The cost per year that isn't covered by your gift aid and must be paid out of pocket or covered by loans or other options.
- **Loans:** The available loan options to help cover your Net Price.
- **Work options:** Indicates whether you qualify for Federal Work-Study and, if so, how much you're eligible to earn each year.

# Cost of Attendance



## DIRECT COSTS

Items billed by or paid directly to the college (tuition and fees, room and board, etc.)



## INDIRECT COSTS

Necessary expenses that are not paid to the college (Books, personal care items, transportation, etc.)



## COST OF ATTENDANCE

A college's published cost to attend for **1 year**

# Cost of Attendance

## Estimated Annual Cost of Attendance (COA) 2024-2025 Award Year

Costs Payable to the University		Other Estimated Costs	
Tuition	\$15,915	Books & Supplies	\$820
Activity & Tech Fee	\$1,615	Transportation	\$1,735
Housing	\$6,510	Miscellaneous Expenses	\$921
Food	\$4,000		
<b>Total Costs</b>	<b>\$28,040</b>	<b>Total Costs</b>	<b>\$3,476</b>
<b>Total Estimated Cost of Attendance</b>		<b>\$31,516</b>	

### SAMPLE UNIVERSITY DEPENDENT STUDENT AID OFFER EXAMPLE

Estimated Annual Cost of Attendance (COA) 2024-2025 Award Year			
	Costs Payable to the University	Other Estimated Costs	Total
Tuition	\$15,915	Books & Supplies	\$820
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<b>Total Estimated Cost of Attendance</b>		<b>\$31,516</b>	

Scholarships and Grants (Under no normal eligibility on your address award)			
Aid Type	Fall 2024	Spring 2025	Annual
Federal Pell Grant	\$3,248	\$3,247	\$6,495
Federal Supplemental Educational Opportunity Grant	\$600	\$600	\$1,200
State Grant	\$480	\$480	\$960
Merit Based Scholarship	\$2,500	\$2,500	\$5,000
Institutional Scholarship	\$1,500	\$1,500	\$3,000
<b>Total Scholarships &amp; Grants</b>	<b>\$10,828</b>	<b>\$10,827</b>	<b>\$21,655</b>

You subtracted the price, cost of attendance less scholarship and grants. This is based on your award. Student Aid Index (SAI) and estimated bill items. Of the credit, probably 11 credits per semester.

**\$0,021**

Loans (Self-Help Aid)			
Aid Type	Fall 2024	Spring 2025	Annual
Federal Direct Subsidized Loan*	\$1,750	\$1,750	\$3,500
Federal Direct Unsubsidized Loan*	\$1,500	\$1,500	\$3,000
<b>Total Aid Offered</b>	<b>\$3,250</b>	<b>\$3,250</b>	<b>\$6,500</b>

\*Federal loans are SAI based and can be applied toward your cost of attendance and must be repaid. You must accept or decline your aid by the deadline for your award period.

**\$4,021**

Other Self-Help Options			
Aid Type	Fall 2024	Spring 2025	Annual
Federal Work Study*	\$1,000	\$1,000	\$2,000

\*Federal work study funds are contingent upon finding employment. Earnings are paid out bi-weekly.

Student Name: \_\_\_\_\_  
 Student Address: \_\_\_\_\_  
 Student City, State, Zip: \_\_\_\_\_  
 Student ID: \_\_\_\_\_

Payment Plan: Sample University offers a 3-Pay tuition payment plan for those students who need to spread their tuition and fees across the semester.

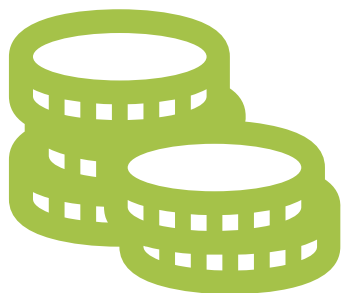
Next Steps:  
 • Accept or Decline all aid offered in the Financial Aid award of your student portal.  
 • Provide required documentation for verification if applicable.  
 • Check important financial aid deadlines listed on your student portal.

Sample University is committed to helping you manage the financial aid process. Please contact our helpful, experienced staff in the Office of Student Financial Aid and Scholarships to help understanding your Financial Aid Offer.

We look forward to serving you at Sample University and wish you the best in your academic endeavors. Thank you for your commitment to education and your important next steps.

Don't let this scare you! Be sure to view/calculate your net price and estimated bill!

# Net Price



## COST OF ATTENDANCE

A college's published price (tuition, room and board, personal care, books, etc.)



## GRANTS & SCHOLARSHIPS

Merit or need-based free money that you don't have to pay back



## NET PRICE

The remaining amount needed for one year of college

**\*Not what will be billed by the college**

# Net Price

**SAMPLE UNIVERSITY DEPENDENT STUDENT AID OFFER EXAMPLE**

Student Name: \_\_\_\_\_  
 Student Address: \_\_\_\_\_  
 Student City, State, Zip: \_\_\_\_\_  
 Student ID: \_\_\_\_\_

**Estimated Annual Cost of Attendance (COA) 2024-2025 Award Year**

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<b>Total Scholarships &amp; Grants</b>	<b>\$10,998</b>	<b>\$10,997</b>	<b>\$21,995</b>

**Net Price**

Your estimated net price (cost of attendance less scholarships and grants) is based on your zero (0) Student Aid Index (SAI) and anticipated full-time (12+ credits, preferably 15 credits) enrollment. **\$9,521**

**Other Self-Help Options**

Aid Type	Fall 2024	Spring 2025	Annual
Federal Direct Unsubsidized Loan*	\$1,500	\$1,500	\$3,000

\*Federal work-study funds are contingent upon finding employment. Earnings are paid out bi-weekly.

## Estimated Annual Cost of Attendance (COA) 2024-2025 Award Year

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Your estimated net price (cost of attendance less scholarships and grants):  
 This is based on your zero (0) Student Aid Index (SAI) and anticipated full-time  
 (12+ credits, preferably 15 credits) enrollment. **\$9,521**

# How to Determine Your **Estimated Bill**



## **DIRECT COSTS**

Items billed by or paid directly to the college (tuition and fees, room and board, etc.)

—



## **GRANTS & SCHOLARSHIPS**

Merit or need-based free money that you don't have to pay back

=



## **ESTIMATED BILL**

The **estimated** amount you will owe to the college based on your award letter.

**Note: Actual bill may be different based on housing/meal plan selections and other factors.**

# Estimated Bill vs Net Price

While net price offers a helpful estimate of college affordability, an estimated bill gives a clearer idea of the actual amount needed to be paid directly to the college or university.

PERSISTS COLLEGE	
Direct Costs:	\$28,000
+	
Indirect Costs:	\$4,000
<hr/>	
<b>Total Cost of Attendance</b>	<b>\$32,000</b>

<b>PERSISTS COLLEGE</b>	<b>\$32,000</b> Total Cost of Attendance	<b>\$22,000</b> Gift Aid	<b>\$10,000</b> <b>Net Price</b>
	<b>\$28,000</b> Direct Costs	<b>\$22,000</b> Gift Aid	<b>\$6,000</b> <b>Estimated Bill</b>

# Affording College

*Tips for covering your Net Price & Estimated Bill*



# Financial Aid Appeals

A formal request to a college asking for **a reconsideration of your financial aid package** due to special circumstances that affect your ability to pay for school.

## Students may file an appeal if:

- Their family's **financial situation has changed** (e.g., job loss, medical expenses, divorce).
- They have received **a better financial aid offer from a similar college** and want their top choice to reconsider their aid package by matching or improving.

## Financial Aid Appeal Tips

- Act quickly
- Be professional & polite
- Follow the college's process
- Provide documentation (e.g., tax returns, medical bills, termination letters, financial aid awards)
- Ask for help / find example letters online

# Scholarships — [dcpsgoestocollege.org/scholarships](https://dcpsgoestocollege.org/scholarships)

## DCPS Dollars4College Newsletter & Scholarship Database



DCPSGoesToCollege

[Events](#) [Subscribe to Dollars4 College newsletter](#)

 Search

COLLEGE EXPLORATION	COLLEGE COST CALCULATOR	FINANCIAL AID	SCHOLARSHIPS	THE GUIDE RESOURCES	DCPS PERSISTS	AT HOME LEARNING RESOURCES	MEET THE TEAM
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### Welcome to DCPS Goes to College!

The DCPS College Preparedness and Persistence team is here to support your full college journey! From 9th grade through college graduation, we work closely with your school's counselors to prepare you for success now and in the future. We provide tools and resources to assist with the college application process and beyond, ensuring you have everything you need to achieve your higher education goals



# Payment Plans

Instead of paying the full bill upfront, students and families can make smaller, scheduled payments throughout the semester or year.

## PROS

- Avoid large upfront costs
- No interest
- Reduces loan debt
- Flexible payment options
- Can cover more than tuition

## CONS

- Requires reliable cash flow
- May have setup and missed payment fees
- Limited availability
- Not a long-term solution, unlike loans
- Can impact class registration if payment is missed

# Payment Plans

## How to set up a payment plan:

- ✓ **Check with the college's billing office** – look for "tuition payment plan" on the school's website.
- ✓ **Enroll before the deadline**
- ✓ **Determine what's covered under the payment plan**
- ✓ **Set a budget**
- ✓ **Ask about future adjustments**



# Loans

Federal vs Private

# Types of Loans - Federal

## Subsidized

- Belongs to the student
- Typically, \$3,500 for first year in college
- No interest while in college
- No interest for the first 6 months after graduating
- Based on need
- Available during undergrad only
- Eligible for [loan forgiveness](#)

## Unsubsidized

- Belongs to the student
- Typically, \$2,000 for first year in college but can be more for students with higher SAIs or independent students
- Interest accrues immediately
- Not based on need
- Available to undergrad and grad students
- Eligible for [loan forgiveness](#)

# Types of Loans– Federal Parent PLUS



- Loan **borrowed by parent/guardian** to cover their student's college expenses
- Parent/guardian must be a U.S. Citizen or Permanent Resident

## PROS

- Fixed interest rate that isn't based on credit score (9.08%)
- Flexible repayment plans; Can consolidate later to qualify for income-driven repayment plan
- Can be deferred until after student graduates
- [Eligible for loan forgiveness](#)
- No borrowing limit

## CONS

- Interest accrues immediately
- Impacts parent/guardian credit – Must pass credit check to be approved or have a cosigner
- Cannot be transferred to student; belongs to the parent/guardian
- Higher interest rate than other federal loans and possibly private loans
- No borrowing limit – Must be borrowed each year

# Types of Loans - Private

## Private Loans

- **Higher & variable interest rates** – rates depend on your credit score and lender terms and can change over time.
- **Fewer repayment options** – no federal benefits like loan forgiveness or income-based payments.
- **Requires a credit check** – most students need a co-signer (a parent or guardian with good credit).
- **No subsidized option** – interest starts accruing immediately, even while in school.
- **More borrowing flexibility** – can be used to cover additional costs if federal loans aren't enough.

## Federal Loans

- **Lower, fixed interest rates** – rates are set by the government and do not change.
- **More repayment options** – income-driven repayment, deferment, and loan forgiveness programs available.
- **No credit check (for most loans)** – Direct Subsidized and Unsubsidized loans don't require a credit score or co-signer.
- **Subsidized loans save money** – the government pays the interest while you're in school for subsidized loans.



# Types of Loans - Private

## Where to Find Them



### Banks & Credit Unions

Offer competitive rates, but usually require a good credit score

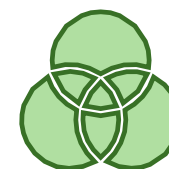


### Online Lenders

Often more flexible and have faster approval processes.

May allow lower credit scores but often at higher interest rates.

(i.e. Sallie Mae, College Ave, Earnest)



### Loan comparison websites

Help compare **interest rates, terms, and repayment options** from different lenders.

(i.e. NerdWallet, Credible, Forbes Advisor, Sparrow)

# Loans: Things to Consider

1. **Calculate Your Total Loan Debt** – Consider the full amount you'll owe after four years, including interest.
2. **Compare Future Earnings** – Research the average salary for your intended career. Will your expected income support your loan payments?
3. **Consider Lower-Cost Alternatives** – Would a more affordable college or a community college leading to a transfer provide similar opportunities?
4. **Weigh Future Impact** – Will taking on this debt limit your financial freedom, career choices, or future goals (homeownership, travel, starting a business)?
5. **Check Interest Rates** – The cost of borrowing money, typically expressed as a percentage of the loan amount. Check if it's fixed (stays the same) or variable (changes over time).

# Loans: Things to Consider

6. **Repayment Terms** – Know when you have to start paying back the loan, how long you have to pay it off, and what options you have for paying it back.
7. **Borrowing Limits** – Figure out the most you can borrow each year. Make sure it matches what you need for college and your expenses. Don't over borrow what you need.
8. **Fees and Charges** – These can add up and make your loan more expensive.
9. **Alternative Options** – Check out other ways to pay for college before taking out loans. This can help you borrow less and save money in the long run.
10. **Ask for Advice** – Talk to financial aid officers, counselors, CCCs, and graduates in your field to understand the long-term impact.

# Borrowing Loans

## Start with Federal Loans

1. Subsidized Loan (No interest while in college)
2. Unsubsidized Loan
  - Many repayment and forgiveness options
  - May have lower interest rates compared to private
  - Beware of Parent PLUS Loans ⚠️

## Private Loans

- Interest rates, terms and conditions, and repayment options may not be as good as federal student loans.
- Be sure to read all the fine print before you borrow.

### Financial Aid Tips:

- **ONLY BORROW WHAT YOU NEED**
- **Consider a financial aid appeal, scholarships, or a payment plan instead**

# Student Employment

Covering Indirect Costs

# Student Employment

## Work-Study

**Federally funded program that provides part-time jobs for students with financial need.**

- The amount awarded is based on financial need
- Set amount, paid hourly, and distributed throughout the semester or year.
  - Example: \$4,000 award  $\approx$  \$13/hour if working 10 hours per week
  - Most students work between 10-20 hours per week. The more hours you work, the faster your award will be used up.
- Work-study funds don't reduce your bill.
  - While some colleges may include it in award letters, don't factor it into your estimated net price or as a way to pay your bill.

## General Campus Jobs

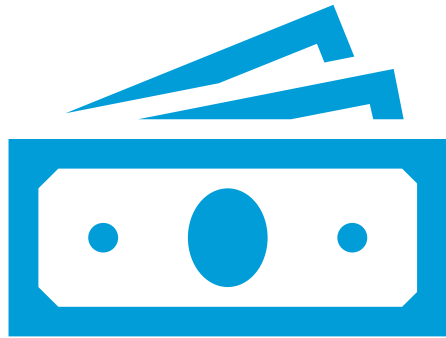
**Campus jobs are available to all students, regardless of financial need.**

- Similar to off-campus part-time positions
- Like Work-study, offer additional benefits, like academic flexibility (e.g., adjusting your schedule to study) or opportunities to work in a field related to your major.
- Paid hourly, and earnings are distributed over time, not as a lump sum. The hourly rate can vary depending on the job.
- Examples include working in admissions, the student center, the library, or on-campus restaurants.

# Choosing a College

*Finding the Best Fit*

# Factors to Consider for College Choice



**Financial Fit**



**Cultural/Social Fit**

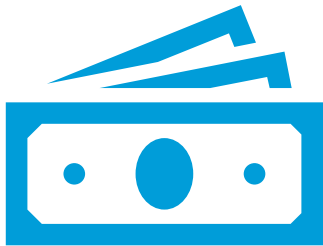


**Academic Fit**



# Financial Fit

**Financial fit refers to how well a college's costs align with your budget and financial aid options.**



**Financial Fit**

- Net Price/Bill
- Financial Aid Renewal
- Potential Changes in State/DC Residency
- Potential Income Changes
- Cost of Living
- Cost to Travel Home

# Cost Comparison

## Resources:

DCPS Financial Aid Award Letter Calculator - [dcpsgoestocollege.org/calculator](https://dcpsgoestocollege.org/calculator)

MEFA College Cost Calculator - [mefa.org/article/college-cost-calculator/](https://mefa.org/article/college-cost-calculator/)

- Not being able to afford college is oftentimes the main reason students drop out.
- **Compare your costs to find the college that fits what you and your family can realistically afford for the next 4 years.**
- Your education is an investment and there are plenty of ways to make it happen without breaking the bank or drowning in debt.

# Cultural & Social Fit

**Cultural and social fit refers to how well a college's environment aligns with your personal values, beliefs, interests, and preferences.**



**Cultural/Social Fit**

- Campus Culture
- Extracurricular Activities
- Social Scene
- Mental Health Services
- Location

# Academic Fit

**Academic Fit refers to how well a college's academic programs, resources, and support services align with your educational goals, interests, and learning style.**



**Academic Fit**

- Majors/Minors
- Faculty
- Class Size
- Research/Internship Opportunities
- Support Services
- Study Abroad Opportunities

# Exploring Fit: Visiting Campus

- **Info Sessions & Campus Tours**
- **Admitted Student events** are college events specifically for admitted students which usually include shadowing classes, meeting professors, housing tours, panels with current students, and giveaways.
- **Admitted Student Fly-Ins** are special admitted student events that support underrepresented students by providing financial support to visit a college or university.

# Exploring Fit: Virtually

- Research on college websites
- Attend college fairs
- Talk to current students and/or alumni
- Meeting virtually with Admissions Counselors
- Attend Virtual Events
- Talk to your Counselor, NAF Director, CCC, or any school staff
- Look for student reviews

# Recap / Next Steps

**Explore your options before deciding on a college**

**Consider financial, academic, and social/cultural fit**

**Read award letters carefully, compare your college costs, and talk to your family about affording college**

**Consider all your options for paying for college and avoid loans if you can.**

**If you must use loans, start with federal loans and use caution when considering the Parent PLUS loan and private loans**

**Ask questions when you don't understand something**

**Don't make a college decision without reviewing financial aid letters!**

**Check your email!**